

## SAVVY SENIOR

### Helpful Health Web Sites

Dear Savvy Senior,

I have spent many hours on the Internet looking for answers to my health questions and have found it to be very frustrating. Can you point out some helpful health web sites for me?  
- Doubting Thomas

Dear Doubting,

The Web can be a great resource when you want to learn about a specific disease, a health condition or even how to stay healthy. But among the thousands of web sites that offer health-related information today, there are many that present myths and half-truths.

As a rule, health sites sponsored by the U.S. government (.gov), nonprofit health organizations (.org) or university medical centers (.edu), make up the most reliable sources of health information on the web – because they're usually not supported by for-profit companies, such as insurance and drug companies, who may be trying to sell you their products.

While there are dozens of great health-related web sites that provide quality information, here are a few government web sites that are particularly helpful:



#### National Institutes of Health

Provides short segments of information on health conditions and prevention with simple navigation, large text and audio options. ([nihseniorhealth.gov](http://nihseniorhealth.gov))

#### MedlinePlus

Offers a user-friendly directory of health topics with information on more than 700 diseases, conditions and treatments.

Includes a medical encyclopedia and a medical dictionary. ([medlineplus.gov](http://medlineplus.gov))

#### Center for Disease Control

Provides up-to-date information, resources and interesting facts on all types of health issues, diseases and lifestyle risks. ([www.cdc.gov](http://www.cdc.gov))

#### National Health Information Center

Links to reliable health information from over 1,500 government agencies, nonprofit and professional organizations. ([healthfinder.gov](http://healthfinder.gov))

Savvy Tips: Health and medical information changes all the time so check the date the information was published to make sure it's current. And as always, use common sense and good judgment when evaluating health information online, and remember to talk to your doctor about your findings.

Savvy Senior is written by Jim Miller, a regular contributor to the NBC *Today Show* and author of "The Savvy Senior" book. The articles are offered as a helpful and informative service to our friends and may not always reflect this organization's official position on some topics.

## Preparing for Inheritance

### QUESTIONS TO DISCUSS WITH YOUR ADVISOR

What is the appropriate level of inheritance for my heirs?

How will inheritance change my heirs' lives, values and initiative?

How might inheritance impact my heirs' other relationships?

What can I do to prepare my heirs for a positive inheritance experience?

For more information on planning for family and charity, log on to our web site at

[www.allkidsgifts.org](http://www.allkidsgifts.org)

## IS IT TIME FOR YOUR *Checkup*?

*Almost everyone is familiar with the need for an annual physical checkup. Time takes its toll on some other very important parts of our lives as well. And though it does not receive nearly the attention of an annual visit to the doctor, our wills should be reviewed on a regular basis as well.*

Less than 50% of the people in the U.S. have a will. More alarming is the fact that a large percentage of the wills in existence are either invalid or out of date. Regardless of how you choose to schedule the checkup, here is a helpful checklist of things to consider as you determine whether your will is in good health.

1. Have there been family changes? Births, deaths, marriages and divorce can impact the appropriateness of a will. Do you have family members or loved ones who might be disinherited?
2. Have you moved to another state? If you move from one state to another, the move may invalidate your will. Check for different requirements on witnesses, property holdings, etc.
3. Have there been changes in property or income? Do you still own the property gifted to your beneficiaries? Do you possess the funds to satisfy your personal or charitable bequests?
4. Have there been changes in tax law? It is not uncommon for a major review of wills and trusts to be necessary following the passage of tax legislation. Is your will tax-current?
5. Have you had a change of heart? Let's face it. Things change. Does your relationship with a person or organization require a change in the way you would like your assets distributed?

Like a physical checkup, your will should receive a checkup frequently and certainly in the wake of any significant change in your circumstances. If you don't have a will in place, start the process today. For more information on will planning, please call or write us or use the "Contact Us" button on our web site. We're happy to provide free information that can help.

## Make a Tax-Free IRA Charitable Gift in 2006!



*Good news!* The federal government now permits you to rollover amounts from your IRA to charity without paying any taxes.

Martha was a retired county administrator and a volunteer for her favorite charity. Martha's retirement plan with the county had grown substantially and she had almost \$450,000 in her IRA. She heard about new legislation which would permit any person over age 70 ½ to rollover up to \$100,000 annually to charity. Since Martha had all of the income she currently needed, she decided to make a gift of \$2,000 from her IRA to her favorite charity. Martha called her custodian and requested a transfer as part of her minimum distribution amount. It was easy for Martha to make the gift and she liked the fact that she could help

her favorite charity without increasing her taxes.

For more information on these and other benefits of making an IRA rollover gift to charity, please contact us at 727-767-4199 or visit our web site at [www.allkidsgifts.org](http://www.allkidsgifts.org)

~ Online Reading ~ To learn more about how you can leave a legacy, go to our planned giving web site at [www.allkidsgifts.org](http://www.allkidsgifts.org)



Please call me. I would like more information about All Children's Hospital Foundation's Dream Builders program.

Please contact me I am considering a gift to All Children's Hospital.

I have already remembered All Children's Hospital in my estate plan.

Please send me more information about making an IRA rollover gift to charity.

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

Yes, I'm interested in receiving a monthly Gift Legacy eNewsletter. My email address is \_\_\_\_\_

This information is strictly confidential.

all children's hospital foundation

## Dream Builders

Creating a legacy  
for tomorrow's  
children...today.







### In This Issue

Letter from Sylvia Ameen & Lydia Bennett .....	1
Savvy Senior Helpful Health Web Sites.....	2
Preparing for Inheritance.....	2
Is it Time For Your Checkup?.....	3
Make a Tax-Free Charitable Gift in 2006! .....	3
A Family Tradition .....	4

Dear Friends of All Children's Hospital,

Thank you for your support over the years. Your compassion and care for the children we serve has enabled us to become a leading treatment, teaching and research Hospital serving thousands of children everyday. As we embark on the largest expansion in our history we would like to encourage you to consider gifts that will help our children beyond your lifetime.

Our goal is to communicate ideas that will help you plan for your future while offering suggestions on how planned or deferred gifts can help our children today and for generations to come. For example, congress recently passed the Pension Protection Act of 2006. Prior to the passage of this legislation, all IRA (Individual Retirement Account) distributions were taxed as income.

The new law allows IRA distributions only in 2006 and 2007 to public charities like All Children's Hospital Foundation. This new legislation reduces the cost of making gifts through IRAs by eliminating the income tax on the IRA distributions. But there are some restrictions; you have to be 70 1/2 when you make the gift, the gift must be made directly from the trustee of the IRA plan, and the gift must be made as an outright gift rather than through a trust.

Our staff is available to visit with you personally and over the phone to share news from the Hospital and planning ideas like an IRA gift that can benefit All Children's while also providing benefits for you and your loved ones.

Please contact us at 727-767-4199 or visit our planned giving web site at [www.allkidsgifts.org](http://www.allkidsgifts.org) to reflect on meaningful ways to make gifts to help tomorrow's children...today.

On behalf of the children, thank you for enabling us to treat all children, regardless of their family's ability to pay.

Sincerely,

*Sylvia Ameen*

Sylvia Ameen, CFRE  
 Director, Capital Campaign/Major & Planned Gifts  
 All Children's Hospital Foundation

*Lydia E. Bennett*

Lydia E. Bennett  
 Manager of Planned Gifts  
 All Children's Hospital Foundation

## Dream Builders

### A Family Tradition

*It seems like eating is at the center of every family get-together. The famous comedian, Red Skelton, had this humorous tip on how eating can enhance a happy marriage: "Two times a week, we go to a nice restaurant, have a little beverage, then comes good food and companionship. She goes on Tuesdays, I go on Fridays." Mr. Skelton's idea of a family get-together is not typical of most family gatherings.*

What do you think about when you recall your own family gatherings? You might remember a particular meal cooked by Grandmother, playing board games after supper, a stomach ache from too much to eat or an overdose of sun and sand from a day at the beach. Whatever you recall, your memories of the times spent with family are likely vivid and endearing, highlighting meaningful memories of years past and hopes for the future.

One family's tradition is to rent a beach house on the coast each summer. All of the family gathers together to share in cooking "seafood stew," play

wild card matches and frolic on the beach. On the last evening, the culminating event is always a gathering to decide on the distribution of Grandfather and Grandmother's year-end gifts to charitable causes. Each of the family members has a chance to participate in sharing family resources with those in need. It's a family tradition well worth emulating.

What family traditions do you have worth emulating? Your family gatherings are likely times for sharing and caring with your immediate family, but also a place where you think about creating memories for the future. The traditions you create will have a lasting impact on those you love most. So consider making traditions that have meaning and will be remembered for years to come.



and will be remembered for years to come.



P.O. Box 3142  
 St. Petersburg, FL 33731  
 Phone (727) 767-4199  
 Fax (727) 767-4107  
[www.allkidsgifts.org](http://www.allkidsgifts.org)  
[www.allkids.org](http://www.allkids.org)

**For more information please call:**

**Sylvia Ameen, CFRE**  
**Director, Capital Campaign/Major & Planned Gifts**

**Lydia E. Bennett**  
**Manager of Planned Gifts**

~ Online Reading ~

To learn more about how you can leave a legacy, go to our planned giving web site at [www.allkidsgifts.org](http://www.allkidsgifts.org)