John and Gerry Miller moved to Bloomington in 1957. John is a 17-years-retired physician from Indiana University (Student Health Services and Athletic Department). Gerry is a retired undergraduate advisor from the IU School of Business. Gerry spent several years in the late 80s and 90s serving the Local Council of Women (LCW) and the Bloomington Hospital Board of Directors, including serving as President of the LCW and sitting for three full terms on the hospital board.

Gerry currently is on the hospital auxiliary and volunteers at IU Health Bloomington Hospital twice a month. She is also a tutor for first graders and volunteers her time at First Christian Church. She enjoys playing hand bells as well as the piano.

John is involved with Area 10 Agency on Aging where he is assists with the money management program. He is a life member of the Salvation Army Advisory Board and is a Rotarian. Additionally, John is a board member of Continuing Care Inc./Garden Villa in Bedford.

John and Gerry have three children (an ER physician, a professor at Vanderbilt and a high school math teacher!) and six grandchildren. They share a love of music and IU sports. They also enjoy traveling.
Meet the Planned Giving Committee of the Bloomington Hospital Foundation

**Lance Like**
Lance Like is the founder of the Like Law Group LLC. Lance graduated cum laude from the Indiana University School of Law and is a Board Certified Indiana Trust & Estate Lawyer. His practice concentrates in estate planning, wealth transfer planning, elder law, Medicaid & VA planning, probate, and trust administration. Lance is a member, and two-time past president of the Hoosier Hills Estate Planning Council and a member of the National Academy of Elder Law Attorneys. He is a founding member of WealthCounsel, the Advisor’s Forum, and ElderCounsel. Lance lives in Bloomington with his wife Karen and their three sons, Alexander, Noah and Thomas.

**Jason Banach**
Jason Banach serves as Assistant Director of Real Estate, Indiana University. Jason previously served as a council member of the Bloomington City Council for ten years after being the youngest person ever elected to serve on a City Council in Indiana. He brings a wealth of experience, as well as a young perspective, to his role on the Planned Giving Committee. He also currently serves on the Bloomington Hospital Foundation Board, on the Bloomington Utilities Service Board, as the Vice President of the Bloomington Parks and Recreation Board, and as the President of the Affordable Housing Trust Fund Board. Jason is married with two children.

**Jack Deinlein**
Jack Deinlein, is a Senior Vice President, Investments and Investment Management Consultant with Raymond James & Associates. Jack joined Raymond James & Associates in 2009 after 19 years of experience with both a Wire House and Regional Firm. He holds the Certified Investment Management Analyst (CIMA) designation and is a member of the Investment Management Consultants Association (IMCA). He holds the Chartered Retirement Planning Counselors (CRPC) and the Accredited Asset Management Specialist (AAMS) designations. Actively involved in our community, Jack has served on numerous civic and philanthropic boards. He is married with four wonderful children.

**Bonnie Dyar**
Bonnie Dyar has been an Insurance Agent and Financial Representative for over 20 years at Bill C. Brown Associates in Bloomington. After graduating from Hanover College, Bonnie worked in the field of Long Term Care – serving in many different capacities including Social Service Director for a Long Term Care Facility, Director of In-Home Services for Area 10 Agency on Aging and lastly, Marketing Director for Meadowood Retirement Community. Bonnie began her career in Insurance and Financial Services in 1990. She is active in many professional and community organizations. Bonnie has two children, Nicklaus and Stephen Dyar.

**R. Scott Walters**
Scott Walters is Senior Vice President, Client Advisor Manager at Old National Wealth Management. Scott joined the bank in 1985 as Trust Department manager. As manager and senior administrator of personal trust and investment management accounts, he is a source of reliable information and experienced judgment for his clients. A graduate of the National Graduate Trust School, Northwestern University, Scott earned the Certified Financial Service Counselor designation. Scott is very involved in many professional and community organizations including the United Way of Monroe County, Hoosier Hills Estate Planning Council, the Bloomington Rotary Club and the Community Foundation of Bloomington and Monroe County.

**N. Richard (Ric) Olson**
Ric Olson, CPA, CSEP, is President of Olson & Company, P.C., CPA. Ric graduated from Indiana University in 1974 and started his own firm in Bloomington in 1978. In addition to being a licensed Certified Public Accountant, Ric has attained the credentials as a Certified Specialist in Estate Planning. Today, Olson & Company consists of 10 professionals and specializes in tax management and planning. In addition, Ric, along with his partner, Stephanie Cobb, CPA, CSEP, are very active in estate planning and succession planning for small business owners. Ric is active in many professional and community organizations and has served on several civic and philanthropic boards.

**Ron Remak**
Ron Remak, President and Owner of Bill C. Brown Associates, is a life-long resident and business owner in Bloomington. Since purchasing Bill C. Brown Associates from his father-in-law 15 years ago, the agency has more than doubled in size and continues to be recognized for its work with individuals and group clientele. Ron is actively involved in multiple community activities with organizations such as the IU National Varsity Club Board of Directors, Men’s Life Fellowship, AHA Executive Leadership Team, Boys & Girls Club, Big Brothers Big Sisters of South Central Indiana, Young Life and Youth for Christ. Ron and his wife Stacey have three children.

**Linda Simon**
Linda L. Simon is an Accountant with extensive experience in estate and wealth transfer planning as well as business and individual tax planning. Linda has partnered with individuals and families in creating paths to achieve long-term financial goals. These services are now provided through her current company Lodgepole Consulting. Linda has an MBA from the Kelley School and an Indiana CPA license. Her current commitments include serving on the boards of Volunteers in Medicine, Local Council of Women, and the Greater Bloomington Chamber of Commerce. For many years she has served on committees supporting Indiana University Health Bloomington and the Bloomington Hospital Foundation.

**Janet Stavropoulos**
Janet Stavropoulos has practiced civil law in Bloomington since 1996. She is affiliated with the law firm of Jones, McGlasson & Benckart, P.C. She concentrates her practice in the areas of elder law and disability law, including Medicaid eligibility planning; wills and trusts; estate planning; estate administration; probate matters such as guardianships; special needs trusts; and family immigration. Janet was a tenured professor of English from 1978 through 1992 prior to embarking upon a new career direction into law. She earned her J.D. from Indiana University in 1994. Janet is very involved in our community serving on many local civic and philanthropic boards.

**Henry (Hank) Berman**
Hank Berman is an Accredited Estate Planner with over 40 years of experience in the financial services industry. He is the retired Trust Officer of Old National Trust Company where his responsibilities included managing both the Trust and Brokerage Departments of Old National Bancorp Bloomington. He currently operates as an Independent Financial and Estate Planner under the name of Sigma Consulting Services. He is series 7 licensed in securities and carries a principal’s designation. He also is licensed as an Investment Advisors Representative by the FINRA. Hank and his wife Stacey have lived in Bloomington since 1971. They have two grown sons and three grandchildren.

**Thomas (Tom) Bunger**
Tom Bunger is a Partner at Bunger & Robertson working primarily in the areas of real estate, estate administration, estate planning and school law. Tom helps individuals plan for the transfer of their assets at death in the drafting of wills, trusts and powers of attorney. He has also assisted families in the administration of the estate following the loss of a family member. Tom has been a speaker and author for continuing education seminars for lawyers and other professionals on a variety of education and estate planning topics. He graduated from Indiana University (BS 1973, JD 1976).

**Jason Banach**
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Dear Friends:
The Bloomington Hospital Foundation reached a milestone in the spring of 2011. The Foundation’s net assets eclipsed $22,000,000 for the first time. A recently recruited new board member asked me how the Foundation managed to accumulate such an investment base. The short answer to that question is “estate and planned gifts.”

Estate and planned gifts (and investment returns from these gifts) in the form of bequests, gifts of life insurance, charitable trusts, and gifts from IRAs have fed the bulk of these investments. The impact on local health care and patients is even more impressive than the amount of investments, including:

- Estate gifts for general needs regularly augment IU Health Bloomington’s capital and operating budgets to bring our community new and needed medical equipment, programs and initiatives. These unrestricted funds are vital to meet IU Health Bloomington’s greatest needs.
- Estate gifts for restricted endowments provide annual ongoing support for cancer care, cardiac care, women and children’s care, nursing excellence, employee continuing education awards, community health programs, hospice care, capital needs and much, much more.

When I ask hospital supporters why they have chosen to include the hospital foundation in their estate plans, the reasons include:

- I am giving back so the hospital (or a particular hospital program) remains strong with state-of-the-art equipment.
- I am giving back in gratitude because the care I (or family member) received at the hospital extended my life or improved the quality of my life.
- I am giving back because a thriving, sophisticated community needs thriving, sophisticated health care.
- I am giving back to honor or memorialize a member of the local community or a local health care professional.
- I am giving back because I know the estate gifts of others benefitted the care I received.

Because planned gifts are so vital to the Foundation’s mission to support IU Health Bloomington and local health care, this new publication, “Lasting Legacy Report” is being launched. The publication will focus on ways to make planned and estate gifts, the impact of those gifts, and the forward-looking community members making those gifts.

This new publication will also introduce our community to fellow community experts who will share with readers a variety of important concepts about estate and financial planning which enhance the ability to make estate gifts.

Should you have interest in supporting IU Health Bloomington or one of its programs with a planned or estate gift, please contact me at 812.353.9549 or cmolloy1@iuhealth.org.

Sincerely,

Chris Molloy, JD
PRESIDENT, BLOOMINGTON HOSPITAL FOUNDATION

Why Planned Giving is Important to the Bloomington Hospital Foundation

A MESSAGE FROM FOUNDATION PRESIDENT CHRIS MOLLOY

CHARITABLE IRA ROLLOVERS

Individuals with traditional IRAs are required to take minimum distributions beginning at age 70 ½. This is considered income and is taxable. Current legislation allows individuals to make charitable gifts directly from their IRAs and avoid paying taxes on the distributions while treating the distributions as required minimum distributions. This opportunity is available until December 31, 2011.

What are the benefits of donating directly from an IRA?

- The amount distributed from the IRA is excluded from the donor’s income for federal tax purposes.
- The donor can count the amount of the distribution toward the donor’s Required Minimum Distribution for the year.

What are the steps to donate from an IRA to the Bloomington Hospital Foundation?

1. Instruct your IRA custodian to transfer a specific dollar amount directly to the Foundation by check or electronic transfer.
2. Contact the Foundation to notify us of the amount of the gift and the name of the custodial institution.

Sincerely,

Chris Molloy, JD
PRESIDENT, BLOOMINGTON HOSPITAL FOUNDATION
Why a Will?  
A Message from Planned Giving Committee Member Tom Bunger

Why a will? When you purchase a life insurance policy or establish a retirement account, the individual assisting you with the transaction will insist on you naming a beneficiary. Because if you don’t, you are leaving it up to circumstance to determine who will receive the benefits.

A will, in simplified terms, is a series of beneficiary designations of your property. When you don’t make a will, you are just leaving it up to the circumstances surrounding your death. The circumstances, and not you, will decide who receives your property at your death, and you have forfeited your chance to make those decisions.

A will gives you the opportunity to make all the decisions. First, you determine who will be in charge by designating a personal representative. Second, you decide who is to receive your property; and not only who receives the property, but how and when they receive it, i.e. full ownership rights or limited by the establishment of a trust.

We don’t get a second chance to make a will. When you die, it’s either done or not. There is no mulligan.

Why would you want to leave it to the circumstances surrounding your death to determine who is in charge of your estate and making decisions concerning the distribution of your assets? Why, if you have minor children, would you not want to designate a guardian for that child in the event something happened to you?

You owe it to yourself to take advantage of the right to make a will, whatever you have. No matter what the value of your estate is, it is too valuable to leave it up to circumstance to control the outcome.