

LCMC Endowment Fund, Inc.
PO Box 822
Lake City, CO 81235



November 30, 2025

TO: Loyal Donors and Supporters
SUBJECT: 2025 Update – Healthcare in Lake City

We hope you and your family are well. Following is our annual update to you on healthcare matters in Lake City. It includes how we spent your money this year and some of the challenges we face.

I have also included a “heads up” on tax law changes that might limit your charitable contribution deduction in 2026. There may be advantage to shift giving to this year. See more below.

Putting Your Money to Work – As of this mailing, we have granted \$54,155 of your dollars in 2025, about even with our giving last year. Also, in December we expect to support the Medical Center Christmas Bonus program for the 4th consecutive year with matching funds around \$5,000.

- Senior Connections – \$12,000 was again granted to Public Health for the wildly successful Senior Connections 2026 program. The program provides the Senior Center, socialization opportunities, semi-monthly lunches, guest speakers, and educational events for seniors.
- New Ambulance Project – We granted \$24,500 to EMS for pre-purchase of the power load system part of the new ambulance project. This saves the Project money through direct purchase discount and sales tax exemption.
- Loan Assistance – \$12,500 was granted to Dr. Treisman for educational loan assistance. This is part of her pay and benefits package.
- Digital Paging Project – EMS was granted \$3,572 for part of their conversion to digital paging communications equipment.
- Handtevy System Subscription – We granted \$1,583 to EMS as part of a joint subscription with the clinic to the Handtevy pediatric dosing system.

We appreciate your generosity that made this possible, and encourage your continued support to insure the future of our grant program.

2026 Tax Law Changes – You should consult your tax advisor on impacts to your situation. Changes in the so-called “Big Beautiful Bill” may limit your charitable deduction in 2026. You may want to consider “bunching” your 2026 deductions forward to this year, based on your circumstances. Read on...

LCMC Endowment Fund, Inc. is a 501(c)(3) that supports quality health care delivery in our community by the Lake Fork Health Service District, Silver Thread Public Health District, and Hinsdale County EMS.

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Starting in 2026, donors who itemize will only be able to deduct charitable contributions that exceed 0.5% of their adjusted gross income (AGI). Example – if your AGI is \$200,000, only gifts above \$1,000 will be deductible. Also, for taxpayers in the top 37% bracket, a contribution cap is in place.

RMDs for Contributions - Also consider that senior donors, can use required minimum distributions (RMDs) from retirement accounts for giving resulting in a 100% deduction. A Qualified Charitable Distribution (QCD) of RMD money directly to the charity reduces your taxable income. You get the tax reduction benefit and lower AGI without having to itemize deductions. Consult your tax advisor.

Good News - In 2026, non-itemizers can deduct up to \$1,000 (\$2,000 married filing joint) for donations.

Endowment Board Changes – Since our last newsletter, we have two new Board members – Sarah Moody and Greg Olson. Sarah brings a lifetime of nursing and medical experience to the Board. She is a registered nurse (RN), Doctor of Nursing Practice (DNP), is Nurse Executive Advanced certified by the American Nursing Association, and an EMS volunteer. Greg is the owner of a marketing solutions business (GROWL Agency) and the Board representative of the Health Service District.

How You Can Help - Our direct giving program relies almost entirely on your donations and legacy commitments. We have an all-volunteer board that allows us to keep expenses low so 98% of your donations go to our grant program to help now and investment portfolio for future needs.

To make it easier for you to help, we have online donation capability on our website at www.LCMCEndowmentFund.org. **You can also still send your checks to our postal address – PO Box 822, Lake City, CO 81235.** We accept donations of all kinds including stocks, property, and other forms. Please consider us in your estate planning for legacy donations.

Kindest regards and best wishes for the holiday season,

Bernie Krystyniak - President

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