

# PINNACLE PERSPECTIVES

SMART, TAX-WISE GIVING NEWS FOR SOPHISTICATED DONORS

## A TESTAMENT TO HIS DAUGHTER

“If you are looking at your financial plan for the future, you should definitely consider setting up a Deferred Charitable Gift Annuity for a loved one. And you can do it through your will. ”

These words of advice come from 87-year-old Phil Currier, who is a former member of the Dartmouth-Hitchcock Board of Trustees and of the Norris Cotton Cancer Center Board of Advisors.

Currier, in fact, is taking his own advice and, together with his wife Jane, establishing a testamentary Deferred Charitable Gift Annuity at Dartmouth-Hitchcock to benefit his daughter. This means that when Phil passes away, his daughter will be given a deferred gift annuity to equal a living allowance for her lifetime, and the remainder will be added to the Steven B. Currier Fund for Clinical Oncology Scholars at the Norris Cotton Cancer Center. “It is a great way to combine giving to charity and giving to your children,” he explains. “And, it is good for you, too, because you (or your estate) are eligible for an immediate income tax deduction.”

A native of Plymouth, New Hampshire, Phil eventually settled in Winston-Salem, North Carolina, where he was an executive for Hanes Hosiery (now Hanesbrands). Jane (Rowden) is a native of Wells River, Vermont. They graduated from high school in Wells River and have been together ever since.

Phil took an early retirement in 1988 and they moved to the Upper Valley, where they lived until 2015. They are now back in the warmer climes of North Carolina and closer to family.

Despite the many years he has spent down South, Currier is definitely a pragmatic Yankee at heart. His daughter—like most working people today—does not have a pension plan. The Deferred Charitable Gift Annuity, which is a simple contract between Phil and Jane and Dartmouth-Hitchcock, will fill that hole nicely: It will pay her a fixed amount every year for the rest of her life.

Jane and Phil are such big believers in the benefits of the Deferred Charitable Gift Annuity that they have established, or plan to establish, one for each of their four children. “It makes sense,” Phil says. “It’s win-win-win: good for Dartmouth-Hitchcock, good for the beneficiary, and good for you, too,” he concludes. “I think it’s something every current and former Dartmouth-Hitchcock board member should consider.”

Most recent rates for deferred gift annuities from Dartmouth-Hitchcock:

AGE AT TIME OF GIFT	DEFERRED FOR 10 YEARS	RATE OF RETURN FOR LIFETIME
50	60	5.1%
55	65	5.5%
60	70	6.2%

# THE ORIGIN OF THE NAME “PINNACLE SOCIETY”

*By Garry Malone, Member*

My work in planned giving development dates back to the 1960's and '70's when I was Regional Vice President of The Stelter Company of Des Moines, Iowa. I first called on Fred Moore, Director of Development at Dartmouth-Hitchcock. During a lunch at the local Marriott Courtyard we talked about Fred's desire to start a planned gift recognition society.

In my work, I had helped many New England charitable organizations evolve planned giving societies to obtain and retain planned gift donors. Fred wanted to know more about that subject as he hadn't yet developed recognition for Dartmouth-Hitchcock planned gift donors. Fred wanted to have a named society for bequests and other planned gifts. We thought that the customary name “Legacy Society” was not an adequate title for a D-H donor society of such future focused gifts of a significant, long lasting type and deep, personal nature.

Following lunch we went on with our discussion and visited the construction site of the new building which was to become the Dartmouth-Hitchcock Medical Center. Upon entering the building I was delighted to see framed overhead, a gleaming glass peak for the entry. I was prompted to say, “Fred, look up! There may be your answer! Why don't you call the planned gift group, ‘The Pinnacle Society’! That would indicate the ‘ultimate’ gift for each donor, and we know that for each donor, the gift may vary, but the purpose is the



*Garry and Barbara Malone have made a gift in their will to D-H.*

same!” Well, that name truly hit home with Fred! Soon after establishing the society, numerous individuals, including husbands and wives, became members. All expressed sincere appreciation for the society as all are assured of a lasting tribute and recognition of their charitable estate gift.

Fred and I enjoyed a good friendship for several years. When Fred retired, he relocated to Florida (and its many fine golf courses). I remained in New England but was very saddened when I heard that Fred had passed away in Florida. I have heartfelt gratitude for Fred and his establishing “The Pinnacle Society”, which has had significant membership growth. Today, my wife, Barbara and I are Pinnacle Society members, which followed emergency care for our daughter, a summer resident of Lebanon and who is married to a Dartmouth alum.

## A GIFT IN YOUR WILL

A gift in your will that supports the work of Dartmouth-Hitchcock Health and/or Geisel School of Medicine at Dartmouth should be directed to:

One Medical Center Drive, Lebanon, NH 03756

Tax ID# 26-4812335 (for D-H) and  
Tax ID# 02-0222111 (for Geisel).

Sample language:

“I hereby, give, devise, and bequeath to \_\_\_\_\_  
\_\_\_\_\_,  
One Medical Center Drive, Lebanon NH 03756,  
tax ID # \_\_\_\_\_ the following sum [state  
the amount of the gift or asset(s)], or \_\_\_\_\_  
percent (\_\_\_\_\_% ) of my residuary estate,  
whichever is less, to this purpose: \_\_\_\_\_  
\_\_\_\_\_.”

# IN THE NEWS

A \$2 million gift from an anonymous Dartmouth College alumnus and his spouse will provide essential funds for a new comprehensive mental health and wellness program for medical students at the Geisel School of Medicine at Dartmouth. The Healthy Students, Healthy Physicians program, launched in late 2019, is a top priority for Geisel, has a fundraising goal of \$5 million, and is part of The Call to Lead campaign.

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Dartmouth and Dartmouth-Hitchcock's Norris Cotton Cancer Center was awarded the 2020 Press Ganey Pinnacle of Excellence Award for Patient Experience. This award recognizes institutions that have maintained consistently high levels of excellence in patient experience over a three-year period.

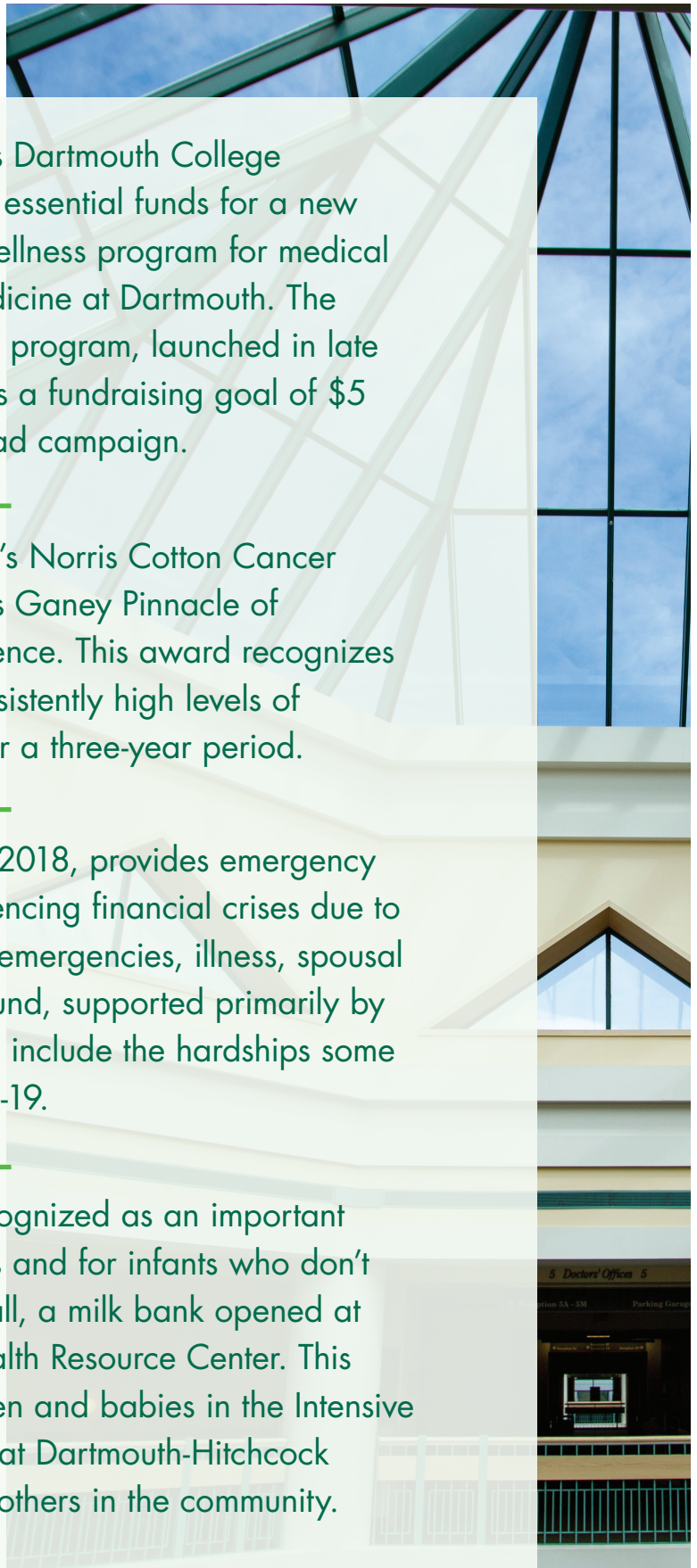
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The D-H HOPE Fund, established in 2018, provides emergency assistance to D-H employees experiencing financial crises due to unforeseen situations such as family emergencies, illness, spousal job loss and natural disasters. The Fund, supported primarily by philanthropy, has now broadened to include the hardships some employees are facing due to COVID-19.

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Pasteurized donor human milk is recognized as an important part of health care for fragile babies and for infants who don't have access to maternal milk. This fall, a milk bank opened at Dartmouth-Hitchcock's Women's Health Resource Center. This important resource will benefit women and babies in the Intensive Care Nursery at Children's Hospital at Dartmouth-Hitchcock (CHaD) and also meet the needs of others in the community.

For more information about tax-wise giving, please contact Judi Taylor Cantor, Director of Planned Giving, [Judi.T.Cantor@Hitchcock.org](mailto:Judi.T.Cantor@Hitchcock.org) or [Judi.T.Cantor@Dartmouth.edu](mailto:Judi.T.Cantor@Dartmouth.edu), or phone or text her at (617) 407-9390. All inquiries are confidential.







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