

# DIALOGUE

INSIGHTS FOR LASTING IMPACT

SUMMER 2025

## Mark and Reghan Worden: Dedication to Expanding Wellness in CNY

The Worden's have long-established roots in the CNY region and are passionate about ensuring the area has quality, accessible healthcare services.

"When it comes to health and wellness, Crouse Health has played a vital role in supporting families like ours through excellent medical care," Mark said.

Both hailing from the area, Mark was born in Auburn, NY, and returned after graduating college. Reghan, born in Syracuse, was proud to attend the Pomeroy College of Nursing at Crouse Hospital.

"My experience there was nothing short of amazing," Reghan said. Reghan's experience helped shape both her and Mark's connection to Crouse, planting the seed for further involvement with the organization down the line. "They're such a community hospital. It really resonated with both of us, and we wanted to continue to help support that."

The life-saving effect of Crouse Health's services in the community has continued to motivate the Worden's passion for being part of the foundation. Being able to see these direct results — and experience them first-hand — is a key factor in both Mark and Reghan's dedication to Crouse Health.

Mark, a member of the Crouse Health Foundation Board of Trustees, emphasized their commitment to the organization.

"We've been supporters, we're going to continue to support," he said of their involvement. "We're motivated because we see the direct results of the support."



While an unfortunate cardiac event brought Reghan to Crouse Health at one point, her memories of the extraordinary care are undeniably positive. To Reghan, it was instantly clear that her specific health needs mattered to Crouse staff.

"From the moment I walked in, to every single person that saw me, that spoke to me — throughout that entire process, they were absolutely amazing," Reghan said.

The care she received, and her team's dedication to healing, made a lasting impression on the Worden's.

"It just resonated so deeply with me that they all feel this way. They all support the mission, vision, and values of Crouse. They express that to the patients."

The Worden's have also witnessed compassionate care at Crouse Health at other critical moments. Both of their sons spent time in the NICU, and the pair have also had loved ones benefit greatly from the hospital's stroke and prostate care services.

Through these trials, the Worden's found comfort and reliability in the medical care provided by the Crouse staff — and developed even more passion for the hospital's impact on CNY.

The Worden's are excited to see what's next for Crouse Health's continued expansion into the community and encourage those who can to donate.

"You're not just supporting Crouse Hospital," Mark said. "You're supporting and investing in the lives of people — the wellbeing of people right here in our community." — LARK ALLEN

# Summer Philanthropy in Syracuse

Summer has started in Syracuse, and with it, a renewed spirit of giving! We're thrilled to see so many individuals and businesses planning their charitable contributions this year, all dedicated to enhancing healthcare in our community.

A heartfelt thank you to our friends who have already partnered with Crouse Health Foundation. Your generosity is essential in helping us provide top-notch patient care and promote community health.

If you're considering supporting Crouse, we'd be honored to discuss the impact you can make on our region's health. Your contribution, whether now or as a legacy gift, directly supports Crouse's mission and Central New York.

Over the next few weeks, we encourage you to explore current trends in charitable giving. Our team is here to provide insights and assist you as you plan your support for Crouse Health and other causes important to you. Here are a few topics you might find insightful:

## Maximizing Your Charitable Giving Post-Tax Season

Now that tax season is behind us, many families are looking for tax-efficient ways to support causes they care about, like Crouse



Health. If you're wondering about the most advantageous way to contribute to Crouse Health Foundation this year—perhaps through stock or cash—we can help. We're here to work with you and your financial advisors to determine the best approach for your individual circumstances and seamlessly integrate charitable giving into your financial and estate planning. This ensures we continue to be a trusted system for healthcare in Syracuse.

## Understanding “Step-Up in Basis”

Many of our donors ask about the “step-up in basis” and its relevance to their charitable planning with Crouse Health Foundation. This tax rule resets the cost of an inherited asset (like stock or real estate) to its market value on the date the original owner died. This is a particularly important consideration as you evaluate which assets to designate through your will, trust, or beneficiary designation. Our team can provide clarity on this crucial topic.

## Engaging Your Family in Philanthropy

Incorporating charitable giving into your family's activities in support of Crouse Health's vital services is simpler than you might imagine! Whether you have a NICU “Little Fighter” grad organizing a birthday celebration that gives back, or you're mentoring your grandchildren by sharing your story of service, Crouse Health Foundation offers helpful suggestions. We can help make philanthropy an engaging and meaningful part of your family life, connecting to your interests in community and service.

Thank you for the opportunity to partner with you and for your ongoing commitment to enhancing the health and well-being of our community through your support of Crouse Health.

We look forward to our next conversation!

# Age & Wealth-Based Matrix

Curious about how your generosity can have the biggest impact, no matter your stage of life or financial picture? We've made it simple! Get a quick overview of how the best planned gift options — from bequests to charitable gift annuities, donor advised funds to life insurance (and everything in between) — can help you achieve your philanthropic goals, including supporting **Crouse Health**. Discover what fits you best using the **Planned Gift Age and Wealth Matrix**.

	Age 50 Under	Ages 50-70	Age 70+
Wealthy	Gifts of Cash Appreciated Property Charitable Lead Trusts Term of Years Trusts Life Income Gifts for Others	Gifts of Cash Appreciated Property Charitable Lead Trusts Term of Years Trusts Life Income Gifts for Others	Gifts of Cash & Property Charitable Lead Trusts Term of Years Trusts Life Income Gifts for Others CRT for Donor's Life Bequests Gift Annuities Life Insurance Beneficiary Retirement Plan Beneficiary
Moderate Means	Gifts of Cash	Gifts of Cash Appreciated Property Term of Years Trusts Charitable Trusts for Life Pooled Income Fund	Gifts of Cash Appreciated Property Bequests Charitable Trusts for Life Term of Years Trusts Pooled Income Funds Gift Annuities Retirement Plans & Insurance
Limited Means	Gifts of Cash	Gifts of Cash	Gifts of Cash Bequests Gift Annuities Retirement Plans & Insurance



# Unlocking the Power of Your IRA: QCDs & What's Next for Philanthropy

For our donors aged 70 ½ or older, the Qualified Charitable Distribution (QCD) continues to be an incredibly effective tool for maximizing your generosity. As you know, a QCD allows you to directly transfer up to \$108,000 per taxpayer from your IRA to an eligible charity, such as a designated or field-of-interest fund, without it counting as taxable income. This means you can satisfy your Required Minimum Distributions (RMDs) while potentially lowering your tax bracket and avoiding deduction phase-outs — a truly impactful win-win. This mechanism can be used to support vital initiatives like the renovation of the iconic Crouse Clocktower, a beacon in our community, or to contribute to the Crouse Health Society, providing unrestricted gifts that support our most pressing needs.

However, a common question we receive is whether QCDs can be directed to Donor-Advised Funds (DAFs). Currently, DAFs, private foundations, and supporting organizations are not eligible QCD recipients. This

is because, under current IRS rules, a QCD must be an outright gift with no ongoing advisory control for the donor. DAFs, with their inherent flexibility and donor advisory privileges, do not fit this specific criterion.

But there's exciting news on the horizon. Proposed legislation is actively seeking to change this, which would open the door for



QCDs to fund DAFs. Imagine the enhanced flexibility this would provide for your charitable giving. DAFs are already a cornerstone of many families' charitable strategies due to their ease in organizing and tracking support for favored charities, and their ability to invest contributions for tax-free growth over time. Our close partnership with the Central New York Community Foundation allows them to seamlessly facilitate your DAF setup. We are optimistic about the passage of this proposed legislation, as it would make QCDs an even more versatile tool for your philanthropy. As always, the Crouse Health Foundation and the Community Foundation are committed to keeping you informed about these and other tax law changes that may affect your charitable plans and your vital support for community work. We encourage you to consult your trusted professional advisors for personalized legal, tax, and financial advice to determine how these developments might best align with your unique philanthropic goals.

## QUICK FACTS

**2/3 OF AMERICANS**

do not have any type of estate planning document.

**64% OF AMERICANS**

think having a will is important, yet only 34% of Americans have an estate plan.

**PROCRASTINATION IS THE MAIN REASON**

people say they don't have a will.

## Family Philanthropy: Engaging the Next Generation

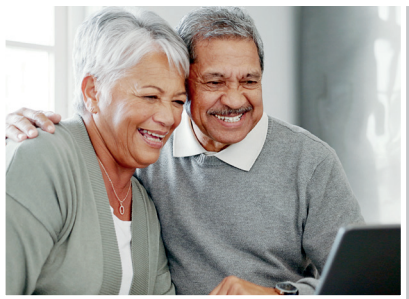
Involving your family in planned giving helps build a lasting legacy of generosity. This can include dedicating "Lights of Love" to loved ones or supporting our NICU's "Little Fighters." Many families find practical ways to teach giving values, from birthday donations to

discussing community needs. Programs like "Visit to Hospital-Land," celebrating its 50th anniversary in 2026, offer examples of introducing children to community impact.

Family philanthropy teaches compassion, empathy, and social responsibility, showing how actions make a real difference. Here's how you can engage your family:

- **Integrate Giving into Routines:** Make philanthropy a regular conversation. Help children, teens, and young adults develop a "giving budget" to foster giving as part of financial planning.
- **Empower Their Choices:** Let your children explore and choose causes that interest them. Websites like [crouse.org](http://crouse.org), [cnycf.org](http://cnycf.org), and [unitedway-cny.org](http://unitedway-cny.org) are good resources for local needs and how they're addressed, deepening engagement.
- **Encourage Hands-On Involvement:** Beyond financial gifts, encourage active participation. Volunteering at Crouse, organizing donation drives, or sharing gratitude with healthcare professionals and first responders offer powerful learning experiences. We can help you identify giving and volunteer opportunities for your family, at any stage of life.





**T**he mission of the Crouse Health Foundation is to support Crouse Health in providing the best in patient care and promoting community health.

All inquiries will be held in strict confidence and information is provided with no obligation.

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## TOOL KIT:

### ESTATE PLANNING ESSENTIALS

From October 20-26, 2025, **National Estate Planning Awareness Week** highlights how thoughtful planning secures your financial well-being and honors your legacy. In NYS, key documents include a **Healthcare Proxy** (medical decisions), **Living Will** (end-of-life wishes), **Last Will and Testament** (asset distribution), and a **Durable Power of Attorney for Finances** (financial management). Organ donation directives are also easily set up via the NYS Donor Registry or within your proxy/will. Professional guidance and family discussions are vital for clarity and ease.

### Getting in the Headspace: Reflective Exercises

Estate planning can feel daunting. But are exercises that can help you move past emotional hurdles, perceived complexity, or procrastination. These activities transform the process from a chore into a meaningful act of care. Try these:

- **Envision Your Legacy:** What mark do you want to leave? What impact do you hope to have on family or community, now and in the future?
- **Write a Personal Letter:** Compose a non-binding letter to family or future generations. Explain your estate choices, share life lessons, or offer guidance.
- **Identify Your 'Why':** What's your core reason for planning? Protecting family, ensuring a business thrives, giving back to your community, or providing clear instructions? Understanding this gives you focus.

### Your Next Steps

Once you've reflected, you're ready for these practical steps:



**1. Gather Your Treasures:** Compile a comprehensive list of all your assets—from home to heirlooms. This is foundational to your plan.



**2. Define Your Legacy:** Outline your desired impact. Think beyond just money to include philanthropic goals or guiding principles.



**3. Identify Beneficiaries & Causes:** List individuals and organizations you want to support. Consider specific ways to provide for them.



**4. Share Your Intentions:** Discuss plans with key family members. This open dialogue leads to better coordination and minimizes confusion.



**5. Seek Professional Assistance:** Qualified attorneys and advisors are a worthwhile investment. Their expertise ensures your plan is legally sound and brings peace of mind.