The Hat Lady With a Heart

A passionate artist. A person of faith. A woman of generous spirit with a flair for fashion. Martha Norman was known around Pauma Valley as all of those things, and simply as “The Hat Lady.”

Congregants at St. Francis Episcopal Church couldn’t help but notice as she took her seat each week in the back row, always decked out in a hat resplendent with bows, ribbons, feathers or frills. But when she gave to others, as she often did, it was humbly and quietly, according to Tom Paul Burch, a minister who became her close friend and caretaker.

“She would come to me before Christmas and say, ‘If you hear of a family that needs help around the holidays, let me know,’” he said. “And she did not want it known that she had given a gift. She didn’t want recognition. She felt God had blessed her and she could bless others. She was that kind of person.”

Mrs. Norman left behind an incredible legacy of generosity when she passed away in April at the age of 98. She gave her home to Palomar Health Foundation and provided for gifts to veterans’ groups and universities. She did not have children of her own, but gave instructions for the sale of her art collection to benefit student scholarships. She carefully

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You can follow in Martha’s footsteps when you include a gift to Palomar Health Foundation in your estate plan. Contact Wayne Herron at Wayne.Herron@PalomarHealth.org or 760.739.2787 to start the conversation.
3 Roadblocks to Planning

Don’t Let Your Estate Wait

It can be challenging to prioritize preparation. Take for example, estate planning. Let’s consider some obstacles to estate planning and how to overcome them.

Roadblock: I don’t want to think about it. Of course you don’t. It can be challenging and uncomfortable to consider. Many of us resist this line of thinking until it’s impossible to ignore—perhaps until we are confronted with loss.
Rethink It: Create space to reflect and make arrangements in advance, on your own time. Remember that your estate plan is really a gift to your loved ones. Being prepared benefits them in a difficult time.

Roadblock: It’s too complicated and time-consuming. Yes, estate planning takes effort. For expert advice, consult with an estate planning attorney and financial advisor. It’s also helpful to organize documents and outline goals before these meetings.
Rethink It: Consider the sense of accomplishment and peace of mind you’ll have knowing your wishes will be fulfilled.

Roadblock: I don’t want to make decisions I might have to change later. Any plan is better than no plan. During your lifetime you can change your mind and make updates as needed.
Rethink It: Make sure you have control over your estate and can provide instructions for its use.

Leave the Legacy You Intend

If you don’t do it, who will? Without a plan, you risk leaving a burden for your loved ones. Take the compassionate steps now to be prepared—for yourself and those who matter most to you.
It stopped Julia in her tracks when she couldn’t find her mom’s recipe for homemade biscuits and gravy. With her mother now in the final stages of dementia, Julia won’t ever know how to make one of her family’s favorite meals.

Ray’s parents have been gone for many years, but it wasn’t until he recently returned to the town where he was born that he realized he didn’t know how they met or why they lived there.

When we talk about estate planning and leaving a legacy, we usually focus solely on final arrangements and finances. But those don’t tell your whole story. Reflect on the values you want to pass down to future generations, and how you might answer these questions for your family and friends.

**Meaningful Memories:** What are things you want your loved ones to know? How would you like to pass on this information?
- Audio/video recordings and messages preserve the oral tradition of storytelling.
- Handwritten letters, journals and photo captions make your records feel more personal. Your loved ones will treasure your voice and handwriting.
- Create a file where you can collect the personal materials you’d like to share, along with the necessary legal and financial documents.

**Charitable Giving:** What are the issues that matter to you? How can you extend your support beyond your lifetime?
- Percentages in your will or beneficiary designations keep charitable giving as a proportion of your estate, so you can support your loved ones and organizations like Palomar Health Foundation.
- Your donor advised fund can provide current and future giving options, so you can decide what you would like to give now versus later.

How Do You Want to Be Remembered?

Our FREE resource, *7 Questions to Help Build Your Legacy*, is more than just a worksheet. It’s a time capsule—and a gift. Return the enclosed reply card or contact Wayne Herron at 760.739.2787 or Wayne.Herron@PalomarHealth.org to request your copy.
Support What Matters Most to You
Now and in the Future

There are many reasons to make a charitable gift to Palomar Health Foundation—and your passion for our community is likely at the top of that list. Friends like you make it possible to improve and save lives, in a variety of ways, today and for years to come.

No matter where you’re at in life, there are ways for you to support Palomar Health that can also serve you well.

**Give Tomorrow**
At Palomar Health Foundation, planned giving ensures we can sustain our mission to heal, comfort and promote health in our communities for generations. When we know about your future gift, we can plan for that revenue and all the good it can do.

*Future gifts include: gifts in your will or living trust; beneficiaries of your retirement plan, bank or brokerage account, or life insurance policy*

Deferred gifts allow you to make a bigger impact than you initially thought possible, perhaps more than your current budget allows. Maintain control of your assets, with the flexibility to extend your support for our healthcare services beyond your lifetime.

**Give Today**
Palomar Health has pressing needs to meet every day. When you give an outright gift, you make our current work possible.

*Current gifts include: cash or check; appreciated assets, such as securities or real estate; tangible personal property; grants from your donor advised fund; gifts from your IRA*

With these gifts, you put your estate to good use now. Connect with causes and organizations you care about, and see the very real difference your generosity makes.

If you are passionate about our mission, let’s talk. There are many ways to share your support that can meet your needs and ours. Contact Wayne Herron at 760.739.2787 or Wayne.Herron@PalomarHealth.org to start the conversation.

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