

We know you best

Report to the communities we serve



Beloit
Health System

NorthPointe
a health & wellness campus



TIMOTHY M. MCKEVETT

BONNIE D. WETTER

GREGORY K. BRITTON

We know you best

Healthcare is a very personal decision. You need to trust that the professionals who care for you and your family are providing the very best. Beloit Health System understands that. In the past several years, you have read stories about our patients who stated "They Know Me Best." Now, we'd like you to hear from some of our employees and physicians who provide that care. They agree that you deserve the best. And they take this responsibility very seriously.

How do "we know you best"? We know you best because we ARE you. Our doctors and staff live in the stateline community and want our residents to be healthy and prosperous. They have children in our schools, play baseball in our parks, shop in our community, live in our neighborhoods, and want the best for each of us. Our healthcare providers also have incredible education, support and expertise in the areas you need us most, like emergency medicine, cardiology, orthopedics and cancer care. You'll hear our employees say things like, "treating you like family" and "exceeding expectations."

Thank you for trusting and having faith in Beloit Health System to be your partner in healthcare. We are humbled and proud that you have selected us for this important job and will challenge ourselves each day to care for your family like it is our own.

TIMOTHY M. MCKEVETT
PRESIDENT, BELOIT HEALTH SYSTEM

BONNIE D. WETTER
CHAIR, BOARD OF TRUSTEES

GREGORY K. BRITTON
CEO, BELOIT HEALTH SYSTEM

"How do we know you best? Because we ARE you."

COVER PHOTO:
Shawn Wilson, M.D.,
Emergency Medicine,
Downtown Beloit



I found happiness here.

Annette Isenberger, R.N., Cardiology

Beloit Health System
Annette, RN
Intermediate Care Unit
1000 BELLEVUE BLVD. SUITE 2000
BELOIT, WI 53510

You might say Annette Isenberger loves a challenge. In her 26 years with Beloit Health System, she has worked in pediatrics, family practice, intermediate care, and now cardiology. That takes quite a level of skill, ambition and adventure.

Annette puts the same type of adventure into her life outside the hospital. She lives in the country and especially enjoys sunrises on her commute to town. She wanted her children to enjoy the freedom of country living and caring for horses and other animals.

“There hasn’t been one day I haven’t wanted to come in to work,” Annette said. “I’ve taken care of generations of family members and feel that I treated them all like my own family. They come to us when they need help, and I feel the team at Beloit Health System understands their needs. We really do know patients best and give them the great care they deserve.”

After all this time, Annette is sure of one thing: “I really hope to work for a total of 40 years. And, I plan to stay at Beloit Health System until I have achieved that goal.”

Until then, Annette’s patients will enjoy her commitment and enthusiasm. And we won’t start planning any retirement parties just yet.

“I love when people in the community say, ‘That’s my nurse!’”



I learned the value

of teamwork here.

Steve Williams, Application Analyst, Information Systems

Not everyone who works at a hospital works directly with patients. It takes a team of experts in registration, hospitality, finance, coordination and Steve's area of technology to keep everything running. In fact, at Beloit Health System, there are over 1,500 computer work stations!

Steve Williams has been with Beloit Health System three years and is a member of the team that plans, maintains and educates others about the ever-changing world of technology.

"I have worked in information systems more than 20 years, and I enjoy the challenges it brings," Steve said. "Our environment is fast-paced, and we are constantly involved in resolving problems. We have very good staff here, which helps with teamwork and reduces the stress level."

Steve is also an important member of another team – coaching his son's high school baseball team. The skills Steve uses as a coach help him connect with the community and his Beloit Health System team.

"I enjoy it at Beloit Health System because my team is hardworking and really cares about our patients," Steve said. "I took a risk changing from programmer to analyst when I came here. But, I have met a lot of great people, and I think it paid off for all of us."

"Coaching is a great way for me to connect with the community. It helps me better understand the needs of the people we serve."



I found balance here.

Barbara Higgins, M.D., Hospitalist

Not everyone knows what a hospitalist is. In today's healthcare world, being a specialist for hospitalized patients can be a demanding profession.

"I feel good about the quality and scope of care Beloit Health System delivers," said Barbara Higgins, M.D. – Hospitalist. "We do a very good job in providing continuity of care to our patients, and that is important."

Dr. Higgins moved to Beloit 17 years ago when her husband, Shawn Gillen, Ph.D., accepted a position as an English professor at Beloit College. The couple is raising their two children in a beautiful, historic home in Beloit and have a great amount of respect for the education their children are receiving.

"I've been with Beloit Health System three years, and I feel very fortunate to enjoy a good work/life balance," Dr. Higgins said. "That isn't easy for everyone, but it can be achieved in this area. We have the advantages of nearby big cities, with the enjoyment of short commutes, no traffic and knowing the people in our community."

Combined, these qualities help Dr. Higgins connect with patients in a more profound way.

"I like my job as a physician and feel that I make a difference," Dr. Higgins said. "I can't ask for more than that!"

"When our patients know we are providing them with the utmost in personal attention, it helps ease their anxiety. Personalized care is at the heart of quality care."

I grew up here.

Jenni Krueger, R.M.A., Pediatrics



Fourteen years at Beloit Health System have flown by for Jenni Krueger, Registered Medical Assistant for the Pediatric Department. She has loved her jobs both at Beloit Hospital and Beloit Clinic and wouldn't want to do anything else.

Not only does Jenni love coming to work every day, she's just as crazy about the Beloit area. "I've lived here my whole life and have lots of family here. It's my hometown, and I want my kids to enjoy life here the way I did growing up."

This is just one of the reasons Jenni knows our patients best.

Jenni and her husband, Bob, have four children – Cody, Casie, Cayden and Cora. When Cora was born June 17, 2013, her labored breathing resulted in her Beloit doctor recommending a transfer to a neonatal intensive care unit. Cora spent nine days in the hospital, and Jenni and Bob were fortunate enough to take respite at Ronald McDonald House.

"The Ronald McDonald House was a huge relief," Jenni recalled. "We were so thankful that we decided to pay it forward. When we learned the House relies heavily on pop-top donations to keep it running, we started collecting right away."

Thanks to the generous contribution of nearly one million tops from a 5th grade teacher at Townview Elementary, Jenni's collection quickly added up. Her goal is to deliver two million pop-tops to the House on Cora's first birthday this June.

This is the kind of dedication that makes Beloit Health System employees stand out.

"This is my hometown. I'm very proud to work at Beloit Health System and try to give 110 percent while caring for my pediatric patients."

Leadership

2014 Board of Trustees

Bonnie D. Wetter – *Chair*
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 Mario Rojas, M.D.
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2013 Foundation Board

Dale Reeves – *Chair*
 Tom Finley – *Vice Chair*
 Diane Gustafson – *Secretary*
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 Gregory K. Britton
 Jack Finlen
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2014 Volunteer Board

Dick Johnson – *President*
 Joycelyn Ramsden – *Secretary*
 Doug Johnson – *Treasurer*
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 Linda Lynch – *VIP Coordinator*
 Eva Arnold
 Betty Jo Bussie
 Kathy Harman
 Darlene Nelson
 Roma York

2014 Administration

Gregory K. Britton – *Chief Executive Officer*
 Timothy M. McKeveitt – *President*
 Jason Dotson – *Vice President*
 William Groeper – *Vice President*
 Kenneth Klein, M.D. – *Vice President*
 Thomas McCawley – *Vice President*
 Doris R. Mulder – *Vice President*
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 Deidre Bennett – *Director of Riverside & NorthPointe Terrace*
 Marcy Bennett – *Director of Education/NSS Nurse Recruiter*
 Melinda Brancamp – *Director of Family Care Center*
 Patricia Brock – *Director of Pharmacy*
 Jean Brosier – *Director of Health Information Management/Coding*
 Michael Bua – *Director of Financial Services*
 Sharon Cox – *Director of Oncology*
 Laurie Endres – *Director of Physical Medicine*
 Gregory Gaul – *Director of Environmental Services*
 Cindy Groves – *Director of Occupational Health*
 Maureen Gumowski – *Director of Revenue Cycle*
 Terri Harmon – *Director of Nursing Supervisors/Float Pool/Joint Replacement Center/OP Enterostomal/Urology*
 Jane Hogan – *Director of Laboratory/Pulmonary Care/EEG*
 Patricia Huebschen – *Director of Quality Management, Reporting and Patient Relations*
 Mardell Jacobsen – *Director of Medical Imaging*
 Clover Knaus – *Director of Patient Access*
 Peggy Kolb – *Director of Materials Management/Central Services*
 Gus Larson – *Director of NorthPointe Campus*
 Mary Marino – *Director of Multi-Care Center*
 Craig Mellem – *Director of Biomedical Engineering/Security*
 Yvonne Rittenhouse – *Director of Surgical Services/Ambulatory/GI/Central Services Processing*
 Roberta Schmidt – *Director of At-Home Healthcare*
 Steven Taylor – *Director of Information Services*
 Michelle Tyler – *Director of Cardiovascular Services*
 Carol Vickerman – *Director of Dialysis*
 Melissa Wightman – *Director of Nursing-Clinic*
 Jeanette Yowler – *Director of Critical Care/Intermediate/Emergency Services/Medical Outpatient*

Trustees

2014 Trustees

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 Mark Gliebe
 G. Curtis Lansbery *
 James Packard
 Tejesh Patel, M.D.
 Mario Rojas, M.D.
 Kendra Story
 William Bolgrien, Atty.

Trustees Past

Joanne C. Acomb *
 John L. Babb, M.D. +
 Richard Barney, M.D.
 John Bennett

Clyde Boutelle
 Robert Burress *
 Kenneth Chamberlain +
 Faith Christiansen +
 Robert Cox +
 Delmar DeLong +
 William DeLong +
 John M. Eldred * +
 Mark J. Finnegan +
 Leland J. From, M.D.
 Tom Gilbank
 Leroy Gust
 Peter H. Halverson *
 Robert C. Harris
 Charles Hart *
 Everett Haskell +
 Diane Hendricks
 G. Thomas Jones, M.D.
 Thomas M. Jones * +
 Robert July

Kevin J. Keenan +
 Kenneth Klein, M.D.
 Walter R. Knight
 Bertram B. Lans * +
 Bruce Lans
 Mary Leindorf * +
 Arthur B. Loft +
 Paul Luety +
 Gil Matthews, M.D. +
 John A. McKay
 Thomas McKie +
 Edwin C. Mecklenburg * +
 Clayton Meyer +
 Joseph Moen
 John F. Morgan +
 Jean Neese +
 Robert Neese
 Rita M. Nuciforo +
 Lester Nystrom
 Evelyn Odell

Janet K. Olson +
 Gary E. Pierce * +
 Arthur Potts, D.D.S. +
 Laurence A. Raymer +
 John Redgrave
 Michael E. Rindler
 Joseph Saladino +
 Wayne Schmale +
 Maurice Schuster +
 Robert H. Solem * +
 Ted T. Stevenson *
 Adeline Strong +
 Robert E. Tilley * +
 Richard Walsh
 Robert Washburn +
 W.E. (Ed) Watson +
 Dorothy Waxler +

Administrators

Roy A. Colwell – *Administrator (1963-1972)* +
 Virgil J. Waelti – *Administrator (1972-1984)* +
 Michael E. Rindler – *President & CEO (1984-1989)*
 Gregory K. Britton – *President & CEO (1989-Present)*

+ Indicates deceased

* Indicates past Board Chairman



The beautiful, new Beloit-UW Cancer Center opened in December and is now caring for patients from three counties with the latest in technology.

The Dialysis Center, with accommodations for 18 dialysis patients at one time, was awarded the highest 5-Diamond Patient Safety Program status.



Visitors to the Cancer Center open houses had an opportunity to sign their names on the traveling city bus as "cancer fighters."

Medical Professionals

Anesthesiology

Tania Balabanova, M.D.
Mohammed J. Mohiuddin, M.D.
Hajera F. Taher, M.D.
Jimson C. Tse, M.D.
Hailong Wang, M.D.

Cardiology

Haroon L. Chughtai, M.D.
Erbert Caceres, M.D.
Leo C. Egbujiobi, M.D.
Jasbir Sra, M.D.
Maria E. Taveras, M.D.

Cardiothoracic Surgery

Peter H. Marks, M.D.

Dermatology/ Dermatological Surgery

Roger Kapoor, M.D.
Paul M. Segal, M.D.

Ear, Nose & Throat

Thomas Boeve, M.D.

Emergency Medicine

Thanh Andreakos, M.D.
Lars Bjoernsen, M.D.
Chetan Choksi, D.O.
Michael V. Coogan, M.D.
John A. Culp, M.D.
Andrew F. Dean, M.D.
Richard DeAngelo, M.D.
Steven E. Diebold, M.D.
James K. Frey, M.D.
Franz A. Keilhauer, M.D.
Richard E. Radak, M.D.
Dana Resop, M.D.
Liova E. Rivera-Garcia, M.D.
Karen Serrano, M.D.
Warren E. Tripp, M.D.
Shawn P. Wilson, M.D.

Endocrinology

Richard T. Weirich, M.D.

Eye Surgery

Mario Rojas, M.D.
Alice M. Townshend, M.D.

Family Practice

Shamshad A. Anjum, M.D.
Marek S. Bentkowski, M.D.
Margaret M. Goetzen, M.D.
Eugene A. Gonzales, M.D.
Kathleen M. Klespis-Wick, M.D.
Tejesh N. Patel, M.D.
Stephen R. Rudisill, M.D.
Christel Tecarro, M.D.
Jack Wang, M.D.

Gastroenterology

John F. Johanson, M.D.
Hemal Patel, M.D.
Tsu-Hon Wang, M.D.

General Dentistry

Lakisha Arif-Holmes, D.D.S.

Hospitalist

Shawn Antle, M.D.
Steven A. Greenberg, M.D.
Barbara Higgins, M.D.
Thomas J. James, M.D.
Carolyn A. Lamonica, M.D.
Sheree M. Lauth, M.D.

Internal Medicine

Prakshap B. Bhatt, M.D.
William M. Fitzgerald II, M.D.
Kenneth I. Gold, M.D.
Ronald L. Kodras, M.D.
Robert R. Lisek, M.D.
Cheryl M. Miller, M.D.
Pawel Olszewski, M.D.

Annabelle Tolentino, M.D.
Maria Vela, M.D.

Nephrology

Mashood Ahmad, M.D.
Joanna Niemiec, M.D.
David L. Wright, M.D.

Neurology

Krzysztof Goetzen, M.D.
Javaid Iqbal, M.D.

Neurosurgery

Praveen Deshmukh, M.D.
Gregory Trost, M.D.

Obstetrics & Gynecology

Russell D. Albert, M.D.
David R. Bhaskar, M.D.
Kerilynn Loftus, M.D.
Glenn Anthony Tan, M.D.

Oncology/Hematology

Walter C. Vogel, M.D.

Ophthalmology

Mario Rojas, M.D.
Alice M. Townshend, M.D.

Optometry

Alan Rehbein, O.D.

Oral Surgeons

Ronald Guttu, D.D.S.
Thomas Kuerscher, D.D.S.
Richard Meister, D.D.S.
Jonathan T. Misner, D.M.D.
Jason Swantek, D.D.S.

Orthopedic Surgery

Leighton Johnson, Jr., M.D.
Ajmal A. Matloob, M.D.
John Orwin, M.D.
Daniel C. Sellman, M.D.

Non-Surgical Orthopedics

Kenneth L. Klein, M.D.

Otolaryngology (Ear, Nose & Throat)

Thomas J. Boeve, M.D.

Palliative Care

Dana Green, M.D.
Shelly L. Johnsen, M.D.
Kathy Jo Williams, M.D.

Pathology

Cris P. Myers, M.D.
W. John Rieker, M.D.

Pediatric Cardiology

John Hokanson, M.D.

Pediatrics

Christopher C. Gianvecchio, M.D.
Nivedita Karmakar, M.D.
Hetal H. Patel, M.D.
Abraham R. Rodriguez, M.D.
Suresh Sreedharan, M.D.
Sara A. Zibert, M.D.

Physical Medicine & Rehabilitation (Physiatry)

Kenneth L. Klein, M.D.

Podiatry

Charles F. Kind, D.P.M.
Lisa Garcia Reinicke, D.P.M.
Robert M. Sage, D.P.M.

Psychiatry

Maria-Maria Anleu, M.D.
Nancy J. Wilson, M.D.

Pulmonology

Sushrut Patel, M.D.

Radiation/Oncology

Peter Mahler, M.D., Ph.D.

Radiology

Philip Budihardjo, D.O.
George Cherian, M.D.
Eric J. Goth, M.D.
James L. Hatch, M.D.
Marlen F. Junck, M.D.
Thomas J. Lisk, M.D.
Alan S. Wagner, M.D.

Rheumatology

Dimitrios I. Fanopoulos, M.D.

Sports Medicine

Leighton Johnson, Jr., M.D.
Kenneth L. Klein, M.D.
Ajmal A. Matloob, M.D.
John Orwin, M.D.
Daniel C. Sellman, M.D.

Surgery

Pierre S. Charles, Jr., M.D.
Christina Golner, M.D.
Neel Karne, M.D.

Thoracic Surgery

Pierre S. Charles, Jr., M.D.
Peter H. Marks, M.D.

Urology

Michael A. Donnelly, D.O.
Larry M. Ojeda, M.D.

Vascular Surgery

Pierre S. Charles, Jr., M.D.

Advanced Practice Providers

Anesthesiology

Beverly La Madrid, C.R.N.A.

Cardiology

Tammy J. Boxleitner, A.P.N.P.
Tami S. Lobdell, N.P.

Emergency Medicine

Mary Ann Bertuso, P.A.
David M. Drum, P.A.
Kevin J. Erdman, P.A.
Zachary A. Hathway, P.A.
Lynn M. Johnston, P.A.
Katherine D. Ketterhagen, P.A.
Kelly N. Lovejoy, P.A.

Alisha F. Maly, P.A.
Robert A. Nerad, P.A.
Eileen T. Reilly, P.A.
Paul C. Sabel, P.A.
Curtis A. Seiler, P.A.
Benjamin J. Sugar, P.A.
Paula B. Wellnitz, P.A.

Family Medicine

Susan K. Boland, P.A.
Cindy L. Eley, N.P.
Carrie B. Glover, N.P.
Mary Ann Hudson, N.P.
Heather L. Kluck, P.A.

Gynecology

Sue Rehberg, N.P.

Hospice

Helen Yu, N.P.

Long-Term Care

Carolyn A. Jones, N.P.

Optometry

Alan J. Rehbein, O.D.

Orthopedic Surgery

Stephanie M. Lake-Melton, P.A.

Otolaryngology

Susan K. Baird, N.P.

Sports Medicine

Brian T. Mulder, N.P.

Surgery

Brian J. Bruno, P.A.
Tina M. Crivello, P.A.

Psychiatry

Helen R. Link, N.P.

Psychology

Michael Kaye, Ph.D.

Perfusion

Marde K. Gann, C.C.P., L.P.
Matthew G. Pycior, C.C.P., L.P.
Gary Tsarovsky, C.C.P., L.P.



Heart and Vascular Center nurses are recognized for clinical excellence, thanks to the Dr. Leo Egbujiobi Award.

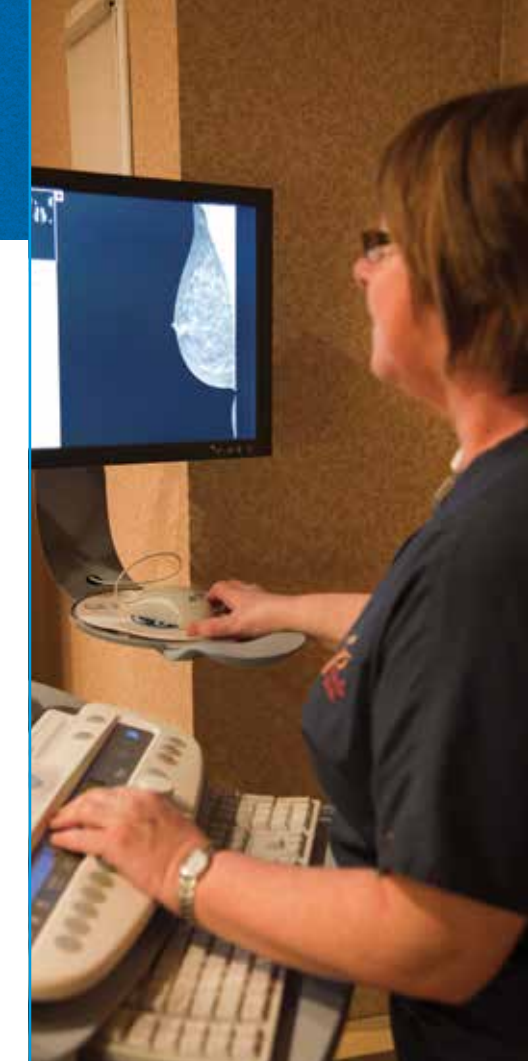


Twelve teams of employees donated their time to help with the Stataline United Way's "Day of Caring" in 2013.



New moms in the Birthing Center return some of the highest patient satisfaction surveys.

A 2013 Consumer Reports survey ranked Beloit Health System as one of the top hospitals in surgical excellence and safety.

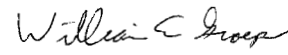


Financials

Beloit Health System's management is responsible for the integrity and objectivity of all financial information included in this Annual Report. The health system's financial statements have been prepared in accordance with generally accepted accounting principles, and include amounts that are based on the best estimates and judgments of management. Wipfli has audited the health system's financial statements and has expressed its unmodified opinion.



TIMOTHY M. MCKEVETT
PRESIDENT, BELOIT HEALTH SYSTEM



WILLIAM E. GROEPER
VICE PRESIDENT

Statistics

Inpatient Admissions.....	3,898
Patient Days.....	15,871
Average Length of Stay.....	4.07
Outpatient Procedures	
Beloit Hospital.....	699,073
NorthPointe.....	82,664
Emergency Room Visits.....	36,938
Laboratory Tests.....	609,643
Surgical Procedures.....	4,340
Ambulatory Care Procedures.....	3,035
Clinic Encounters.....	217,007
Occupational Health and Wellness Visits.....	38,273
Volunteer Hours.....	37,135

Revenue

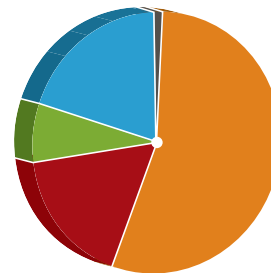
Patient.....	\$559,393,457
Other.....	\$11,362,839
TOTAL.....	\$570,756,296
Less Amounts Not Reimbursed.....	\$374,403,085
NET REVENUE.....	\$196,353,211

Payor Source

Insurance.....	32%
Medicare.....	48%
Medical Assistance.....	16%
Other.....	4%
TOTAL.....	100%

2013 Uncompensated Services

In 2013 Beloit Health System provided more than \$374 million in uncompensated care and other community benefits.



● Medicare Loses.....	\$207,838,610
● Free Community Services.....	\$310,276
● Other Contractual Adjustments.....	\$73,521,837
● Charity Care / Bad Debt.....	\$27,327,275
● Medicaid Loses.....	\$65,715,363
● TOTAL.....	\$374,713,361

Expenses

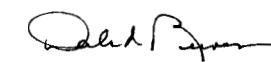
Salaries and Fringe Benefits.....	\$118,916,707
Supplies.....	\$24,919,706
Purchased Services.....	\$30,824,847
Building Costs.....	\$14,814,910
Insurance.....	\$1,259,408
TOTAL.....	\$190,735,578
Income From Operations.....	\$5,617,633
FUND BALANCE.....	\$116,550,238

Foundation

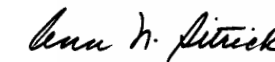
The caregivers whose personal stories are shared in this report are wonderful examples of the people who create the special bonds our employees have with our patients, their respective professions, and our community. Every day, these individuals and their fellow staff members bring their unique sets of skills, talents, interests and expertise to Beloit Health System, where they provide the exceptional quality of care and personal attention given to our patients. Their connections to family, friends and neighbors are woven into the fabric of our community and serve as the cornerstone of our care.

Those kinds of personal connections are the single most important factor behind the special gifts made to Beloit Health System Foundation since its founding in 1986. And 2013 was no exception. Our community generously gave more than \$2 million to support the construction of our new Cancer Center! Led by an Olympian Gift from James L. and Nancy J. Packard; Leadership Gifts from Henry and Susan Kneuppel and Kerry Ingredients & Flavours; and Major Gifts from Regal Beloit Corporation, Beloit Health System Volunteers In Partnership (VIPs) and Beloit Health System employees, the Cancer Center campaign raised 150 percent of its goal. What a tremendous gift given to the stateline area!

Our sincere thanks to the many individual donors, community groups and area businesses who so generously partner with our employees and volunteers each year. As partners with Beloit Health System, our donors help provide the stateline area with the best state-of-the-art healthcare services and equipment for our patients. It is our privilege to care for you, your family members, friends and neighbors, and we thank each of you for helping to make that care possible.



DALE REEVES
CHAIR



ANN N. STRICK, C.F.R.E.
EXECUTIVE DIRECTOR



2013 Foundation Board

- Dale Reeves – *Chair*
- Tom Finley – *Vice Chair*
- Diane Gustafson – *Secretary*
- Dennis Conerton – *Treasurer*
- Eva Arnold
- Gregory K. Britton
- Jack Finlen
- Dale Hjerpe
- Brook Joos
- Randal McIntyre
- Dail Shepherd, R.N.
- Stephanie Todd
- Ann N. Strick, C.F.R.E. – *Executive Director*

Foundation Events



Members of the Blue Line Hockey Club of Beloit donated \$521 from their annual "Pink the Rink" event to support breast cancer patients.



Beloit and University of Wisconsin leadership share expertise for the best cancer outcomes at the new, \$11.6 million Cancer Center.



The Foundation Steering Committee helped raise more than \$2 million to help fund the new Cancer Center.



Community Against Cancer presented \$6,000, raised in its third annual softball event, to help provide mammograms for local women.

Foundation Financials

Statement of activities for Beloit Health System Foundation

BELOIT HEALTH SYSTEM FOUNDATION, INC — YEAR ENDED DECEMBER 31, 2013

REVENUE	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Gifts and contributions	\$28,201	\$1,665,857	\$43,199	\$1,737,257
Interest, dividends, and realized gains and losses	84,838	428,048	—	512,886
Change in value of split-interest agreements	—	42,718	—	42,718
Other	126,120	(4,995)	1,355	122,480
Expenses forgiven by Beloit Health System, Inc.	96,917	—	—	96,917
Net assets released from restrictions	423,009	(423,009)	—	—
Total Revenue	\$759,085	\$1,708,619	\$44,554	\$2,512,258
EXPENSES	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Fundraising	304,936	—	—	304,936
Life insurance premiums	8,896	—	—	8,896
Grants — Beloit Health System, Inc.	407,115	—	—	407,115
Total Expenses	\$720,947	—	—	\$720,947
Change in net assets	38,138	1,708,619	44,554	1,791,311
Net assets at the beginning of year	571,457	4,393,509	1,498,935	6,463,901
Net Assets At The End Of Year	\$609,595	\$6,102,128	\$1,543,489	\$8,255,212

BELOIT HEALTH SYSTEM FOUNDATION, INC — YEAR ENDED DECEMBER 31, 2012

REVENUE	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Gifts and contributions	\$35,445	\$205,058	\$29,242	\$269,745
Interest, dividends, and realized gains and losses	58,821	299,742	—	358,563
Change in value of split-interest agreements	—	(21,153)	—	(21,153)
Other	77,556	325	1,565	79,446
Expenses forgiven by Beloit Health System, Inc.	104,705	—	—	104,705
Net assets released from restrictions	550,457	(550,457)	—	—
Total Revenue	\$826,984	(\$66,485)	\$30,807	\$791,306
EXPENSES	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Fund-raising	297,032	—	—	297,032
Life insurance premiums	9,384	—	—	9,384
Grants — Beloit Health System, Inc.	512,187	—	—	512,187
Total Expenses	\$818,603	—	—	\$818,603
Change in net assets	8,381	(66,485)	30,807	(27,297)
Net assets at the beginning of year	563,076	4,459,994	1,468,128	6,491,198
Net Assets At The End Of Year	\$571,457	\$4,393,509	\$1,498,935	\$6,463,901



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