

to Giving

A PUBLICATION OF
THE VISITING NURSE
& HEALTH SERVICES
OF CONNECTICUT, INC.

Fall 2011

Pathways

Visiting Nurse & Health Services of Connecticut exists for our communities. As our partner in giving, please remember that those we support need our help more now than ever. Thank you for all you do—for our community and for VNHSC.

GIVE BACK THROUGH THE FUTURE

Dear Friends:

On a recent trip to Maine to visit my son and his wife, we watched the 1985 smash hit, “Back to the Future”.

The main character of Marty McFly, is a completely typical ‘80’s teen, who finds himself accidentally transported back to 1955 through a plutonium powered Gull-Wing DeLorean time machine invented by Marty’s mad scientist friend, Doc. Marty’s mission is to make sure the right connections are made so that the “Future” can happen and he can become himself—all over again.

The plot line for philanthropy is a very similar continuum. We are all born unaware of our surroundings with an innate desire for self preservation. As we grow older, our world view grows and we see ourselves as part of a bigger whole. Knowledge powerfully transcends our child-like vision of being the center of the universe to instead interpret the world from other’s perspectives—we see the “big picture”—we understand that ultimately our destiny is tied to the destiny of others. And, if we choose, we can even “time travel” like Marty. Through legacy gifts—we, too, can give back to the future.

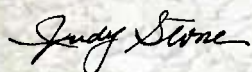
The Visiting Nurse & Health Services of Connecticut Endowment Fund thrives from the generous donations, help and support of people like you whose compassionate world view ties them to others.

Our Charles Phelps Bequest Society is made up of donors who want to create future gifts that can continue their philanthropic work beyond their own lifetimes. The Society members provide for a future gift to Visiting Nurse & Health Services of Connecticut through life income arrangements, wills and estate plans or a combination of these tools. A current Charles Phelps member explains, “As a former patient, I learned a lot about the many unique ways in which VNHSC serves the community. I could think of no better way to help individuals who are in need of home health and hospice care.”

Your attorney can help you prepare a will or amend your current will to include our agency as a beneficiary. Your good deeds, accomplishments and caring spirit can continue to help others in the future.

Thank you for believing in our mission and helping us to care for your neighbors and family,

Sincerely,



Judy Stone
Planned Giving Advisor



Dear Friends,

Examining our roots allows us the opportunity to take the best from the past in order to shape the future. With that thought in mind, I decided to take a stroll down memory lane to learn more about earlier times in our community.

The Rockville historical district is a significant example of a small, self-contained industrial city that grew out of the development of water-powered textile manufacturing in the nineteenth century. Textile manufacturing was initiated in Rockville as early as 1815 and continued well into the twentieth century, producing woolen fabrics of nationally and internationally recognized quality.

At the turn of the 20th century, Rockville's growing industrialization drew workers to its mills, factories and foundries. They crowded into low-rent housing, increasing the already existing threat from communicable diseases. Without modern drugs, illnesses like tuberculosis, diphtheria, influenza and measles were life-threatening and waves of epidemics marked the early decades of the century.

In 1896, the Cornelia Circle, was organized at the home of Mrs. W. H. Sill, on Davis Avenue. Early in 1912 this dedicated group of women chose as its annual theme "Women's Work in Modern Times" which led to a study of family and welfare problems in the community and the need for a public health nursing association. In 1913, following a meeting at the Superior Court in Rockville, it was voted to establish the Rockville Public Health Nursing Association, which today is Visiting Nurse & Health Services of Connecticut.

As we approach our 100th year of diversified service to the community, we do so with the knowledge that we have become a trusted resource and health care partner for families, when and where they need us.

We know too, that every successful business is built on trust. We also know that trust is lofty and hard fought to achieve, but can be lost in a split second. At VNHSC maintaining trust is a continual process—it is the daily renewal of a creed of health and personal care standards that permeates the entire organization. Our culture of caring is carried in the hearts and minds and individual talents of each of our staff members, and it grows patient-by-patient, family-by family, day-by-day. It is an awesome responsibility which we embrace with vigor and commitment.

Equally important, this culture of caring and support is shown daily by good friends like you who support our work and mission in countless ways. We have come to trust in you the same way our community trusts in us. For this we are grateful and sincerely thank you.



Todd Rose
President/CEO

A handwritten signature in black ink, appearing to read "Todd Rose", with a long, sweeping underline.

Sincerely,
Todd Rose, President/CEO

Grateful

As noted earlier in this publication we are pleased to share with you letters we receive from families of those for whom we have provided home care services. Below is a letter we recently received:

To the Director of the Visiting Nurses,

Just a note to tell you know how much I appreciate the Visiting Nurses that were assigned to me. They were all special!

Jean Marie R.N. helped me so much by answering all my questions about my body. And suggested what to use and how to care for my rash.

She was also patient and understanding. They all were. She's an excellent nurse and also thorough. I love her dearly.

Olivia, the Occupational Therapist, was very patient and sweet. She helped me on how to do my meals and gave me some good ideas to help me in the kitchen. She also explained the exercises she was teaching me. She also answered all my questions. It was nice to see a young person so caring. I wish her the best!

Karen, the Physical Therapist, was very patient and understanding. She was determined to help me get better, so that I could do things on my own. And we accomplished that together.

Her work ethic was superb! Karen was here to help me and her goal for me was to help me get back on my feet. She was sincere and her soft voice was so soothing and mesmerizing.

She was so helpful in many ways. I looked forward to her understanding ways and wisdom. She made me feel so special and important. She always left me feeling hopeful and encouraged. She is a devoted person and took her job seriously. She gives her very best.

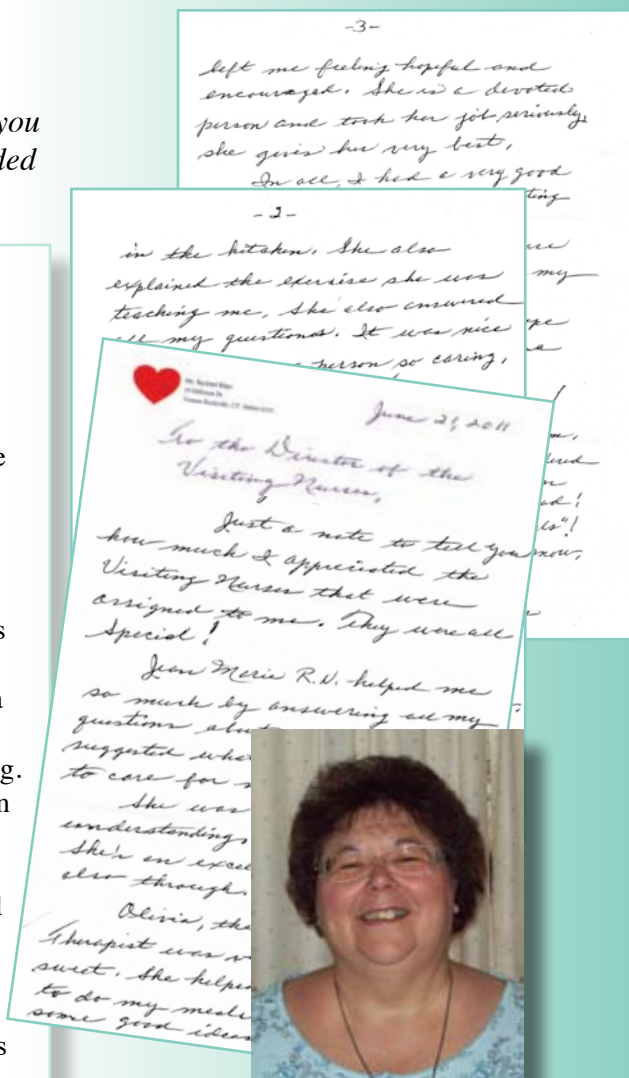
In all, I had a very good experience with all the Visiting Nurses assigned to me.

They gave me more care and understanding than all my office visits I had at the doctors. They gave me hope and the feeling that someone does care about you.

What a comforting feeling! I love them all and miss them.

In two weeks or so I ordered a BANNER that I will put on my front porch which will read: "Visiting Nurses are God's Angels"! It will stay up until the first snow. That says it all!!!

*Sincerely
Rachel Blais*



Rachel Blais



The Visiting Nurse & Health Services of Connecticut Giving

THE CORNELIA CIRCLE

Early in 1912, a group of dedicated women known as “The Cornelia Circle” chose as its annual theme “Women’s Work in Modern Times”. This led to a study of family and welfare problems in the community and the need for a public health nursing association.

Following a meeting in 1913 at the Superior Court in Rockville, it was voted to establish the Rockville Public Health Nursing Association.

Those who contribute to the Cornelia Circle also contribute to the health of our community. Members receive recognition of their generosity in the annual report of VNHSC and are invited to special events throughout the year.

Member levels include:

Platinum	\$25,000-\$100,000
Gold	\$10,000- \$ 24,999
Silver	\$ 5,000- \$ 9,999
Bronze	\$ 2,499 - \$ 4,999

THE CHARLES PHELPS BEQUEST SOCIETY

The Society is named in honor of Charles Phelps, who presided over the meeting to establish the Rockville Public Health Nursing Association, and was voted as its first chairman.

Individuals who have provided for Visiting Nurse & Health Services of Connecticut in their estate plans and who have informed the agency of this commitment hold a special place of honor in the Society. Their generosity allows us to improve the quality of life and vitality of their neighbors.

Charles Phelps Society Members

A Friend	Estate of Mary J. Decker	Estate of Walter Kuligowsky	John & Patricia Piela
The Batz Family Endowment	Estate of Helen Fluckiger	Estate of Grace Lavoie	Estate of George Risley
The Bernard B. and Ruth N.	Estate of Gertrude Ford	Estate of Elizabeth Lugg	Vincent H. Shaheen
Campagna Living Trust	Estate of Florence S. Hadden	Mazurek Charitable Trust	Eleanor Skinner
Estate of Mary C. Collins	Estate of Wilbert Hadden	Estate of Ann McKenna	Tom & Bette Wolff
Lois Barlow-Cox-Query	Jeanne (Hall) Johnson	Frank Perlitz	

For additional information on other ways to support VNHSC please contact
Judy Stone, Planned Giving Advisor at 872-9163 extension 2465

ENDOWMENT FUND

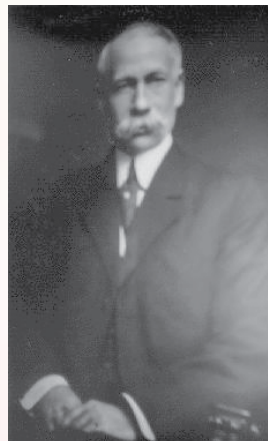
In 1998, the Board of Directors of VNHSC, on the recommendation of the Development Committee, voted to establish an endowment fund to provide for care rendered to clients of the agency who demonstrated a financial need and an inability to privately pay for the cost of such care, now and in the future. The modest sum of \$100,000 was designated to start the fund which today approaches \$2 million.



LEAVE A LEGACYSM
CONNECTICUT

*Include charities in your estate planning
and make a difference in the lives that follow.*

Visiting Nurse & Health Services of Connecticut is a member of Leave a Legacy Connecticut, a statewide public awareness effort to promote charitable giving through wills and estates. For more information, or to order a free brochure, call Infoline, 2-1-1 or log onto the website at CTphilanthropy.org/lal



Estate

VNHSC Planned Giving Corner:

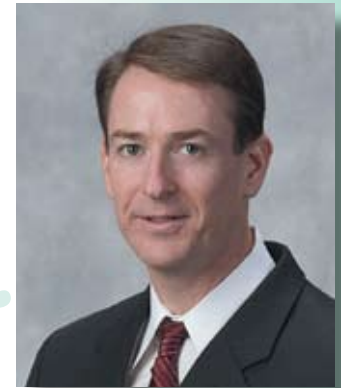
Longevity. Whether you are human, an organization, or a piece of machinery, a hundred years is a long time. Living, operating or working for that length of time requires consistency, patience, durability, strength and a bit of good luck. One hundred years of existence is also the result of good management and caretaking, whether we are referring to a human or an organization like VNHSC. Not for profit organizations with long duration like VNHSC, have a mission that people believe in, continual community support and the financial support of donors like you. VNHSC has and will continue to develop and retain each of the aforementioned qualities as it approaches its 100th Anniversary and beyond.

Over the last 100 years, the type and delivery of services by VNHSC has changed dramatically and will without doubt change dramatically over the next 100 years as well. A hundred years ago no one could imagine that VNHSC staff would have the capability to “visit” with patients via video and phone conferences and obtain a patient’s vital statistics remotely through Telehealth machines. VNHSC must continue to invest in technology, resources and opportunities to deliver quality services to the community now and in the future. To help VNHSC continue to do that for the next 100 years and beyond, it needs the support of donors like you to build a strong endowment.

If a donor contributed \$500 to the endowment 100 years ago and it grew at a modest 2% per year, VNHSC would have had realized in excess of \$3,000 of income from that donation, and still retained the \$500 principal contribution. Imagine the effect of 100 donors doing the same and the resulting \$300,000 of income! Some organizations grow fast and have a number of large donors that create their endowment base. Alternatively, VNHSC, like many others, has a large number of donors giving what they afford. It is the cumulative effect of the large number of donors, their contributions and growth of their contributions over time that builds a solid endowment and lasting financial legacy.

In addition to the changes in the type and delivery of services, the landscape of the medical payment and reimbursement system is ever changing. Social security, Medicare and Medicaid didn’t exist a hundred years ago and are in constant flux today. Those systems, as well as others we haven’t yet seen, will continue to create opportunities and difficulties in the medical reimbursement system. As a result, a strong endowment and the financial support it can provide is needed to see VNHSC through these uncertain times and enable it to continue to provide quality care to the community.

There are many ways to give, so please consider helping VNHSC



Stephen F. Sutton

continue to provide services to your community and loved ones for the next 100 years by making a donation to VNHSC, charitable bequest to VNHSC, or designating VNHSC as a beneficiary of an asset. If you are interested in discussing options for making your gift to VNHSC, please contact a member of VNHSC’s planned-giving staff. More information on giving to VNHSC can be found on the VNHSC website at www.vnhsc.org.

I urge you to consider making a donation to VNHSC, whether large or small, as the passage of time and the earnings on the contributions made by a large number of donors will help VNHSC and the community it serves remain strong and vibrant for another 100 years.

Stephen F. Sutton
Former Chairman of the Board,
VNHSC
Attorney / CPA / L.L.M. Estate
Planning and Elder Law
Kahan, Kerensky & Capossela, LLP

Take Stock of Where You Are

By the time you're in your 50's, your kids have probably left the nest and are supporting themselves. You're probably at the highest income level of your career, and can really focus now on building your retirement assets.

To take stock of how you've done so far on planning for your retirement, first prepare a realistic estimate of what your expenses are likely to be during retirement. While many experts recommend using a percentage of your current income, this isn't a very accurate method because it doesn't take into account the diversity of personal lifestyle and financial situations.

For a more accurate estimate, think about the lifestyle you plan to have during retirement. Will you travel? Have a vacation? Take up some expensive hobby? How much will it cost? Do a projected budget, keeping in mind that some costs (such as health insurance) are likely to increase, and some costs (such as your mortgage and costs associated with working) are likely to decrease or go away altogether.

Once you have a handle on your expected expenses, determine approximately how much your assets will be worth at retirement. Next, estimate how long your retirement assets are likely to last, considering your projected expenses and income (don't forget Social Security), the size of your nest egg, the return you expect to earn on your assets, and your life

expectancy. It may be wise to consult a financial planner for assistance with this important step. With the above information in hand, you should have a pretty good idea of whether you can expect to meet your goal or fall short. If possible, increase your retirement contributions to 14% or more of your income.

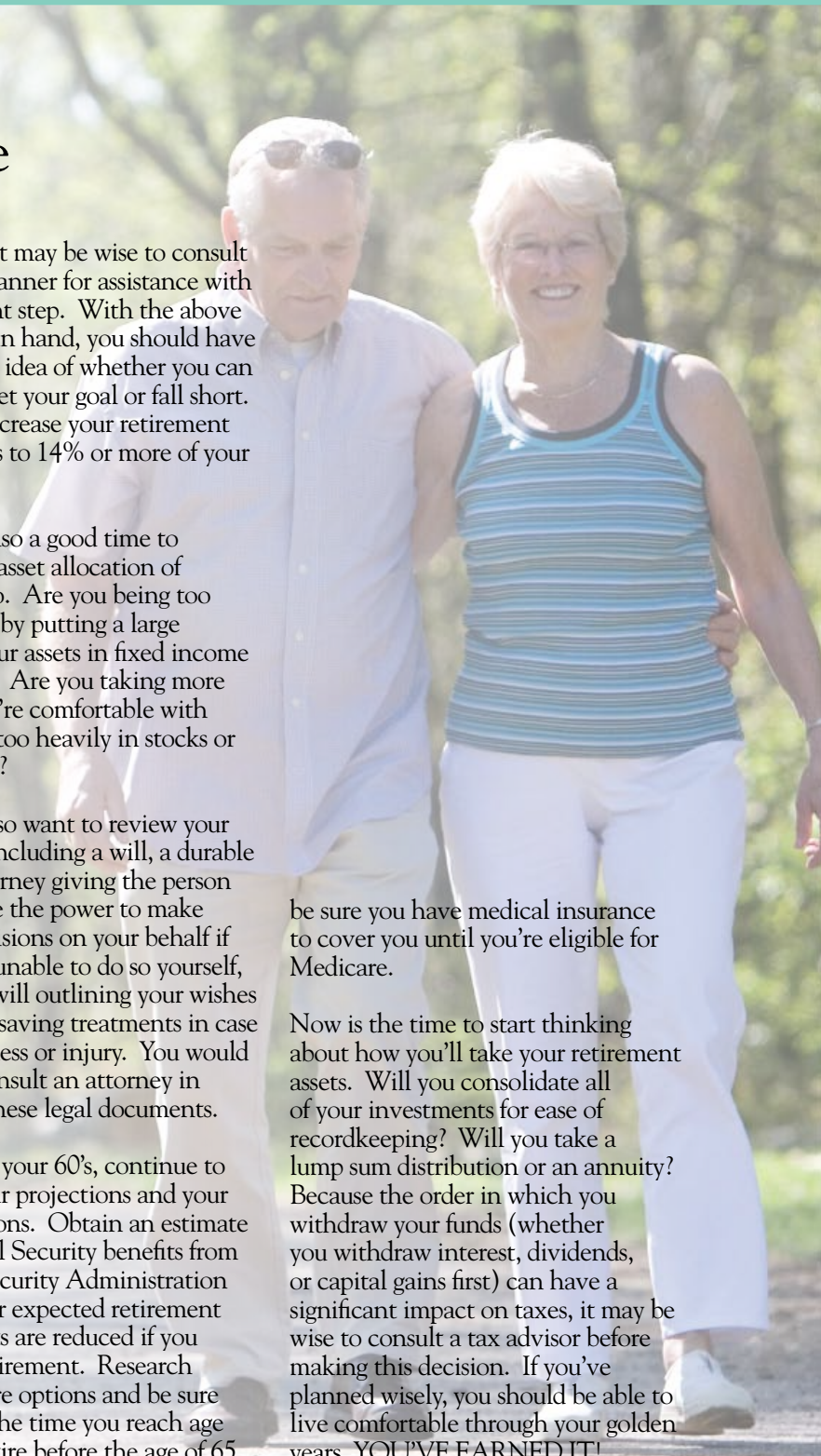
Your 50's is also a good time to evaluate the asset allocation of your portfolio. Are you being too conservative by putting a large portion of your assets in fixed income investments? Are you taking more risk than you're comfortable with by investing too heavily in stocks or mutual funds?

You might also want to review your estate plan, including a will, a durable power of attorney giving the person you designate the power to make financial decisions on your behalf if you become unable to do so yourself, and a living will outlining your wishes regarding lifesaving treatments in case of serious illness or injury. You would be wise to consult an attorney in developing these legal documents.

As you enter your 60's, continue to fine-tune your projections and your asset allocations. Obtain an estimate of your Social Security benefits from the Social Security Administration based on your expected retirement date. Benefits are reduced if you take early retirement. Research your Medicare options and be sure to enroll by the time you reach age 65. If you retire before the age of 65,

be sure you have medical insurance to cover you until you're eligible for Medicare.

Now is the time to start thinking about how you'll take your retirement assets. Will you consolidate all of your investments for ease of recordkeeping? Will you take a lump sum distribution or an annuity? Because the order in which you withdraw your funds (whether you withdraw interest, dividends, or capital gains first) can have a significant impact on taxes, it may be wise to consult a tax advisor before making this decision. If you've planned wisely, you should be able to live comfortable through your golden years. **YOU'VE EARNED IT!**



VNHSC Spotlight

PAULA PARADISE

An accomplished and prosperous business woman, Paula Paradise is the President of Constitution Cable Products, a wire and cable distributor located in East Windsor, CT. The company is registered and operates under the small, woman-owned category and concentrates on military, aerospace and general aviation. The company sells to customers such as BE Aerospace, Boeing, Lockheed Martin and Hamilton Sunstrand.

How might one further describe this gracious lady? Well the Beatles hit song "To know her, is to love her" says it all. Possessing a delightful Irish wit, Paula is fun, full of spirit and veracious. However, without a doubt, her greatest attribute is her desire to move beyond her own needs by opening her mind and heart to the needs of others.

In 2007 Paula was the recipient of the VNHSC Community Awareness Recognition of Excellence (CARE) Award. Paula is a strong believer in the philosophy of VNHSC as well as Hospice and Palliative Care. She first was introduced to hospice in 2002 when her father lost his battle with cancer. Two years later, in November of 2004, Paula lost Jimmy, the love of her life, and husband of 21 years to the same illness. Hospice helped Paula

and her family every step of the way. While caring for Jimmy, the team also provided emotional and spiritual support for Paula and her family.

In 2004 the first annual "Jimmy Paradise Memorial Golf Outing" was held. Now in its 7th year the outing continues to raise funds which are directed to the hospice patient care fund to make hospice care available to those without insurance or whose insurance limits the care they can receive.

It is most fitting that Paula and Constitution Cable hold a special place of honor at the Platinum Level of the Cornelia Circle. As noted earlier the circle was founded in 1913 by a prestigious group of dedicated ladies who recognized the need for home health care services in the community.

We are extremely grateful to Paula for her generosity and philanthropic spirit.



"All of us are born for a reason, but all of us don't discover why. Success in life has nothing to do with what you gain in life or accomplish yourself. It's what you do for others." Danny Thomas



To learn more about the VNSHC Cornelia Circle, visit www.vnhsc.org or call Judy Stone at 860-872-9163.

Save the Date



8th Annual
GOLF CLASSIC
Friday, October 7, 2011
Topstone Golf Course



3rd Annual
Hospice & Palliative Care
Tree of Life Lighting Celebration
November 17, 2011
Vernon Circle

**Visiting
Nurse &
HEALTH SERVICES
OF CONNECTICUT, INC.**

8 Keynote Drive
Vernon, CT 06066

Phone: 860-872-9163
Fax: 860-872-3030
E-mail: info@vnhsc.org

NON PROFIT ORG
U.S. POSTAGE
PAID
ROCKVILLE, CT
PERMIT #34

or current resident



Printed on recycled paper

Endowment

We encourage you to consider a bequest to the Visiting Nurse & Health Services of Connecticut Endowment Fund. Your good deeds, accomplishments and caring spirit can continue to help others in the future.

There are many ways to structure your estate to benefit VNHSC while still providing for the needs of your loved ones. Some considerations are:

- ▶ Name VNHSC in your will
- ▶ Donate a specific dollar amount or percentage of assets
- ▶ Donate stocks, bonds, CDs, real estate, art, or other property
- ▶ Name VNHSC as beneficiary of IRA or pension plan
- ▶ Name VNHSC as beneficiary of an existing insurance policy or purchase a new policy and name VNHSC as the beneficiary
- ▶ Honor deserving friends and remember loved ones with honorary or memorial gifts.

Your attorney can help you prepare a will or amend your current will to include our agency as a beneficiary. Support through planned giving ensures our ability to carry out our mission of quality home health and hospice care to all in need. For more information please call the Development Office at (860) 872-9163.