



Insight

*Thomas Cullinan, JD
of Thompson &
Associates leads
an estate planning
workshop at
Settlers' Inn, Hawley.*



Personal Estate Planning

*by G. Richard Garman, Executive Director
Wayne Memorial Health Foundation*

IN EARLIER ISSUES, we shared the exciting stories of individuals and families who have moved to the community, started successful businesses and shared their treasures to help provide the vital resources to carry out these endeavors. We also told you how Wayne Memorial Health Foundation and Wayne Memorial Hospital partner with local organizations to enrich the life of our community through programs with schools, the YMCA, local libraries and more.

Wayne Memorial's history of serving the community began in 1920. Just six short years from now, the hospital will celebrate the 100th anniversary of its dedication. As many of you already know, the Hospital serves as a living memorial to 55 young Wayne County residents, volunteer citizen soldiers, who went off to war in Europe in 1917 and did not return home. They made an investment in the future of their nation and the American way of life as we know it.

In his remarks at the Hospital's dedication ceremony in 1920, chief speaker Judge A.T. Searle described the Hospital as "no common place." I believe that Judge Searle was making a statement of contrast between the death and mayhem of the battlefield versus the peace and quiet of a community hospital. A community hospital in 1920 could not offer much more

than what we have come to know today as hospice care. Nourishment, quiet, peace, maybe a few medications to slightly ease pain, but there was no advanced surgery, as we know it, and the discovery of antibiotics was still almost a decade away.

By today's standards, Wayne Memorial Hospital remains an uncommon place, in a very positive way. Its clinical laboratory facilities are equal to what you would find in a university medical center. The diagnostic imaging services are more advanced than what you would find in most rural community hospitals. The Hospital's capacity to transmit results of clinical laboratory studies and imaging services electronically are second to none. The Hospital's clinical affiliate, Wayne Memorial Community Health Centers, is approximately seven years young and employs over 150 people, including almost 50 direct-care providers in 14 locations offering dentistry, behavioral health, internal medicine, family practice, women's health and surgical specialty services. Wayne Memorial is now responding to the needs of the residents of Carbondale, Simpson, and Forest City areas subsequent to the closing of Marian Community Hospital, as well as residents of Pike County and the Hamlin/Lake Ariel area.

Each generation has its own burdens, challenges and opportunities. The Hospital must continually prepare for the future and is doing so with the undertaking of a complete new facilities plan that will take into consideration the opportunities to convert the Hospital

PPL Donation PG. 7



Ebola Preparedness PG. 9



Stroke Center Progress PG. 9



to all private patient rooms and the addition of cardiac catheterization services. In short, it is time to invest in the future, albeit in a different way than those for whom the Hospital is named, but nevertheless in that same spirit of self-sacrifice.

I T WAS WITH the above history and thoughts in mind that the Wayne Memorial Health Foundation retained the services of Thompson & Associates and started to offer value-based estate planning services for friends of our Health System including physicians, Auxilians, board members, benefactors, and employees. These confidential, complimentary, and comprehensive services allow couples and individuals to create estate plans that focus on their deeply held personal values. These plans are designed to meet their specific priorities, outline their intentions, and protect their assets.

It was our desire that our friends have effective estate plans in place for the sake of themselves, their heirs, and the community. We started offering this service in late July 2014 and found that people appreciate gaining access to this special expertise. As a result, they no longer need to procrastinate end-of-life decisions and can handle important personal responsibilities in a timely manner.

Thompson & Associates is a national leader in estate planning. Through its experts, the firm delivers comprehensive recommendations regarding more than 1,500 estates every year as it helps structure highly individualized plans according to each estate owner's needs and wishes. Confidentiality is always an essential quality, and Thompson & Associates is bound to protect all personal information. Nothing is ever shared with the foundation, hospital, or another party.

The planning services are also objective and come with no hidden agenda, because the firm does not offer other products or services. In addition, the firm does not manage money, draft legal documents, or give legal or financial advice because these are necessarily and properly handled by one's own advisers. Planning clients

never pay for the work done for them by Thompson & Associates, and they are never asked for a contribution.

"Thompson & Associates is committed to protecting each individual's need for financial security, making a thoughtful transfer of wealth to heirs, and satisfying their desires to make a significant difference in the lives of others in need," says Tom Cullinan, J.D., a senior vice president for the firm. Since 2002, Cullinan has provided counsel to the Foundation and conducted continuing professional education seminars in north-eastern Pennsylvania.

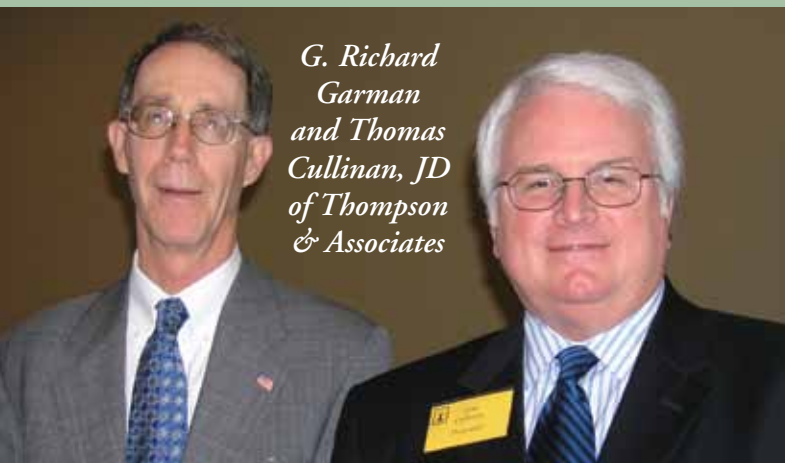
"My role is to lead planning clients in a thorough and thoughtful assessment of their values and objectives, and then apply them based on what they own and control," Cullinan explains. "Together, we discover how to best provide for their children and grandchildren, avoid unnecessary expenses and taxes, and create a family legacy that reflects their personal values."

The process involves monthly meetings that typically take less than an hour. Each meeting is held in a private conference room in Wayne Memorial Hospital with convenient access and parking. The sessions are conducted at the participants' pace, recognizing that gathering information and making important decisions can be challenging for some. Married people always attend as a couple, and at any time participants may include heirs and advisers in the process should they feel it is necessary.

A T THE INITIAL meeting, Cullinan makes certain that the arrangement is clearly explained and that transparency is established. The Foundation, his firm, and participants sign a simple, one-page agreement that confirms responsibilities and protects each planning client's privacy and confidentiality. He also learns whether a will or trust is already in place, how recently it was done, and who they look to for advice.

Three basic questions are asked of every participant to answer for themselves. "Do I have enough to live on for the rest of my life?" "How much do I want to leave my heirs?" "What should I do with the rest of my estate?" How you answer these questions and the process for handling them is entirely the participant's decision, limited only by the law and practical matters, Cullinan said.

A unique questionnaire is given to each participant, and the responses indicate each person's ideas and opinions related to estate planning. (Not surprisingly, married couples will sometimes differ on how to handle children's inheritances and how much may be left for charities, and these differences are resolved as



*G. Richard
Garman
and Thomas
Cullinan, JD
of Thompson
& Associates*

the process unfolds.) The questionnaire leads to a written statement related to the individual's (or couple's) philosophy, values, and objectives. This becomes a controlling document for Thompson & Associates as it develops the customized estate plan recommendations.

Planning clients also assemble their financial information to identify what they currently own and control, as well as what they expect for the future. A net worth statement is created as part of the comprehensive estate plan, which is then viewed through the lens of the statement of values and objectives. The result is a set of highly individualized and targeted strategies to accomplish precisely what the estate owners wish to do.

Detailed recommendations are provided and copies made available for the participants' own legal and financial advisers for implementation. Cullinan is also willing to meet with advisers to review the recommendations, if participants prefer. Another key feature of the Thompson & Associates process is that they stay with each planning client until the estate plan documents are drafted, approved, and signed. This assures that the time and effort invested in the process reaches a successful conclusion.

SOMETIMES PEOPLE BELIEVE or say their estate plan is air-tight and exactly as they want, but in the same way a patient may seek a second opinion about a diagnosis or medical procedure, a review by Thompson's impartial experts is highly recommended. Hopefully, this checkup confirms everything the clients want. But when it does not, Thompson & Associates is pleased to call attention to a problem or concern before it causes difficulty for the family or leads to unintended consequences.

There is more to estate planning than writing a will or setting up a trust that someone finds on a website. The will is important, but an estate plan looks at much more, including the administration of the estate once it is activated and how assets and property interests are distributed. The purpose is to anticipate and prevent quarrels between loved ones, and to be certain the clients' estate isn't diminished by needless delays, unnecessary federal or state taxes, or extra fees.

"Sometimes a client's motivation is achieving a zero-tax estate," said Cullinan. "That's not always possible, yet we strive to attain that goal for anyone who expresses it." He says people often want a balanced approach to creating legacies among heirs and charities and diverting dollars away from taxes into "social capital" whenever possible.

"Normally, my planning clients finish the process at their own pace after four to six meetings, and they tell me they finally have peace of mind after resolving matters that had been troubling them, sometimes for years," Cullinan reports.

Cullinan claims he has one of the best jobs in America. "We take an objective and thoroughly professional approach, and then allow our planning clients to utilize their own local professionals," he says. "We provide the information and guidance on the front end, and then the true advice comes from trusted professionals who take it from there. The result is often seen as protecting what we've accumulated, yet I'm amazed at how often people come away discovering they can do far more than they had dreamed."

For more information about estate planning services offered at no cost and without obligation by the Wayne Memorial Health Foundation, contact G. Richard Garman at 570.253.8272. Meeting times with the Thompson & Associates representative are limited, and appointments are scheduled on a first-come, first-served basis.

CONTRIBUTIONS

June 1, 2014 to August 31, 2014

Wayne Memorial Health Foundation accepts tax-deductible gifts throughout the year from individuals, corporations, organizations and foundations for the benefit of the Wayne Memorial Health System, Wayne Memorial Hospital and Wayne Memorial Long-Term Care.

Contributions from a generous and caring community are vital to sustaining well trained personnel and modern equipment and facilities. Memorials and gifts in honor of a family member or friend, and gifts recognizing an anniversary or other occasion, are ideal ways to express love, respect and honor for those special people in our lives. Such gifts also demonstrate your spirit of community. You are invited to direct your questions about special occasion gifts and other contributions to G. Richard Garman, Executive Director, Wayne Memorial Health Foundation, at (570) 253-8272.

WAYNE MEMORIAL HOSPITAL

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Wayne Memorial Hospital Auxiliary
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Herman and Judith Feldhusen
Virginia Fries
G. Richard Garman
Nancy Gumble
Sharon Gumper
Sharon Hadley
Raymond and Donna Hamill

More than \$20,000 was raised for the Wayne Memorial Health Foundation, up from \$17,500 the year before. Thanks to all our sponsors, volunteers and 161 participants!

RESULTS

Men

1st Place: Joe Hacranic – 85
2nd Place: Andrew Pokowicz – 85
3rd Place: Chris Palmer – 78

Women

1st Place: Sydney Krempasky – 45
2nd Place: Molly Rodgers – 44
3rd Place: Lisa Gramley – 37

Youth

1st Place: Luke Krempasky – 74
2nd Place: Ethan Podunajec – 60
3rd Place: Zeb Feduchak – 56

Teams

1st Place: – 363

Steven Pokowicz, Andrew Pokowitz, Joe Leone, Joe Havranic, Tim Deschanie and Kurt Lichtenwald

2nd Place: – 345

Jack Henderson, John Bold, Jason Maciejewski, Rich Henderson and Ron Collins

3rd Place: – 312

Peter Rodgers, Peter Porter, Briton Porter, Molly Rodgers and Marty Cerato

4th Place: – 308

Pat Vennie, John Edwards, Fred Ream and Harry Doerr

5th Place: – 300

Gerry Cuffe, Kent Hobby, Ron Santo, Raymond Cassidy and Chris Palmer

6th Place: – 299

Joe Latona, Fred Hastings, Dylan Latona and Will Barnes

7th Place: – 289

Gary Enslin, Andy Krempasky, Luke Krempasky, Sydney Krempasky and Dwayne Manning

8th Place: – 281

Joe Stark, Tom Gesuale, Scott Trevorrow, Anthony Fortunato and John Gindhart

9th Place: – 279

Dave Carlin, Dexter Carlin, Chad Anke, Tom Holland and Wilson Behling

Raffle Winners

1st Prize: Ruger Gunsight Scout, 308 – Owen Kapalski

2nd Prize: Mossberg 930 Blue/Walnut, 12 GA Semi – Aby Plevyak

3rd Prize: Savage Trophy Pkg. with Nikon scope – Joe Stark

4th Prize: Barnett Quad 400 Crossbow Package – Bert & Mike from Battista & Miguel Caterers





David and Jennifer Hoff
 Carolyn Homer
 Alfred and Catherine Howell
 Curtis and Margaret James
 Paul and Sandra Meagher
 Dirk Mumford
 Justin O'Donnell
 Albert and Sally Rutherford
 Martha Sader
 William Schweighofer
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 Ingrid Warshaw
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 Evelyn Austin
 Jeanne Bentley

Hy Barlia
 Trail's End Camp

Marcia Bass
 Trail's End Camp

Thomas Benson
 Elizabeth and Holland Fitts

Joseph Brussell
 Jeanne Bentley

Pauline Cowden
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Stanley Feinberg
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*Great Service,
Great Deals—
and Hot Dogs!*

HOT DOGS WERE flying off the grill as Wayne Health Pharmacy and Medical Equipment held a fall cookout on October 22nd in front of the store at the Stourbridge Mall. Hoping to attract new customers, Jim Hockenbury, director of Ancillary Services manned the grill as his trusty assistant, Mary Thumann, handed out the tasty treats with help from Pharmacist John Lynn and Medical Equipment Manager Dennis Lazar. Besides potential clientele, many employees stopped by for a “dog” including the ladies from Nutrition Services.

Wayne Health Pharmacy is operated by Wayne Health Services, a subsidiary of Wayne Memorial Health Foundation. The retail store opened about a year ago and continues to serve both Wayne Memorial Health System employees and the public.

New customers are offered a 30% discount on over-the-counter items with their first prescription fill!

Photo (l to r) John Lynn, Mary Thumann, Dennis Lazar, Amanda Highhouse, Michelle Grader, Barbara Griggs-Pratt, Jim Hockenbury and Kelly Ogden.

WMH Wins Green & Healthy Business Awards

THE NEWLY FORMED Chamber of the Northern Poconos, representing the merging of Wayne County's three former chambers of commerce, held its first Community Achievement Awards dinner on Wednesday, October 15th at Woodloch Pines. Wayne Memorial Hospital was honored with not one, but two awards: Green Business of the Year and Healthy Workplace of the Year.

Human Resources' Maureen Harding, Cindy Lazorack and Rebecca Lubeski, along with CEO David Hoff (photo right) accepted the Healthy Workplace designation. A recent campaign at the hospital, Active for Life, helped propel WMH to the top in the competition. The 10-week campaign involved 160 employees, many part of teams with fun names like Victorious Secret (Materials Management) and Happy Feet (Wound Care). The American Cancer Society program saw participants logging daily activities, such as walking around the hospital campus on break time. The hope is that employees will continue to be physically active.



Facility Services Director John Conte amassed a great crew of determined “green conscious” staff to accept the Green Business honor, award by the local group SEEDS. Conte's group was cited for outstanding recycling efforts (121 tons just in the past 12 months), switching away from Styrofoam in the cafeteria (294,000 fewer pieces of Styrofoam in our waste stream in the last year), installing LED parking lot lights—and more.

A well-deserved congrats to both groups!

*Photo Green Business:
John Zuby, John Conte,
Michelle Miller, Cathy
Layton, Barb Richter,
Lorie Smith, Julie Lyons.*





The Giving Tree Grows

ANOTHER "LEAF" HAS sprouted on the Wayne Memorial Health Foundation Giving Tree in the hospital lobby. This one is in memory of Thomas Grimes from Woodloch Springs, Hawley. The dedication was made by Madlyn Borelli in memory of Grimes, who delivered communion to Mrs. Borelli in her home when she was not able to attend mass over a period of five years. Joan Grimes said she and her husband were very involved with Queen of Peace Catholic Church in Hawley after they moved to the area in 1992. They were both lectors and Eucharistic ministers or "Extraordinary Ministers of Holy Communion" specially trained to deliver Holy Communion. Members of the Grimes family joined Mrs. Borelli for the installation of the leaf on the Giving Tree.

The leaf reads, "To My Thoughtful Friend Thomas E. Grimes from Madlyn Borelli."

Photo left to right: Maryanne Grimes DiGregorio, Joan Grimes, Madlyn Borelli, Frank DiGregorio.



PPL Donates to Wayne Memorial Health Foundation

PPPL CORPORATION this fall presented a check in the amount of \$6000 to the Wayne Memorial Health Foundation (WMHF). Since 2006, PPL Corporation has been a faithful supporter of WMHF and its mission of ensuring the health and vitality of Wayne Memorial Hospital for the benefit of the community.

"We are grateful to PPL for its generous donation," stated Foundation Executive Director G. Richard Garman. "Without the support of PPL and many others it would be most difficult to maintain the stability and growth of the advanced continuum of healthcare services we offer."

The Wayne Memorial Health Foundation raises funds through donations, annuities, its Legacy Circle members, an annual golf tournament and clay shoot.

Photo: Left to right: Wayne Memorial CEO David Hoff; PPL Regional Affairs Director Paul Canevari and WMHF Executive Director G. Richard Garman.



In Memory of Pearl Harbor...

ON MONDAY, DECEMBER 8th, about 40 veterans, hospital personnel (some of whom were veterans) and Wayne County Commissioners Jonathan Fritz, Brian Smith and Wendell Kay joined together in the annual wreath-laying at Wayne Memorial's dedication plaque outside the Emergency Department. The plaque commemorates 55 young soldiers who lost their lives in World War I and after whom the hospital is named. This ceremony recalled the bombing of Pearl Harbor on December 7, 1941, a "date which will live in infamy" according to then-President Franklin Roosevelt. The surprise attack marked the official entry of the U.S. into World War II. Readings by those present recounted the day's events. Three World War II veterans (inset) participated in the ceremony: Horace Hawley, Rudy Zemans and James Herring. Herring (right) was in the Schofield Barracks at Pearl Harbor the day of the attack. This year's wreath is in the shape of a memorial cross.



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 Joseph and Amy Krempasky
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 Lackawanna Mobile X Ray Inc.
 Lake Region Supermarket



New Leadership for Wayne Memorial Board

THE BOARD OF TRUSTEES of Wayne Memorial Hospital and Health System welcomed new leadership at its October 29th board meeting at the hospital. Lee Oakes, who had served as chair since 2009 and a board member for 12 years, stepped down and fellow trustee Dirk Mumford assumed his new role as chairman. The Northern Wayne county resident and former Exxon executive joined the Board in 2007.

“I consider myself both honored and privileged to be elected as Chair of the Hospital and System Board,” said Mumford. “These feelings of gratitude, however, are definitely tempered, when I consider the achievements of my predecessor, the work currently in progress at the hospital and the challenges which lie ahead. I am deeply grateful to have the benefit of a gifted and professional hospital management and staff, as well as knowledgeable and committed fellow board members, for advice and support.

Mumford, who had been 1st Vice Chair, has been succeeded in that post by Hugh Rechner. Joann Hudak was elected to 2nd Vice Chair and Susan Mancuso replaced Judi Mortensen as Secretary. Ted Edgar remains in the position of Treasurer. Both Lee Oakes and Mortensen had “termed out” of their respective time and positions on the Board.

Oakes distributed a letter to her fellow board members, thanking them for the opportunity to serve with them and praising their progress and hard work in challenging times. “Medical advances, technical innovations, new patient care models, new federal and state oversight mandates, and uncertain economic conditions, have required all healthcare providers, especially hospitals, to reinvent themselves or perish,” Oakes wrote, “Wayne Memorial Hospital and Health System has proved itself more than equal to the task.”

In lieu of traditional parting gifts (such as a special Wayne Memorial Board chair), both Oakes and Mortensen, who had served 14 years on the Board, chose to donate the funds. Mortensen made a gift in memory of George W. Tietjen, MD the late WMHS Chief of Staff. Oakes selected a rocking chair and donated it to the hospital nursery.

Photo left to right: Ted Edgar, Judi Mortensen, Lee Oakes, Dirk Mumford, Hugh Rechner, Susan Mancuso, Joann Hudak.



Ebola Preparedness

WAYNE MEMORIAL HOSPITAL formed an Ebola Task Force in October to prepare staff for the remote possibility that an Ebola patient could present at Wayne Memorial Hospital, its outlying facilities or at a Wayne Memorial Community Health Centers (WMCHC) clinic. Led by Karen Novobilski, RN and Kay Daley, RN/Infection Control, the group has set up protocols to identify Ebola patients and how to care for them, as well as measures to protect staff, visitors and other patients from contamination.

Ebola is currently active in only three West African countries, but there have been at least 10 cases, including one death, confirmed in the U.S. as of early November. WMH officials note that the common flu is more pervasive and kills an estimated 36,000 people annually in the U.S. – but it always helps to be prepared even for the unlikely.

Following Centers for Disease Control (CDC) recommendations, screening of all patients at Registration or via phone schedulers now includes questions about travel to West Africa and specific symptoms—fever (usually the first symptom), severe headache, muscle pain, vomiting, diarrhea, stomach pain and unexplained bleeding or bruising.

Ebola is spread only through direct contact with the skin, body fluids or blood of an infected person.

Pictured: Bio-Med's Tim Huber showing Emergency Department RNs Jamie Cousins (left) and Kim Kabonick how to don and doff personal protection equipment (PPE).



Stroke Center Progress

JUST A FEW months after launching telemedicine services for suspected stroke patients in the Emergency Department (ED), Wayne Memorial Hospital underwent a rigorous day-long interview process to become a certified stroke center. The process included amassing reams of data about the hospital's stroke team, stroke protocol (such as recording how many minutes from arrival to CT scan, a critical test!), stroke assessment procedures, community education and more. The certifying organization, DNV, awarded certification for the Primary Stroke Center on November 24th, but it must be verified by the State of Pennsylvania. ED Nurse-Manager Michele Churney spearheaded the project. WMH could officially become a Primary Stroke Center as early as the end of the year.

Photo: ED Medical Director Patrick Pugliese, MD.



Is Your Will a “Won’t?”

IF YOUR WILL is valid and up-to-date, pat yourself on the back. Congratulations, you have done what many fail to do. You have taken the time and made the effort to consider important matters, and have made difficult decisions. You went to an attorney and put those thoughts on paper. Then, you signed it.

But there are far too many of us, who fail to plan (or plan to fail?). We put off important decisions and talking with a qualified attorney. In this case, our will is just a “won’t,” and instead of claiming, “Did it,” we can only say, “Didn’t.”

Please take a moment to examine the following ten reasons for not having a will. Mark the box if any apply to you. Be honest with yourself.

- I don't have time to work on my will.
- I don't have an attorney who can draft my will.
- I cannot afford to pay for a will right now.
- My estate is too small to bother with a will.
- I can't deal with the idea of dying.
- I worry that my decisions might cause family disagreements.
- I can't get to the attorney's office.
- I'm too young for a will; I'll get one when I'm older.
- I don't know who to name as executor (or guardian, etc.).
- I'll just let my survivors make all the decisions.

Now, were any of these items marked by you? If so, allow us to send you our free Will Information Kit. In it are the answers why any of the above reasons fall short. This kit is loaded with valuable information that can help you and your loved ones get the protection of a will. Beyond that, I, or my colleague, Sal Giglio, planned giving officer, can help you identify a knowledgeable local attorney, who can handle everything in confidence and with caring. You can start by completing and returning the form below, or simply give me a call at **(570) 253-8272** or by e-mail at **garman@wmh.org**.

DEAR FRIENDS AT WAYNE MEMORIAL HEALTH FOUNDATION:

- Please send me the free Will Information Kit.
- Please contact me (us) via e-mail. My e-mail address is: _____
- Please contact me (us) by phone at: _____ The best time to call is: _____

Name: _____

Mailing Address: _____

City: _____ State _____ Zip _____

Mail this form to:

G. Richard Garman, Executive Director
Wayne Memorial Health Foundation
601 Park Street
Honesdale PA 18431



WMCHC Veteran Guest Speaker at Ceremony

On the 11th day of the 11th month at the 11th hour....

A MOVING CEREMONY in honor of those who served our country took place on November 11th at Veterans Park in Honesdale. The guest speaker for the annual event, organized by VFW Post 531 and American Legion Post 254, was Melissa Rickard, CRNP. Rickard, who works for Wayne Memorial Community Health Centers, has a long military history. She enlisted in the Army Reserves at 19 and later with the Air Force Reserves, retiring with the rank of Major. About 100 people listened to Major Rickard talk about her time in the service, including a humorous tale about basic training at Fort Leonard Wood, Missouri and her deployment to Germany in support of Operation Iraqi Freedom. She also spoke about her personal life. Rickard was not only a soldier; she was also a soldier's wife. When the Army sent her husband Gene to Bosnia and Iraq, Rickard admitted she had more than a few uneasy nights waiting for him to return. He participated in the color guard portion of the ceremony.

The event included numerous musical selections by members of the Honesdale High School band ("God Bless America" and Taps), Janine Gallik sang the National Anthem and Chip Forelli and company ("Letters from Home" and "Sands of Normandy"). Lisa Champeau, Public Relations/WMH was asked to read a poem about supporting and honoring veterans.

Major Rickard, who earned several medals in the service, can be found most days at the Honesdale Family Health Center, where she is also on the staff of the new VA Outpatient Clinic.

Wayne Memorial Hospital serves as a living memorial to 55 Wayne County residents who made the ultimate sacrifice in World War I.



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