



physician

flash

November 1, 2010

SAINT JOSEPH
Regional Medical Center
125 Years of Faith Based Healthcare in Michiana
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Using IRAs to Transfer Wealth

At this point in time you may be more focused on adding to your IRA rather than withdrawing from it, however, a little knowledge and advance planning on using an IRA as a wealth transfer instrument can really pay off.

Most people begin withdrawing funds from their IRA and 401(k) soon after they retire. Before age 70½, when and how much you withdraw is your decision* but later in life, if you do not withdraw the Required Minimum Distribution (RMD) amount each year you may face substantial tax penalties. The current penalty is 50% of the amount you fail to withdraw. For example, if your RMD is \$25,000 and you only withdraw \$20,000, your penalty would be \$2,500 (50% of the \$5,000 that you didn't take out).

For Traditional IRAs, you must begin taking RMDs no later than April 1 following the year in which you turn 70½. This is in line with distributions from 401(k) and other qualified retirement plans. However, RMDs from a 401(k) can be delayed until retirement if you continue to be employed by the plan sponsor beyond age 70½ and you own no more than 5% of the company. If you have a Roth IRA, you are not required to take distributions at any age.

Wealth Transfer with a Stretch IRA

A "stretch" IRA is a Traditional IRA that was inherited. A Stretch IRA can be used to preserve wealth for your children as it has the potential to keep assets growing in a tax-deferred account for many years. This works because a non-spousal beneficiary of an IRA can receive distributions based on his/her own life expectancy.

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Celebrating a Century of Care in Plymouth 1910-2010

In 1910, two physicians built a three-story facility at 310 North Michigan Street in downtown Plymouth, establishing a foundation for quality health care in Marshall County that would continue for the next 100 years.

While the name and location of the community hospital has changed over the years, what remain are a dedication to medical advancements, an ambition to grow and a commitment to increase access to quality health care.

Starting on Monday, November 1, the Marshall County Historical Museum will be presenting

the Celebration of 100 Years, an exhibit about the history of the hospital and health care in Plymouth. The public is invited to come view the exhibit in the newly renovated museum.

The Museum is located at 124 N. Michigan St. in Plymouth. For more information call 574.936.2306.

In November, Saint Joseph Regional Medical Center will run a special anniversary piece about the history of the hospital in The Pilot News.

Thanks to all of our past and present physicians for 100 years of outstanding support.



Save the Date

Saint Joseph Regional Medical Center
Physician Holiday Party

Wednesday, December 15, 2010

6 pm - Cocktails & Hors d'oeuvres • 7 pm - Medical Staff Recognition

Century Center

120 South St. Joseph Street • South Bend, Indiana

Invitation coming soon

SJRMCM Ranked #1 In Indiana for Orthopaedic Care

HealthGrades' annual study released ranks overall orthopaedic care at Saint Joseph Regional Medical Center #1 in Indiana and in the top 10% in the nation. HealthGrades, the nation's leading independent ratings organization, evaluates patient outcomes for 5,000 hospitals. This research is the only comprehensive analysis based solely on patient mortality and complication rates. This is the second consecutive year SJRMCM received the state's top ranking for overall orthopaedic care.

For the ninth consecutive year, SJRMCM received a 5-star rating for overall orthopaedics care.

SJRMCM also received the Orthopaedic Surgery Excellence Award the Joint Surgery Excellence Award and the Spine Surgery Excellence Award for 2011.

"Quality patient care is our top priority," said Thomas A. Reiting, SJRMCM's Interim President and CEO. "Recognition from an objective, independent source such as HealthGrades validates the efforts our physicians, nurses, and staff deliver to the people of the many communities we serve everyday."

The HealthGrades study, the largest annual report of its kind, analyzed patient outcomes in nearly 40 million Medicare hospitalization records from the years 2007, 2008 and 2009. Among the findings related to in-hospital complications in this year's study are:

- Across all procedures in which complications were studied, there was an 80% lower chance of experiencing one or more complications in a 5-star rated hospital compared to a 1-star rated hospital.
- Across all procedures studied, there was a 63% lower chance of experiencing one or more in-hospital complications in a 5-star rated hospital compared to the U.S. hospital average.
- If all hospitals performed at the level of a 5-star rated hospital, 185,875 in-hospital complications may have been avoided among Medicare patients over the three years studied.

The new 2011 HealthGrades hospital ratings are free to the public at www.healthgrades.com.

Plymouth Campus Attains Advanced Sentinel Lab Status



SJRMCM Microbiologists Marci Coppes, Rene Houin and Elin Fair collaborate on microbiology cultures.

It's not about "if," it is about "when" a bio-terrorism threat may happen. That is why the Indiana State Department of Health (ISDH) is placing more and more emphasis on preparedness.

The SJRMCM Laboratory at the Plymouth campus was recently recognized for attaining Advanced Sentinel Laboratory status. This means that the laboratory has the education and means to quickly identify potential biothreat organisms as well as handle and package such organisms to the appropriate agency for follow-up.

As part of the efforts on the part of the ISDH to promote and improve the health of the communities in Indiana, laboratory-based criteria were established for essential handling of potential biothreat agents. Labs that met the criteria were recognized on two levels - Sentinel and Advanced Sentinel based on their capabilities.

The list of requirements includes "performs clinical microbiology in-house, is CLIA-certified, has the equipment necessary to perform Bio-Safety Class II Procedures, are competent in packaging and shipping, participates in the College of American Pathology Laboratory Preparedness Microbiology exercises and has at least two employees who are competent in ASM Sentinel Laboratory procedures."

"I am very proud of our Microbiology Department in achieving the Advanced Sentinel status," said Barb Holcomb, SJRMCM-Plymouth Lab Manager. "For a hospital of our size, our Lab is very progressive and our Micro Techs have the abilities to culture, isolate and identify many complex microorganisms. This aids in rapid treatment of our patients. Plymouth should feel very fortunate."

Captain IntegritySM



Resident Presents



Pictured is Marin Garcia, MS, MD, co-author of the poster “Proton pump inhibitors as a risk factor for Clostridium difficile associated diarrhea,” which was recently presented at the American Academy of Family Physicians Scientific Assembly in Denver, Colorado. The other authors include Lisa Ribble, PharmD, BCPS and Julia Fashner, MD, FAAFP.

In addition, the poster presentation generated interest and resulted in two stories by online medical news organizations, RSi Reporting Form and Doctor’s Guide.



Hospital Recognized for Clinical Excellence

Saint Joseph Regional Medical Center – Plymouth was recently recognized for the highest clinical outcomes scores among Trinity Health acute care hospitals.

Congratulations and thank you to all of our Physicians & Associates for your hard work!

Upcoming Medical Staff & Hospital Committee Meetings

Mishawaka Campus: For more information call 574.335.1052

Medical Executive Committee

Administration Board Rm • Nov. 1, 6 pm

Breast Cancer Forum

Education Center AB • Nov. 4, 6:30 am

Integrated Leadership Team

Administration Board Rm • Nov. 3, 6:30 pm

Medication Management/P & T

Education Center A • Nov. 8, 12:15 pm

Anesthesia Dept.

Administration Board Rm • Nov. 9, 6 pm

Ethics Advisory Committee

CCU Conf. Rm #3331 • Nov. 11, 7:30 am

Pediatrics Task Force

Education Center A • Nov. 11, 7 am

Diabetes Advisory Council

Admin. Board Rm • Nov. 15, 7:30 am

Emergency Department

Emergency Conf. Rm • Nov. 16, 7:30 am

Infection Prevention

Education Center • Nov. 16, Noon

Breast Cancer Forum

Education Center AB • Nov. 18, 6:30 am

Cardiovascular Services

Administration Board Rm • Nov 18, 7 am

Peripheral Vascular Operations

Administration Board Rm • Nov. 23, 7 am

Otolaryngology Subsection

Administration Board Rm • Nov. 24, 7 am

Medical Staff Officer Mtg.

CEO Conference Rm • Nov. 30, 7 am

Plymouth Campus:

For more information call 574.935.2260

Tumor Board

Education Center • Nov. 8, 12:15 pm

Medical Executive Committee

Medical Credentials Committee

Board Room • Nov. 15, Noon

Medical Staff

Education Center • Nov. 19, Noon

Surgery Committee

Board Room • Nov. 19, 8:15 am

News

Please send any news, honors, awards or certifications you would like to see included in Physician Flash to Lindahl Wiegand, wiegandl@sjrmc.com or contact her at 472-6903.

Department of Medical Education Upcoming CMEs

2010

Creighton Model Fertility Care System: Unleashing the Power in a Woman's Cycle

November 3, 2010 • 12:15 – 1:15 pm
SJRCM – Mishawaka

Education Center, Garden Level

Featured Speaker:

Michael Parker, MD, FACOG
Fertility Care Medical Consultant
Grant Medical Center, Columbus, Ohio

After attending this program you should be able to:

- Explain the Creighton Model Fertility Care System
- Discuss applications of the Creighton Model Fertility Care System
- Describe the outcomes of treatment using NaPro Technology and the Creighton Model.
- Integrate implementation in a medical practice

Chest Pain: Does Everyone Need A Catheterization?

November 9, 2010 • 12:15 pm
SJRCM – Plymouth
Education Center

Featured Speaker:

Josephine Randazzo, DO
Marshall County Cardiology Specialists

After attending this program you should be able to:

- Determine the best method for outpatient management of suspected cardiac chest pain.
- Review the optimal tests for assessing cardiac disease and which patient profiles best match with which tests.
- Aid the learner in understanding when cardiac catheterization is indicated.

Mishawaka Campus 2010 Medical Staff Officers

President F. Moncrief Dobson, MD
Vice-President William Stonehill, MD
Secretary/Treasurer Mark Lewis, DO

Plymouth Campus 2010 Medical Executive Committee

President Elizabeth Rutherford, MD
Vice President Josephine Randazzo, DO
At-Large Julie Marie Gerick, MD
At-Large Rod Kubley, MD
At-Large Joel Schumacher, MD

Mission Statement

We serve together in Trinity Health, in the spirit of the Gospel, to heal body, mind and spirit, to improve the health of our communities, and to steward the resources entrusted to us.

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For example, let's assume you have accumulated \$100,000 in your Traditional IRA and your spouse will be well cared for upon your death through a \$500,000 life insurance policy, work pension plan, real estate and other investment accounts. If you change your beneficiary from your spouse to your child, the required taxable distributions (RMDs) will be less each year because they will be based on your child's age at your death which "stretches" the tax deferral over a longer period of years.

Wealth Transfer with a Roth IRA

The Roth IRA can be a powerful tool when used as a wealth transfer instrument. Minimum distributions are not required from Roth IRAs, even when the owner reaches age 70 ½. With this

in mind, a child could hold a Roth IRA his or her entire life without ever tapping into it and then pass it on to his or her beneficiaries upon death. At this point, the account would fall under the same RMD rules that pertain to Traditional IRAs and the beneficiaries can choose to spread the withdrawals over many years and continue to earn tax-free income on the remaining account balance.

There are many different scenarios for using IRAs as wealth transfer tools. Each is based on your individual situation and should be planned carefully with an accountant or other financial advisor. If you would like more information please call the **Personal Asset Management Group of 1st Source Bank at 235-2790.**

*Withdrawals will be taxed at ordinary income tax rates.
Withdrawals before age 59½ may trigger a 10% penalty tax.

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Physician Flash is a monthly newsletter published for SJRCM Physicians.

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Physician Flash is designed to keep you informed about the latest happenings in the Saint Joseph health system. This publication features new technology, services and programs important to you, your office staff and your patients.

To submit information or story ideas for future issues of Physician Flash, or to receive Physician Flash via e-mail, please send an e-mail to the Marketing Department care of Lindahl Wiegand, at wiegandl@sjrmc.com.

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Regional Medical Center

125 Years of Faith Based Healthcare in Michiana

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