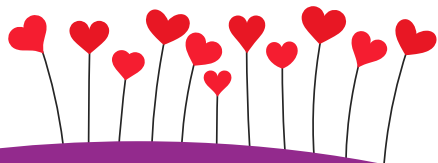


Gratitude REPORT



BECAUSE OF YOU!

St. Mary
Health Care Center
A Member of Covenant Health

Helping Hands

Thank you to everyone who has given to the Helping Hands Employee Emergency Assistance Fund! This 100% donor-supported fund helps our employees when they need it most. To support the fund, donate online at stmaryhc.com/Donate or by mail to:

39 Queen Street
Worcester, MA 01610



Helping Hands Fund Ensures Employee Has a Home

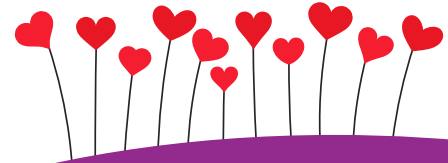
What would you do if you were told you had to leave your home because it was a danger to you and your family to remain there? Where would you go? Who would you turn to for help? For one of our own employees, this situation was a reality. She was recently told the house she was renting had been deemed unlivable and would be demolished. She was forced to move into a hotel for a week while she and her husband searched for a new place to live. Fortunately, they found an affordable apartment, but like many families, they were worried about how they were going to come up with the considerable upfront payment of first and last months' rent plus a security deposit. Thanks to donors who helped us establish The Helping Hands Employee Emergency Assistance Fund, our employee received vital assistance to help pay a portion of the security deposit. This assistance relieved some stress and ensured our employee and her husband could enjoy a stable new home.





New Bibles and Crucifixes Offer Spiritual Comfort

Spiritual care is an integral part of our Mission at St. Mary to serve the whole person: body, mind and spirit. Thanks to the generosity of our St. Mary Health Care Center donors, we purchased crucifixes to hang above all our resident beds and Bibles for all the residents/staff who wanted one of their own. We are grateful to offer these new items to those interested in them to deepen their faith. "I find myself looking at the new crucifix multiple times a day," says Marion Collins, a St. Mary resident. "It helps me pray, gives me solace and makes me happy. It is beautiful, and I can't recall ever seeing such a nice corpus." The crucifixes and Bibles were blessed by Fr. Hugo Cano, rector of the Cathedral of St. Paul in Worcester, and Fr. Diego, with the assistance of the chaplain at St. Mary's.



BECAUSE OF YOU!

Giving Through Your IRA Can Save You Money!

Many retirees take the standard deduction when filing taxes and thus can't claim a charitable deduction. But a qualified charitable distribution (QCD) from your IRA has a greater benefit: *You often save more by lowering your taxable income rather than claiming a tax deduction.*

example: 71-year-old couple

required minimum distribution
of \$24,000

**Standard deduction
is \$26,550**

NO TAX ADVANTAGE!

**MAKE QCD GIFT OF
\$5,000 AND REDUCE
TAXABLE INCOME
BY \$5,000**



Other Benefits:

- Potentially THOUSANDS in federal and state tax savings.
- Make a gift to St. Mary.
- Could fund a charitable life insurance policy for larger gift in future.



New Hoyer Lift Preserves Dignity of Memory Care Residents

Preserving the dignity of our residents is central to our Mission. We are always looking for ways that new medical equipment can help us meet this goal. Recently, with a grant from the Diocese of Worcester, we purchased a third Hoyer lift for our Memory Care unit. Hoyer lifts help move a resident from bed to a chair or shower chair, or from one location to another, safely and in a dignified manner. Now, residents on all three of our units will benefit from a lift. In addition, this new lift will enhance workplace safety for our staff.



Thank you for all
you've done! We hope that this report will
convey the difference you have made for
our residents and staff this past year.

With a grateful heart,

A handwritten signature in cursive script that reads "Susan".

Susan Oldrid
Executive Director, Philanthropy
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508.728.1843