



Giving From The Heart

SUMMER 2025



STRATEGIES FOR GIVING IN 2025 AND BEYOND.

Charitable Giving in Uncertain Financial Times: Many Options for Donors

Economic volatility can make donors hesitant to give, especially when long-term assets like 401(k)s suffer worrying declines. However, supporting Wheeler Health during these times is crucial, as the demand for services grows and other funding sources become less reliable. While cash donations are common, alternative giving strategies may offer significant advantages. Two increasingly popular methods are Donor-Advised Funds (DAFs) and Qualified Charitable Distributions (QCDs). Always consult your financial advisor to see if these fit your situation.

Donor-Advised Funds (DAFs): Flexible, Tax-Efficient Giving

DAFs enable donors to make a large one-time charitable contribution that can then be granted to charities over multiple years. This consolidated giving makes it easier for a donor's itemized deductions to exceed their standard deduction and receive a tax benefit from their gift. Once contributed, funds that are not immediately granted to charity can be invested to grow tax-free, allowing for even larger donations in the future.

DAFs can be funded with appreciated assets like stocks, crypto, real estate, employer stock, or even things like art, reducing capital gains taxes. Depending on adjusted gross income, donors can deduct the full market value of contributed assets. This isn't just a tool for the wealthy; some DAF providers have low fees and no minimum balance,

making them accessible to donors of all means and stages of life. An added benefit of Donor-Advised Funds is that grants can be made in the name of the fund rather than the donor, allowing gifts to be made anonymously. Additionally, DAFs are not subject to estate taxes, allowing tax-free growth for future philanthropic use.

Qualified Charitable Distributions (QCDs) for Retirees

Those over 70½ can make direct charitable contributions from their IRAs. Once an individual reaches their required minimum distribution (RMD) age—currently 73—QCDs can be used to satisfy their RMD. Donors can gift up to \$108,000 annually directly from their IRA to Wheeler, possibly reducing their adjusted gross income while providing essential immediate support. This approach also offers tax savings without the need for itemization, which may be helpful when a donor cannot bundle enough deductions in a year to make itemization worthwhile.

Strategic Philanthropy Matters

During uncertain times, traditional cash donations might not be the most efficient way to support Wheeler for many donors. Aligning giving strategies with personal financial planning ensures that your contributions make a lasting impact, even when economic conditions are unpredictable. Thoughtful giving can help sustain critical services when they are needed most!

COMMUNITY

WHEELER'S ANNUAL GOLF CLASSIC SEPTEMBER 17

Wheeler's **40th Annual Golf Classic** takes place at The Country Club of Farmington on Wednesday, **September 17, 2025**. Sponsors and prize donors are welcome. Proceeds will help improve the health and wellness of everyone we serve through our **Basic Needs Fund**.

"This time-honored tradition, which started in 1986 by a group of business leaders who wanted to do something meaningful, brings together our communities to benefit individuals and families in our care. Some of these amazing people and companies remain involved today," said Sabrina Trocchi, PhD, MPA, president and chief executive officer. "Since its inception, we've raised more than \$1.4 million."



Sponsors to date include M&T Bank, Platinum Dinner Sponsor; The Manafort Family Foundation, Platinum Logo Sponsor; Liberty Bank, Grand Prize Sponsor; Genoa Healthcare®, Player Prize and Snack Bag Sponsor; Access Health CT Small Business, Golf Cart Sponsor; Thomaston Savings Bank, Lunch Sponsor; Tecton Architects, Golf Ball Sponsor; Mott Corporation, Beverage Cart Sponsor; and Champion's Circle Sponsors, Barnes™, Brown & Brown, Karl Krapek, Laurie and Bill Torres, Liberty Bank, and Linde. Additionally, the event is supported by Gold Sponsors 443 Technologies™, Accenture, Allaire Elder Law, Bradley, Foster & Sargent, Camilliere, Cloud & Kennedy; Centivo, the Child Health and Development Institute, Downes Construction, Fiducient Advisors LLC, GetzBalich, GO, McPhee, Prime Buckholz, Suburban, and Whittlesey, as well as Practice Range and Putting Contest Sponsor, GO. Since **2018**, Wheeler's Basic Needs Fund, which is one hundred percent donor supported, has served **8,500+ patients**.



HEALTH

MAJOR GIFT SUPPORTS CHILDCARE, CAMP COSTS FOR WHEELER EMPLOYEES

Citing the sometimes-difficult financial balance for parents in frontline health care and teaching careers, for the second year in a row and with a larger gift, an anonymous donor is again supporting childcare and summer camp costs for Wheeler Health employees.

The gift provides \$1,000 stipends for eligible and selected employees, and the donor is also covering the equivalent of the employee portion of the FICA payroll tax to maximize the benefit for employees receiving the award. Called **The Summer of Hope** initiative, after Wheeler's administrative headquarters at



One Hope Street, Bristol, the stipend application was open to any employee, but priority was given to employees based on financial need. About 20 staff are expected to benefit from the donation.

"Our amazing donor lives the definition of the word philanthropy: 'the love of humanity,'" says President and Chief Executive Officer Sabrina Trocchi, PhD, MPA. "We are humbled in their support of our employees and their families."

"Please know that everyone outside of Wheeler who cares about it is in awe at how hard you work and what you do, especially those of us so close to the work," the donor wrote in a note to Wheeler staff. "We hope this gift helps some of you breathe easier. Thank you for working at Wheeler. We hope you and your kids have a great summer!"



SUPPORTING FAMILIES & COMMUNITIES

Thanks to generous support from the **United Way of West Central Connecticut**, we're enhancing two programs that serve individuals and families in our local community.

Wheeler received a **\$10,000 grant** to support **Community Support for Families (CSF)** in Bristol, Burlington, Plainville, Plymouth, and Terryville. This voluntary, family-driven program is designed **to assist families** in strengthening natural and community support systems to maintain safe and healthy home environments.



Wheeler received a **\$10,000 grant** to support its **Walk With Me** program in Bristol and Plainville. Walk With Me is an **outpatient treatment track**, funded by philanthropy and private foundation grants for **LGBTQ+ identifying people of all ages** who are seeking therapeutic, medical, and/or peer support.



UNITED WAY DAY OF CARING

*We recently celebrated United Way of West Central Connecticut's Day of Caring with our amazing volunteers from **M&T Bank**. As a wonderful bonus, our Volunteer Health Ambassadors from **Mott Corporation** joined in to help Wheeler. Nearly 30 people participated, planting, mulching, and painting, all efforts to beautify the grounds of our 91 Northwest Drive, Plainville location.*



OUR ICE BUCKET CHALLENGE

*In honor of May as **Mental Health Month**, seven senior leaders at Wheeler Health took a bucket of chilly ice water over their heads to **break the ice on mental health and raise awareness** of the need for services and support for the organization. More than **\$3,000** was raised.*



2025-2026 ANNUAL FUND

YOUR support, YOUR commitment, YOUR vision can change, and literally save, lives.

Yes! I want to support:

- Basic Needs Fund \$ _____
- Basic Needs Fund, Northwest Village School \$ _____
- Nutrition Services \$ _____
- Where my gift is needed most \$ _____
- Other: _____ \$ _____

Enclosed is my total gift of \$ _____

Check Enclosed (Please make payable to Wheeler)

Please charge my donation to:

- Visa Mastercard Discover AmEx

Name

Card Number

Exp. Date

Security Code

Signature

My gift is in memory of: _____

My gift is in honor of: _____

Please notify: _____

My employer will match my contribution.
I have enclosed a matching gift form.

I am interested in Planned Giving.

Mail using the enclosed envelope to:
Wheeler, Office of Philanthropic Giving
One Hope Street, Bristol, CT 06010

Or scan this QR code with your cell phone to make a donation.





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OUR GOLFERS CHANGE LIVES.

*Support our
40th Annual Golf Classic.*

September 17, 2025

Country Club of Farmington

Sponsors and prize donors are welcome. Help improve the health and wellness of everyone we serve through our Basic Needs Fund! Contact Sarah Kane at **860.793.4214** or sckane@wheelerhealth.org.



WheelerHealth.org/GolfClassic

