Well-being and Health Equity

We experience many emotions throughout each day and lose most of our energy through depleting emotions such as anger and anxiety. We increase our well-being when we experience renewing emotions such as appreciation and joy. Emotions are not good or bad. However, I have learned to be more aware of emotions that drain my energy. I am intentional about experiencing renewing emotions such as compassion and gratitude because these emotions renew my energy.

As we take care of our personal well-being, we are better able to work together. When we work together, we can promote and achieve health equity for all.

Ann Kathryn Magnussen (1899-1975): The Nurse Leader Behind the Red Cross Nursing Award

The Ann Magnussen Award was established by the American Red Cross in 1968. The award is presented annually to a volunteer or employed registered nurse who has made an outstanding contribution to strengthening or improving Red Cross programs and services. It is the highest honor of individual nursing achievement in the American Red Cross. Considering the prestige of this award, let us remember the contributions of Ann Magnussen, the leader behind the award.

According to her published biography (Cooper, 1992), Magnussen was born on February 24, 1899 in Clinton, Iowa. She was the second born of six children and the only daughter to Christian and Laura Ingwersen Magnussen. She earned a high school diploma from Clinton High School and in 1924, a diploma in nursing from LaCrosse Hospital School of Nursing in LaCrosse, Wisconsin. Magnussen continued her nursing education and earned a baccalaureate degree in nursing from the University of Minnesota. Her education prepared her for her career as a public health nurse and for her service in the Red Cross.

In 1930, Magnussen’s Red Cross career began when she became a public health nurse for the Plymouth County Iowa chapter. During this time, many county public health services were funded by the Red Cross. She served as a county nurse and senior nurse for Woodbury County, Iowa for eight years. In 1939, she served as a Red Cross field representative in the midwestern area office in St. Louis, Missouri and was quickly promoted to serve as the assistant director in 1940. She served in St. Louis until 1943 and then transferred to the southeastern area office in Atlanta, Georgia to serve as the director of disaster nursing. In 1947, she moved to the American Red Cross National Headquarters in Washington, D.C. where she served as the director of disaster nursing and nurse enrollment. The next year she was named deputy director of Red Cross nursing services and two years later, was appointed director.

On May 8, 1963, Magnussen was one of three American women to receive the Florence Nightingale Medal, the highest international Red Cross Nursing honor. The gold medal had been issued biennially since 1912 but 1963 was only the nineteenth year in which American’s were eligible. The medal has historically been awarded “for distinguished and devoted service to the sick and wounded in time of peace and war and to nursing in all fields.”

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Magnussen was an active member of several nursing organizations and served in leadership positions of the organizations in the latter part of her career. She was on the board of directors of the National Health Council and was president of the District of Columbia League for Nursing between 1955 and 1957. In 1957, she also chaired the Nursing Advisory Committee of the League of Red Cross Societies, Geneva, Switzerland. She served on the board of directors of the American Nurses’ Association between 1955 and 1957. In 1955, Magnussen and Ruth Boyer Scott described the power of planning for an organized nursing response during a polio epidemic, to reduce the number of nurses displaced outside of their communities to provide care. In 1956, Magnussen co-published with Margaret Schafer to explain the efforts of the joint committee that included the American Red Cross and Federal Civil Defense Administration (FCDA). Prior to 1947, the Red Cross was the designated recruiting agency for the military nursing services, yet when the branches of the military service became responsible for maintaining a nurse corps to provide the nursing care needed for the military, organization of efforts to supply nurses during a disaster or war still needed to occur (Magnussen, 1965). Magnussen emphasized that the “care of the sick and injured people is a primary concern in any disaster” and the joint committee ensured nurses

and identifying the gaps in present nursing services and health education programs which can be filled by the American Red Cross Nursing Services” (Magnussen, 1961, p. 159). Magnussen (1952) explained that members of the community need to be equipped with vital knowledge and skills “to protect himself and his family and to help his neighbors in case of illness or emergency” (p. 21). She emphasized the value of the Home Care of the Sick course not only for use in the home but for use in shelters or centers during emergencies. In her 1952 publication, she outlined the strength of the course’s teaching methodology as well as the teaching expertise needed of the instructor. Furthermore, she identified nurses as the ideal experts to teach the course and to become instructor-trainers so they can teach non-nurses to be successful course instructors. Magnussen clearly recognized the Red Cross nurse’s role to serve as a leader and teacher for the community in disaster preparedness.

Magnussen also valued nurses’ contributions during a disaster or war. She often published to explain the structures used to organize nurses’ response and the benefits of such planned organization. In 1955, Magnussen and Ruth Boyer Scott described the power of planning for an organized nursing response during a polio epidemic, to reduce the number of nurses displaced outside of their communities to provide care. In 1956, Magnussen co-published with Margaret Schafer to explain the efforts of the joint committee that included the American Red Cross and Federal Civil Defense Administration (FCDA). Prior to 1947, the Red Cross was the designated recruiting agency for the military nursing services, yet when the branches of the military service became responsible for maintaining a nurse corps to provide the nursing care needed for the military, organization of efforts to supply nurses during a disaster or war still needed to occur (Magnussen, 1965). Magnussen emphasized that the “care of the sick and injured people is a primary concern in any disaster” and the joint committee ensured nurses
Magnussen described that nurses need to be familiar with the facilities and resources available in their communities and how to obtain them for patients. She further indicated that nurses need to have “great skill in communication” to interpret nursing for their colleagues and the community (p. 51). As part of being strong communicators, Magnussen encouraged nurses to actively participate in professional organizations and stay abreast of current issues by reading professional publications. Her 1965 publication provides a direct view of the thinking and beliefs that inspired Magnussen’s career and fully illuminates the motivation behind her many publications. She published in major professional nursing journals about the role of nurses during and between disasters and about the detailed planning of nurses’ response in times of need. She also sent letters to the journals as needed to clear up confusion about the role of the Red Cross nurse in others’ published work. Additionally, she advocated for nurses to volunteer during times of peace and disaster or war (Magnussen, 1951). Through her publications, she intentionally educated the profession of nursing about nurses’ responsibility to their communities.

Magnussen certainly practiced what she preached, for she held an active leadership role in preparing her community throughout her career. Furthermore, the breadth of her leadership expanded as her community did, starting with a county in Iowa and extending to the entire nation by the end of her career. The Ann Magnussen Award rightfully recognizes the leadership and contributions of the nurse behind the award and demonstrates the American Red Cross’ respect and recognition of today’s nurse leaders who continue to work to strengthen and improve Red Cross programs and services.

References
Deborah (Deb) Harper and Colleen Sasso from the Northern California Coastal Region are the recipients of the FY2021 and FY2022 Ann Magnussen Award, respectively. This award is the highest honor of nursing achievement in the American Red Cross. The award is presented annually to a volunteer or employee registered nurse who has made one or more outstanding contributions to strengthening and improving American Red Cross programs and services.

Deborah Harper, BSN, RN, PHN, MAOM

Deb Harper has been a Red Cross volunteer for 9 years and currently holds the positions of Nursing Network Regional Nurse Lead, Disaster Cycle Services (DCS) Health Services (DHS) Lead, Direct Services Program Lead, National Headquarters (NHQ) DHS Pre-Assignment Health Questionnaire Reviewer, Disaster Services Advanced Instructor, DHS ICCT Team Member, NHQ DCS Partner-Disaster Operations Volunteer Escapee and Health Professional Direct Deployment Coach. Her nominator described her as a person with a caring nature apparent through her authentic presence. Her primary goal is to ensure the health care needs of those impacted by disaster are always met. This is evident in her actions. Since 2013, Harper has deployed to over twenty different Disaster Relief Operations, taking on leadership roles and assuring the service needs of Red Cross clients are met. She volunteers for disasters both as “boots on the ground” and in leadership positions.

Two Outstanding Red Cross Nurses Awarded the Ann Magnussen Award

In her role as Direct Services Regional Program Lead, Harper helps to onboard and train new DHS volunteers and regularly teaches DHS classes. She also mentors new volunteers to ensure they are supported as they move through training and become engaged, helping to build capacity. Harper works to be very collaborative and to create a team working together to solve problems; she fosters an atmosphere of collaboration and compassion. She serves as a role model for others within the Northern California Coastal Region and beyond. She is willing to go the extra mile for her clients and her volunteers. Her nominator stated that she is committed to sharing her knowledge and expertise to the broadest audience to facilitate a depth of understanding and commitment to whatever the task may be. Harper is clearly a collaborative leader, educator and forward-thinker. She shares information and resources with staff and volunteers to help the team succeed. Her nominator commented that Harper is always available, open and professional in meeting the needs of both client and volunteers, bringing a calming presence and making one feel safe and cared for. She challenges her team and co-workers to work together with Red Cross partners to achieve the best outcomes for Red Cross clients.

In her role as the Nursing Network Regional Nurse Lead for the Northern California Coastal Region, Harper has built partnerships with nursing programs across the region, hosting informational meetings for new nursing graduates on the variety of opportunities for health professionals in Red Cross. She also supports the Region’s Academic Service Learning by encouraging nursing students to volunteer with Blood Services as an opportunity that can meet the student’s need for community engagement opportunities.

Her nominator wrote that Harper is a forward thinker, who consistently looks for opportunities to include others, not only to build disaster health services capability, but to provide the best.

Magnussen, A. (1965). This I believe...about nursing responsibility to interpret nursing. Nursing Outlook, 13(2), 51.


experience for DHS responders and clients.

Colleen M. Sasso, BSN, RN, PHN
Colleen Sasso has been a Red Cross volunteer for 11 years serving in a variety of positions. She currently continues to serve in the Northern California Coastal Region as the Disaster Health Services Regional Program Lead, Nursing Network Regional Engagement Specialist, Covid-19 Health Services Supervisor, Regional Response Management Team and a Disaster Services Advanced Instructor. Sasso was described by her nominator as a nurse whose core foundations are bringing comfort to those in need, alleviating suffering and conserving life. Her colleagues describe her as a superb leader and mentor. She is also instrumental in shaping regional policies and practices.

Working with Red Cross, Sasso has provided programmatic feedback that allows for the continuous ability to improve service to the community. She has also created an environment that allows local health professionals in the community to serve the community during a disaster. She works with local organizations to engage them in disaster response, helping to build resiliency and recovery in the event of a disaster. As described by her colleagues, Sasso has an uncanny ability to organize quickly to meet the need of the community during a disaster. She works with both staff and the community to help build resiliency, allowing for a faster recovery following a disaster. She can also pivot from a plan if it is not working and determine what changes need to be made to better serve the needs of the clients and community.

Sasso has been described as having an incredible impact on clients, and as an exceptional leader. Staff have observed clients coming back to hug her and tell her how much they have appreciated her assistance. When she walks into a room, both her compassion and spirit can be felt. She is very supportive when working with both clients and volunteers. Sasso has been described as a welcoming leader, which is key to building DHS. She has also developed procedures within the Region to support consistent and equitable service. She developed a process to obtain and pay for high-end durable medical equipment (electric wheelchairs, dentures) to be able to provide the same level of service to all clients. She then implemented a similar process for the steady-state local Disaster Action Team. Her colleagues state that she is always looking for ways to make improvements that benefit both clients and staff.

Sasso also serves as Advance Instructor Trainer, Volunteer Services Trainer and Community Disaster Education Presenter. She teaches Red Cross Disaster courses across the state and at the Division level. She is also sought by other regional organizations to teach Red Cross programs, including by the Bay Area Mass Casualty Symposium. She has given 175 volunteer hours to teaching Red Cross courses in the last year. Sasso is described as a dynamic individual who provides service in a client-centered and Red Cross-focused manner.

We celebrate Deb Harper and Colleen Sasso, two dedicated and fabulous Red Cross nurse leaders from the Northern California Coastal Region and celebrate their recognition via the Ann Magnussen Award for their service to the Red Cross, the Red Cross community and their communities.

### Upcoming Awards Nomination Periods

Red Cross units are encouraged to recognize outstanding nurses by submitting nominations for the Ann Magnussen Award and the Susan Hassmiller Nursing Award. Nomination information for these awards will be posted on The Exchange in early September, with a submission deadline of November 4. Nominations will also be solicited for the Florence Nightingale Medal, awarded every two years by the International Committee of the Red Cross. Florence Nightingale Medal nomination information will appear on the Exchange by early October.
2022 Jane Delano Nursing Student Scholarship Recipients Alfredo Sanchez and Jeeline Martinez

Alfredo Sanchez and Jeeline Martinez were selected by the American Red Cross’ National Awards Committee to receive the 2022 Jane Delano Student Nurse Scholarship.

The Jane Delano Nursing Student Scholarship was established to promote nursing as a career and to promote the involvement of new nurses in the American Red Cross, and is supported by contributions in the memory of Carol Fox Martin, RN. The scholarship is available to undergraduate or graduate nursing students who have contributed volunteer service to or are employees of an American Red Cross unit.

This year’s recipients are:

Alfredo Sanchez

Alfredo Sanchez is a nursing student in the Accelerated BSN program of the University of Pennsylvania School of Nursing, and a Red Cross volunteer paramedic. Over the past 6 years, Alfredo has volunteered in several communities in the United States.

At the start of the COVID-19 pandemic, Alfredo increased his participation as a volunteer to help others, receiving the President’s Gold Volunteer Service Award on April 4, 2022, at Fort Hood, Texas for his work with the American Red Cross Central Texas Region while volunteering with the Fort Hood Emergency Medical Services Department. He has dedicated over 1,000 hours to the chapter and his service to the community has helped alleviate the personnel needs in the ambulance services at Fort Hood during the pandemic. He is highly respected by his colleagues for his excellent work ethic and positive attitude.

As a Red Cross volunteer, he has worked closely with other healthcare professionals while transferring patient care to nurses and doctors in local hospitals. This close interaction with nurses has inspired him to pursue a career in nursing. As a nurse he wants to make a difference in the lives of patients and provide care in underserved communities. The Jane Delano Student Nurse Scholarship will assist in defraying costs associated with nursing school.

Jeeline Martinez

Jeeline Martinez was part of the Honors-Nursing curriculum at Houston Baptist University for three years. She decided to apply for Honors College because with a challenging academic course, she would be able to hone her reading, writing and critical-thinking skills which are essential for a healthcare career. Her peers’ different opinions and perspectives gave Martinez a more comprehensive understanding of how many options exist to deal with one situation, similar to how nurses should view their patients as holistic human beings. As a senior undergraduate nursing student at HBU this year, she is enthusiastic and anxious about the courses and clinical rotations she will have. However, Martinez believes her involvement with the Honors-Nursing curriculum gives her the edge to apply critical understanding to her nursing assessments. Martinez aspires to be a critical care nurse specializing in gerontology. She said last semester she had a difficult time dealing with her physical and mental health due to Covid-19. However, she never gave up on passing her courses.

Martinez is grateful for all the American Red Cross leadership and volunteer training, virtual and in-person meetings, and volunteer events she participated in because she said they made her resilient. She joined the American Red Cross club during her first year at HBU. Since then, she has developed a passion for leadership and community service. As the Red Cross club president, she is able to collaborate with the Nursing Student Association and other clubs to host events to further the mission and vision of the American Red Cross. She hopes to inspire a leadership mindset in her co-workers with her volunteer and leadership background. With the help of the 2022 Jane Delano Nursing Student Scholarship, Martinez said she can continue to...
In 2016, I was saddened to hear of the sudden death of a colleague’s husband. For decades, that couple served humanity through their Red Cross service. I chose to honor this faithful couple by signing up to volunteer with the Red Cross Pillowcase Project in my community. Not long after that time, I learned about other volunteer opportunities and agreed to join the Communications and Partnerships subcommittee of the National Nursing Committee. Possibilities are endless when living the Red Cross mission to “prevent and alleviate human suffering in the face of emergencies.”

One of many joys in my life is to hear stories from people I encounter. In this article, I share two stories of serving the Red Cross mission. First, I recently chatted with Linda Mendonça whose introduction to the Red Cross led to 30 years of commitment to the health and well-being of the public. During weekdays, Linda is assistant professor of community/public health nursing. She is also current President of the National Association of School Nurses (NASN) where we work together. In a recent discussion, I learned about Linda’s early experiences with the Red Cross and heard ways in which she envisioned school nurses connecting with the Red Cross vision and mission.

Second is a personal story. Ten days after my son was born, he was diagnosed with sickle cell disease. As we learned about how the disease affected him, it was clear that blood transfusions would be lifegiving interventions at various times. This dependence on blood transfusions led my husband to become a routine blood donor with the Red Cross, giving blood multiple times each year and over decades.

In recent years, the Red Cross encourages blood donations from people of varied races and ethnicities. When donating blood, the Red Cross tests blood for specific antigens that are needed in treating sickle cell disease crises. When blood contains those antigens, people with sickle cell disease can benefit from transfusions with that blood. My family continues to advocate for family and friends to donate blood to help the public, especially people with sickle cell disease.

What is your Red Cross story? Telling our stories can be a recruitment tool for the Red Cross.
Reflections on a Nursing Cap: Dr. Beth Taylor Retires as Chief Nurse of the VA and Remembers the Spark

Beth Taylor, DHA, RN, FAAN, NEA-BC served as the Chief Nursing Officer, Veterans Health Administration, from 2019 until her retirement at the end of July after 26 years of leadership at the Department of Veterans Affairs (VA). Dr. Taylor’s career with the VA started at the Saginaw, Michigan VA as a nurse executive in 1996. Over the course of her VA career, she served as nurse executive at the Detroit, Milwaukee, and Tucson VAs and as Director, Workforce and Leadership for the VA’s Office of Nursing Services in Washington, D.C. She also served on the Federal Nursing Service Council with Red Cross Chief Nurse Linda MacIntyre, PhD, RN, PHN.

Dr. Taylor recently shared a photo and reflected on the influence of her Red Cross volunteer experience before the beginning of her nursing career in a communication with Dr. MacIntyre. She shared, “Below is a picture of my Red Cross volunteer cap – my best friend and I signed up together when we were 15. She still works as a surgical tech in Ohio and I have had such an amazing nursing career. Thanks to the opportunity the Red Cross gave me years ago, it sparked an interest in health care that I have enjoyed throughout my professional life. I just wanted to let you know how grateful I am for all that your organization did for me many years ago and for all it continues to do.”

Dr. MacIntyre said, “It was a pleasure to serve on the Federal Nursing Service Council with Beth Taylor, Chief Nurse of the VA. Beth shared with me her early connection with the Red Cross and mission. Beth exemplified compassion and grace in her leadership. I wish her much success in her retirement.”

Conveniently for all who are interested and open to engagement, the Red Cross can provide the spark that inspires a career and the spark that allows the light of service to continue to shine in one’s community (and even one’s nation) during a nursing career and after retirement.

Red Cross Emergency App

The American Red Cross has rebuilt its all-inclusive Emergency App to improve how it delivers timely, accurate information to help protect you and your loved ones. The app is available in English and Spanish with a new and easy-to-find language toggle.

This app lets you customize 40 different weather alerts so you can be ready when something is happening in your area. You can monitor five locations plus your current location, and also override your phone’s ‘Do Not Disturb’ feature for alerts that you set as critical.

You can receive full weather alerts in Spanish as well as English and easily find open Red Cross shelters with an interactive map and track conditions with six different weather overlays.

The app guides you step-by-step through actionable training modules to prepare for risks most common where you live and provides a dynamic to-do list so you know exactly what actions to take. And because climate change is causing more extreme weather events than ever before, the updated app shows how climate change has impacted each hazard and ways you can better prepare to protect yourself and your loved ones.

WHAT’S NEW Originally launched in 2015, the recent updates to the Emergency app make it accessible for people with disabilities who rely on screen readers to use the app.

THE EMERGENCY APP also features:
- Preloaded content so users can access guidance...
Many parts of the country are facing a higher-than-normal potential for weather-related disasters this year as people everywhere feel the impacts of climate change — more damaging storms, heavier rainfall, higher temperatures, stronger hurricanes and historic wildfires. The American Red Cross is getting ready and urges everyone to make their preparations too.

As part of our preparations, it’s critical that the Red Cross have a trained, ready volunteer workforce to ensure we can provide relief at a moment’s notice. If you want to make a difference and are interested in helping your community should a disaster occur at home or across the country, please visit [redcross.org/volunteertoday](http://redcross.org/volunteertoday) to learn more.

**LICENSED HEALTHCARE PROFESSIONALS NEEDED!** With the predictions for a very active disaster season, disaster victims need your expert care and comfort. Training is free and CE credit is available. For healthcare professionals able to travel outside of their local area, the typical deployment commitment is 2 weeks, with shifts of 8 or 12 hours each (we’ll cover travel, food, and accommodations). Licenses required: RN, LPN, LVN, EMT, Paramedic, MD, DO, PA, NP, APRN. It’s the hardest job you will ever love!

**HOW TO GET YOUR HOUSEHOLD READY** All it takes is three simple steps to help keep your family safe during disasters — 1) Get a Kit. 2) Make a Plan. 3) Be Informed.

- First, build your emergency kit with a gallon of water per person, per day, non-perishable food, a flashlight and a battery-powered radio. Also include a first aid kit, medications, supplies for infants or pets, a multi-purpose tool and personal hygiene items. And don’t forget to add copies of important papers, cell phone chargers, blankets, maps of the area and emergency contact information.
- Next, plan what to do in case you are separated from your family during an emergency and what to do if you have to evacuate. Make sure to coordinate your plan with your child’s school, your work and your community's emergency plans.
- Finally, plan to stay informed by finding out what emergency situations may occur where you live, work and go to school, how local officials will contact you during a disaster and how you will get important information, such as evacuation orders.

It’s important to consider everyone in your household when getting prepared. Depending on their needs, there might be additional considerations to take into account as part of your emergency planning. Older adults or people with mobility, hearing, learning or seeing disabilities may need to create a support network of people that can help during an emergency. Create a plan that takes into account your capabilities, any help you may need and who can provide it, especially if you need to evacuate or if the power goes out for several days.
Home Fire Campaign Helps Save 1,300+ Lives

The American Red Cross Home Fire Campaign is now credited with helping save 1,366 lives since the effort began in October of 2014. The campaign aims to reduce deaths and injuries from home fires — which claim an average of seven lives each day in the U.S.

As part of the effort, volunteers and partners share fire safety information, install free smoke alarms and help families create fire escape plans in at-risk communities. Thanks to donations, these services are free for all those in need and have reached more than 2.6 million people so far across the country. As of July 31, 2022, the campaign has:

- Installed more than 2.4 million smoke alarms
- Reached more than 1.8 million children through youth preparedness programs like The Pillowcase Project and Prepare with Pedro.
- Made more than 1 million households safer

HOW TO KEEP YOUR FAMILY SAFE
Home fires are the most frequent disaster in this country and make up the vast majority of emergencies to which the Red Cross responds. Follow these steps to help protect you and your family:

- Test your smoke alarms each month and practice your escape plan until everyone can get out in less than two minutes — the amount of time that fire experts say you may have to safely escape.
- In your escape plan, include at least two ways to exit every room in your home. Select a meeting spot at a safe distance away from your home, such as your neighbor’s home or landmark like a specific tree in your front yard, where everyone knows to meet.
- While practicing your escape plan, teach children what a smoke alarm sounds like. Talk about fire safety and what to do in an emergency.
- Place smoke alarms on each level of your home, including inside and outside bedrooms and sleeping areas. Change the batteries at least once a year if your model requires it.
- Also check the manufacturer’s date of your smoke alarms. If they’re 10 years old or older, they likely need to be replaced. Follow your alarm’s manufacturer instructions.

Access free home fire safety information and preparedness resources at redcross.org/fire and on the free Red Cross Emergency app (search “American Red Cross” in mobile app stores). In addition, resources for kids are available at redcross.org/YouthPrep.

Resuscitation Suite Programs Reach 1 Million Certification Milestone
The American Red Cross is celebrating a significant milestone achieved in advancing resuscitation education and outcomes in healthcare. In collaboration with our training providers, HealthStream™, the Military Training Network and other public safety entities, over 1 million lifesaving certifications have been issued for successful completion of our Resuscitation Suite™ programs. The curriculum includes Basic Life Support, Advanced Life Support and Pediatric Life Support courses.

These facilities and entities are now able to personalize the learning environment and improve skill competency while saving time and money. This comprehensive evidence-based curriculum coupled with award-winning innovative course design delivers the best educational experience and ensures better outcomes. The Red Cross is proud to continue its unparalleled leadership in education within and across the healthcare and public safety communities.
**Tax-wise Year-End Giving**

As you start to think about your year-end charitable giving, please consider a gift to the American Red Cross. While there are many ways to make your gift, it is helpful to review the tax advantages of charitable contributions from retirement accounts.

Making a gift from your IRA, 401(k), 403(b), or other qualified retirement account is easier than you may think and can provide significant tax savings for you and your heirs. To make a legacy gift, there is no need to modify your will or living trust, simply designate the Red Cross as a beneficiary of your account to receive a portion of your retirement funds at the end of your lifetime. If your circumstances change you can change your gift if need be.

After your passing, your contribution will be paid to the Red Cross and no taxes will be due. This is an important opportunity to enjoy significant tax savings. On the other hand, your heirs will owe income tax on every dollar they receive from your retirement accounts. A tax-savvy plan is to leave your retirement account to the Red Cross and reserve other untaxed assets for your heirs.

If you are age 70 ½ or older, you can take advantage of a special opportunity to contribute now, during your lifetime, from your IRA. A Qualified Charitable Distribution (“QCD”) is a tax-free withdrawal from your IRA paid directly to the Red Cross. You will owe no income tax on your QCD withdrawal (although you will not receive an income tax deduction for your gift). Simply contact your plan administrator and request a Qualified Charitable Distribution to the Red Cross.

There is another advantage to a QCD contribution. If you are over the age of 72, you must take a required minimum distribution (“RMD”) from your retirement account each year, and you will have to pay income tax on this required withdrawal. However, your QCD donation to the Red Cross will count toward your RMD. You can avoid the taxes you were going to have to pay on your RMD while supporting the lifesaving work of the Red Cross.

Because everyone’s situation is different, we encourage you to consult with your advisor before deciding on a course of action. For additional Gift Planning information please contact Red Cross Gift Planning Officer, Candace Roosevelt, at 617-306-3875 or candace.roosevelt@redcross.org.

**Help us connect with and recognize other current and former Red Cross Nurses!**

Please send the email, phone, and address of your friends and colleagues to us at RedCrossNurse@redcross.org. Share this newsletter via email, Facebook, Twitter and your preferred social media. Go to [http://www.redcross.org/about-us/our-work/nursing-health/nursing-network](http://www.redcross.org/about-us/our-work/nursing-health/nursing-network) and select a link under “View Previous Issues.”

Thank you!