

A name, and promise, lives on

Family establishes the Paul A. Vernaglia Jr., MD'78, Memorial Scholarship

After her mother, Margaret “Peggy” Vernaglia, passed away in 2019 at age 96, Irene Toomey went through her papers. She found letters from UMass Medical School, sent year after year, thanking Mrs. Vernaglia for showing consistent generosity toward School of Medicine students in financial need. Irene recalled that her mother wanted this giving to continue after her death, so that her late son, Irene’s brother Paul A. Vernaglia Jr., MD’78, would not be forgotten.

Irene and her siblings kept that promise, transforming the annual term scholarship their parents established in the wake of Paul Jr.’s untimely death into an endowment that will grow in perpetuity.

“I was surprised and amazed that an endowment could be started with as little as \$25,000,” Irene said of her discussion with the UMMS Office of Advancement. “We used a stock transfer as an initial contribution and are now assured the fund my parents started will never go away.”

Irene and her family were devastated in 1986 when Paul Jr., just 37, passed away unexpectedly. He left no children, and Margaret and Paul Sr. set about ensuring his name, and purpose, lived on.

“My mother had talked about their ‘gift for Paul,’” Irene continued, “and how at least one good thing could come of tragedy. It’s a perfect memorial for him. He was happy at UMass Medical School. And helping young doctors... he would be so pleased.”



Paul Vernaglia Jr.



Paul Vernaglia Jr.’s parents, Peggy and Paul Vernaglia Sr.

Paul A. Vernaglia Sr., an anesthesiologist, had hoped one of his children would become a doctor, Irene recalled.

“Paul Jr. had great potential. At one point, I brought my mother-in-law to see him,” Irene said. “He was in internal medicine and specialized in pulmonology, and she had emphysema. He was so kind to her.”

And he was smart. “Paul loved academics,” Irene said. His dedication to learning became clear after Paul was attacked while in his second year as an undergraduate at Harvard. Suffering a severe head injury, he was hospitalized for a few weeks, which included critical care, and spent several months at home recuperating. Despite this setback, he graduated on time with his class.

After taking a year off and then starting medical school in Mexico, Paul transferred to UMMS to finish his education in 1978, adding to the family’s roster of health care professionals, including a

Continued on page 3

A Conversation with Carolyn: ***Taking Charge of Your Legacy***



Your legacy is what you leave behind: the values you hold dear, the property you own, the examples you set. What you do, how you live, the decisions you make—all shape your legacy and influence how others will remember you. Carolyn Flynn,

Director of Gift Planning, addresses questions you may have about shaping your legacy and making a difference for others.

Q: Can you tell me about the new laws that may impact my planning?

Passed at the end of 2019, the SECURE Act was designed to strengthen retirement security. A few months later (March 2020), the CARES Act was passed to provide economic stimulus and relief for businesses. Whether you see your personal planning needs as complex or fairly straightforward, some of the provisions of these Acts can have an impact on your personal planning in 2020.

Q: What's the difference between the SECURE Act and the CARES Act?

The Setting Every Community Up for Retirement Enhancement (SECURE) Act came first. It was passed at the end of 2019, and became effective January 1, 2020—before the economic upheaval created by COVID-19. One of the key areas impacted by the SECURE Act is retirement account distributions. A few months later, the Coronavirus Aid, Relief, and Economic Security (CARES) Act was a response to the COVID-19 virus, and its primary purpose was to provide financial relief for both businesses and individuals.

Q: How does the SECURE Act impact retirement account distributions?

Under the SECURE Act, required minimum distributions (RMDs) from qualified accounts

must begin at age 72 instead of age 70½. In addition, contributions can now be made to a traditional IRA after age 70½ if you have income. However, contributions after age 70½ count against qualified charitable distribution amounts.

The CARES Act waives the RMD rules for certain defined contribution plans and IRAs, but for 2020 only. The result is that, whatever your age, you are not subject to RMD rules this year. You can still take distributions, of course, and they will be subject to income taxation, but you are not required to take a distribution.

Q: What about qualified charitable distributions from an IRA?

You can still make them if you are age 70½ or over, and you will not be taxed on a qualified charitable distribution made to UMass Medical School, subject to the limits mentioned. For some donors, this continues to be an effective way to give in 2020 and beyond.

Q: Are there other ways that the CARES Act affects charitable giving?

In 2020 only, the CARES Act increases the limitation on deductions for cash gifts to public charities (but not to donor-advised funds). The individual limitation is raised to 100% of AGI, which means some donors could find that 2020 is a good year to make a large cash gift.

Q: Is there anything else you'd like us to know about making a planned gift during this unprecedented time?

Just this—we're extremely grateful for all our UMass Medical School supporters. Thank you for your encouragement and generosity. During these challenging times, your gifts make an important difference.

Please contact Carolyn at 617-287-4092 or cflynn@umassp.edu for more information. We can provide fact sheets on the two new laws, as well as our free brochure, *10 Year-End Taxpayer Strategies*.

A name, and promise, lives on (continued from page 1)

surgeon, ophthalmologist, pediatrician, and two nurses.

The scholarship's impact

Like Paul Jr., Andrew Cauley, School of Medicine Class of 2023, is inspired to become a physician by his family, but for different reasons: his relatives struggle with chronic health conditions.

“As I learned more about healthy lifestyle choices and made them for myself, I began to advise my family, and realized this was my true calling,” Andrew explained. “UMass Medical School seemed like the ideal place to help me become the best primary care doctor I could be.”

The coronavirus pandemic forced a switch to virtual learning as Andrew wrapped up his first year, with further isolation from classmates and instructors expected as his second year unfolds.

“The pandemic has made staying focused challenging,” he said. “Fortunately, the scholarship money allows me to concentrate more on school and less on worrying about every penny.”

In keeping with his interest in wellness, Andrew started researching physician burnout.

“One of the intriguing things I’ve learned about burnout is how the entire healthcare system plays a role in exacerbating it,” he said. “The pandemic’s exposure of weaknesses in the system, like lack of personal protective



Andrew Cauley, scholarship recipient

equipment, tests, and contact tracing, may help us move forward in a new, healthy way for ourselves and our patients.”

“After I’ve left medical school, I want people to remember me as someone who fought for the rights of students, healthcare workers, and patients, and who showed great empathy to all of his patients,” Andrew said.

Through Andrew and future UMMS students, so, too, will Dr. Paul A. Vernaglia Jr. be remembered.

If you would like to learn more about making a planned gift to UMass Medical School, please contact the Office of Advancement at giving@umassmed.edu or 508-856-5520.



Your gift can make students' dreams become reality.

Like you, our students have the passion to help others. Only with your help will they be able make a difference.

You can help UMMS build a scholarship endowment that will support today's students in becoming the medical professionals we will all rely on tomorrow. Your gift is an investment in the future.

Learn more or make your gift today:
www.umassmed.edu/giving/scholarships



Become a Member of the Heritage Society

The Heritage Society was established to recognize donors to UMass Medical School through bequests, retirement plans, life-income gifts, life insurance policies, and other estate intentions.

If you have provided for UMass Medical School in your estate plan, please let us know! We would like the opportunity to thank you and recognize you as a member of the Heritage Society. For more information, please fill out the attached reply card or contact: Carolyn J. Flynn, Director of Gift Planning, at cflynn@umassp.edu or 617-287-4092.

HERITAGE SOCIETY MEMBERS

Couples with different last names are listed alphabetically according to the second name, e.g., Jane Doe and John Smith will be listed by Smith.

Anonymous

Helle Alpert, PhD, and Joseph S. Alpert, MD
Lori J. Barker, MS'94, RN, and Richard Barker
Martha Leggat and Stephen J. Barr, MD'91
Rebecca Begin and
Gregory B. Begin, MD'78 F'82
Norman E. Beisaw, MD
Stanley I. Berman
Yoel Carrasquillo Vega, MD R'15 R'16
Jennifer H. Caskey, MD'75
Nancy Sheard and Nathaniel G. Clark, MD'88
Louise Lehtola-Clarke and Jeffrey Clarke
Patricia and Joseph Cote
Susan Maynard and
Paul M. Denoncourt, MD'81
Coleen O'Brien and
David B. FitzGerald, MD'00 R'04
Mary Ellen G. Foti, MD'83, and Lawrence Foti
Phoebe Ann Freeman
Debra and John Garrett
Susan Mae Gonsalves
Irene Goranitis, MD'81
Rosalie and David Grenon

Richard E. Hunter, MD
Matthew Ingham, MD'10
Frances and M Howard Jacobson
Nancy R. Kowal, MS'95, RN, NP
Louise Lazare
Susan Vancisin and Kenneth J. Miller, MD'77
Sharon Britton and John D. Patrick, MD'79
Nilima A. Patwardhan, MD R'78, and
Avinash Parwardhan, MD
R. Norman Peters, Esq.
Kiran V. Raman, MD'05
Reid and Sue Roberts
Gordon M. Saperia, MD'77 R'84
Mr. and Mrs. Jon R. Shakour
Michelle and Prescott Stewart
Beverly and Fred Stone
Mary M. Tse, MD'77
Dorothy M. Ungerer
Richard Weingarten
Betty Wheeler
Susan B. and David K. Woodbury
Julia K. Yoshida, MD'81, and Claudio Topolcic



University of
Massachusetts
UMASS Medical School

HELP US TRANSFORM LIVES

Plan how you will make an impact

- Please send *10 Year-End Taxpayer Strategies*, your free brochure that highlights important planning tips for 2020.
- I am planning / have made (circle one) a gift from my donor-advised fund.
- I am interested in learning more about the Heritage Society. Please send information.
- I am interested in discussing other ways to support UMMS. Please contact me
 by phone by email to talk about these possibilities.
- I/We have already included UMass Medical School in our estate plans.

NAME _____

ADDRESS _____

CITY _____

STATE, ZIP _____

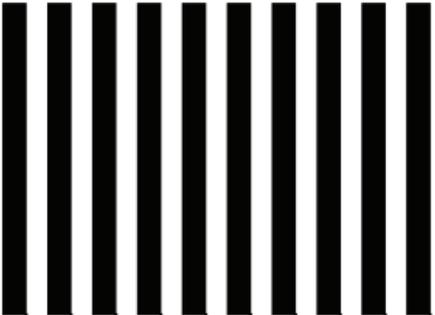
TELEPHONE _____

EMAI _____

To mail, please tear off at the perforation, fold this panel to the inside, and tape securely closed.



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO 42698 BOSTON MA

POSTAGE WILL BE PAID BY ADDRESSEE

CAROLYN J. FLYNN
DIRECTOR OF GIFT PLANNING
UNIVERSITY OF MASSACHUSETTS
ONE BEACON STREET, 31ST FLOOR
BOSTON, MA 02108



University of
Massachusetts
UMASS Medical School

