

## Giving Back through Teaching and Philanthropy

Dr. Jack Lowe began his training as a pediatrician at Children's National in 1968. Fifty years later, the hospital and the staff's devotion to caring for all children still hold a special place in his heart.

"At Children's National, I found a team dedicated to caring for children regardless of their family's ability to pay. This was rare back then," said Dr. Lowe. "It was the best medical care in town, and all kids could get that care. It's still the organization's mission today."

During his tenure, Dr. Lowe taught medical students and residents Primary Ambulatory Care Pediatrics. Thanks in part to his leadership, our residency program has become one of the most sought after in the country. Two-thirds of all fourth-year medical students in the country applying for pediatric residencies apply to Children's National – demonstrating the amazing recognition for the institution at a national level.

"As a general pediatrician, I was good at providing care for my patients and their families, so I taught the residents to be the best caregivers in their future practices," said Dr. Lowe. "And I chose to be at Children's National because it's where the training of many of the best pediatricians occurs. I wanted to give back to the institution that had trained me."

The importance of giving back was emphasized in Dr. Lowe's childhood and is something he has carried with him throughout his life. As a member of The Guardian Society, he has channeled that lifelong philosophy into philanthropy.

**"Making a bequest is a simple way for my wife, Karen, and I to provide a gift to Children's National without jeopardizing our retirement. Anyone who has a connection to Children's National knows its mission is worthy of charitable support, and a bequest is a great way to provide that support."**

- Dr. Jack Lowe

### IN THIS ISSUE:

**Dr. Jack Lowe: Giving Back through Teaching and Philanthropy**

**The Right Ingredients for the Right Gift**

**Brayden's Story**

**Children's National Advances Care for Mental Health**



Karen and Jack Lowe,  
members of The Guardian Society



## The Right Ingredients for the Right Gift

Planning a gift begins with a desire to support our mission to help children have healthy lifetimes and thrive. Similar to the ingredients in a good recipe, every gift matters, and each gift plays an important role in helping us provide the best care for our young patients. When we join forces, we make a difference through programs and services that are possible only because we are working together.

Once you've decided to partner with us and support our work, the next step is to consider the "gift recipe." Sometimes it is simple. In other cases, like a Master Chef, we must consider additional nuances in the mix.

### First steps—a simple gift recipe

The easiest way to make a gift is by writing a check or charging a gift to a credit card. These gifts require a minimal amount of advanced planning, are quickly completed, and qualify for a tax deduction in the year they are made, if you itemize. Cash gifts also provide immediate



support for our work, allowing you to make a difference right away and enjoy seeing your generosity in action.

Another option that fits most basic planning needs is to make a gift in your will or trust. When you create or amend your will or trust, you can designate a gift to Children's National. There are two distinct benefits to these gifts: (1) Gift assets—whether cash, stock or other property—remain in your control, available to meet personal needs throughout your lifetime; and (2) You can change the gift arrangement by updating your will or trust if your goals or family needs change.

One more simple but effective way to plan a gift is to name Children's National as the beneficiary of a life insurance policy or a retirement account. Like a gift in your will or trust, you can easily change this type of gift throughout your lifetime and you maintain control of all gift assets. Changing or designating a beneficiary is a simple process; your account administrator can provide the required form.

### Different goals, different ingredients

For many of our friends, moving beyond the "basic" gift planning recipe makes it possible to experience even greater personal benefits.

**Gift of Appreciated Stock:** A gift of appreciated stock provides two attractive tax benefits: (1) There is no capital gains tax due on the appreciated amount; and (2) It qualifies for a charitable tax deduction for the full amount of the gift, if you are able to itemize.

**Example:** Charles makes a gift of stock valued at \$30,000. He bought the stock ten years ago for \$10,000. The gift qualifies for an itemized deduction of \$30,000, and no capital gains tax is due on the \$20,000 appreciation amount. In his 35% tax bracket, the tax deduction reduces Charles's tax bill by \$10,500.

**Life Income Gift:** Another option for making more of your personal philanthropy is to make a gift that can provide income for you throughout your lifetime.

Of these life income gift options, a charitable gift annuity is the easiest to set up—it is a simple agreement between you and Children's National.

## Rare Surgery Saves a Boy's Arm... and Life

Brayden is a boy who loves sharks, snakes, and playing with his little brother. What most people don't know, however, is that Brayden's life and left arm were saved by a rare surgery performed at Children's National.

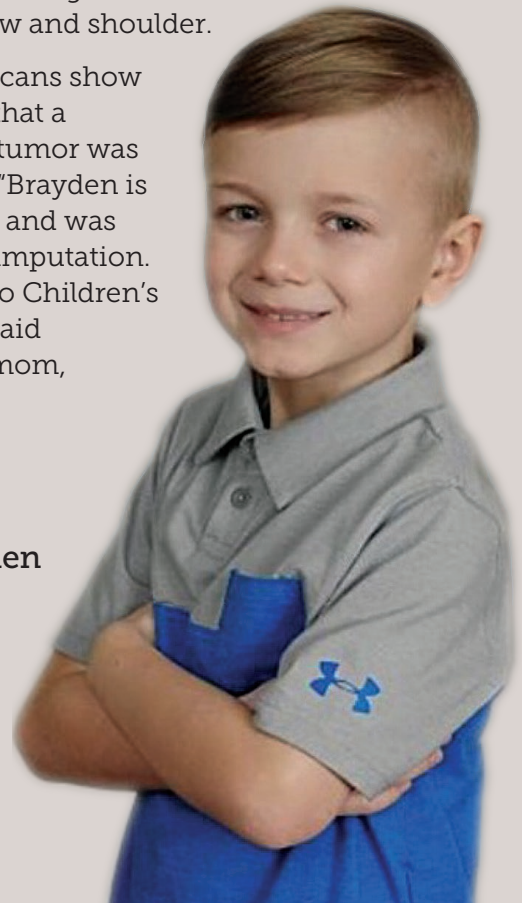
When X-rays on Brayden's left arm showed that he had a Ewing Sarcoma, a bone cancer, and that it had spread to his lungs, his family turned to Children's National.

As he endured chemotherapy, Brayden's team of doctors planned for surgery. The team knew they had to consider a creative surgical technique because of the placement and size of Brayden's tumor.

Chemotherapy complete, Brayden underwent a 14-hour bone surgery. His upper left arm bone was replaced with his fibula bone from his right leg. Using his own bone would give Brayden the best chance for his arm to grow normally.

Today, he has no limitations with his leg, two scars running from his shoulder to his elbow, another from his knee to his ankle, and regular physical therapy appointments where he works on range of motion for his elbow and shoulder.

Brayden's scans show little signs that a cancerous tumor was ever there. "Brayden is cancer free and was spared an amputation. I owe that to Children's National," said Brayden's mom, Krista.



Brayden

In exchange for your gift, we will pay a fixed lifetime income to you (or to you and someone else—two people maximum). Charitable gift annuities are a satisfying way to both give and receive—you can accomplish important charitable goals while providing lifetime retirement income for yourself.

**Example:** Dawn, age 55, makes a gift of \$20,000 to set up a charitable gift annuity. She defers the start of her lifetime payments until she retires at age 65 (deferring payments provides a higher payment rate). She will receive annual payments of \$1,220 every year for the rest of her life, beginning at age 65.

Consider a charitable remainder trust if you want to meet more complex goals (such as providing income for more than two people) or need more flexibility in designing and funding your gift.

### Creative options for a unique meal

Many different types of assets can provide sound options for making a gift. One creative possibility is real estate. There are two primary options when using long-term appreciated real estate to achieve charitable goals.

1. You can make an outright gift of the property, with ownership transferring immediately to Children's National. Similar to gifts of appreciated stock, these gifts have two potential tax benefits—a charitable tax deduction and avoidance of capital gains tax. (Not every type of real estate can be accepted as a gift. Check with us during the initial stages of your planning.)
2. You can make a gift with a retained life estate. This means you give the property to Children's National and retain the right to live in or use the property for the rest of your life.

### Make the recipe your own

Whether your gift planning goals are simple or more sophisticated, there are many ways to add personal touches to your philanthropy. Please let us know if we can help you explore ways to make a difference for the children and families we serve. As partners, we can do more to help children have healthy lifetimes.

Note: All examples are for illustrative purposes only.



Is Children's National already in your will or other estate plan but you haven't told us? If so, please let us know now so we may welcome you to

*The Guardian Society.*

The Guardian Society recognizes the very special people who have included Children's National in their philanthropic planning. Their forethought and generosity help to ensure world-class care, advocacy, research, and education at Children's National through a lasting legacy. To learn more about making a legacy gift, please visit our website [www.childrensnational.org/planagift](http://www.childrensnational.org/planagift) or contact me.



Rita S. Corwin  
Senior Director of Development,  
Gift Planning

**Children's Hospital Foundation**  
801 Roeder Road, Suite 300  
Silver Spring, MD 20910

(301) 565-8524

[rcorwin@childrensnational.org](mailto:rcorwin@childrensnational.org)

Our Tax ID is #52-1640402.



**Children's National**™

## Children's National Advances Care for Mental Health

"I remember looking around at all the faces, and seeing love and support looking back at me," said Reilly, now 17, remembering her first visit to Children's National. Reilly was 14 years old and struggling with mental health challenges. Due to the expert and compassionate care at Children's National, Reilly is now thriving.

Reilly shared her story at the opening of the renovated Child and Adolescent Inpatient Psychiatry Unit. She expressed gratitude for the new space to "save the lives of more kids like Children's National saved hers."

Through innovative programs and expanded access to mental health professionals, Children's National leads the way in understanding and treating mental illnesses. Through the strength of philanthropy, we can increase our potential to end some of the most debilitating childhood disorders and to help children become healthy adults.



Reilly

## Enjoying the Results

A good recipe brings satisfaction to everyone—the one who prepares the dish and those who savor the results. Likewise, a well-planned gift is satisfying and rewarding to donors *and* to Children's National.

Supporting our mission changes lives and expands opportunities to help children and families in unique and important ways. The good you do makes a difference for generations to come and sets an exemplary course for others to follow.

It would be our pleasure to provide additional information for planning your gift and the ingredients you may want to include. Please contact us by phone or email, or return the enclosed card. Be sure to ask for our free brochure, *Make Gift Planning Work for You*. We appreciate your generosity, and we welcome the opportunity to work together.