
TELL ME WHAT YOU PLAN TO
DO WITH YOUR ONE WILD
AND PRECIOUS LIFE?
- MARY OLIVER

ST. JOHN'S
foundation

FALL/WINTER 2018 ISSUE

ECHOES

UNDER THE RIMS

CONTENT EDITOR Tom Schlotterback

LAYOUT, DESIGN & PHOTOGRAPHY Mara Flynn

CONTRIBUTORS Tom Schlotterback
Rachel Simonson
Carissa Welsh

CEO & PRESIDENT David Trost

ST. JOHN'S LUTHERAN MINISTRIES
GOVERNANCE BOARD

Pastor Will Sappington, CHAIR

Tom Olson, VICE CHAIR

Claudia Baker, SECRETARY

Tim Thompson, TREASURER

Marty Ambuehl

Carol Blackwell

Kristy Foss

Connie Herberg

Kathy Kelker

Mina Morse

Gary Olsen

Pastor Darren Paulson

John Ronneberg

ST. JOHN'S FOUNDATION BOARD

Harlan Krogh, CHAIR

Eric Nord, VICE CHAIR

Bill Simmons, SECRETARY

Troy Nearpass, TREASURER

Tiff Davidson-Blades

Darrell Ehrlick

Mike Follett

Claire Leslie

Dr. Michael Fischer

Pastor Jen Quanbeck

Sara Sanderson

Paige Spalding

Rod Wilson

Pastor Will Sappington,
GOVERNANCE BOARD

THE SUMMER DAY

by Mary Oliver

Who made the world?
Who made the swan, and the black bear?
Who made the grasshopper?
This grasshopper, I mean-
the one who has flung herself out of the grass,
the one who is eating sugar out of my hand,
who is moving her jaws back and forth instead of up and down-
who is gazing around with her enormous and complicated eyes.
Now she lifts her pale forearms and thoroughly washes her face.
Now she snaps her wings open, and floats away.
I don't know exactly what a prayer is.
I do know how to pay attention, how to fall down
into the grass, how to kneel down in the grass,
how to be idle and blessed, how to stroll through the fields,
which is what I have been doing all day.
Tell me, what else should I have done?
Doesn't everything die at last, and too soon?
Tell me, what is it you plan to do
with your one wild and precious life?



Abiding and Adapting



Tom Schlotterback
VP OF MISSION ADVANCEMENT

"Tell me, what is it you plan to do with your one wild and precious life?"

That is a poetic question posed by a woman now living in Florida named Mary Oliver, who was born in 1935 and grew up in a small Ohio town. Oliver's poetry is known to many and often quoted by people across ages. She has received the Pulitzer Prize and National Book Award, among many additional honors. Before moving to Florida she lived and wrote for five decades in Massachusetts on Cape Cod. Her poems are vivid with a sense of place and her prose stirs imagination and curiosity about creation.

"Tell me, what is it you plan to do with your one wild and precious life?"

Oliver's question, a closing line within a poem titled "The Summer Day," is as inviting as it is pressing. It has to do with life calling and purpose, also known as the concept of vocation. What are you to do with the life you are given? What does living into the future with gratitude, vitality and impact look like?

Although Oliver's question cuts quick to the human soul, her poem as a whole is a beautiful meditation on the blessing of noticing, on the reality of our mortality, and on the way finitude and mortality make all of life more precious if a person is willing to notice and cherish it.

This issue of Echoes casts light on the precious nature of human life and how St. John's seeks to help people live their lives well. Listen to a couple of residents tell their story of choosing to make Mission Ridge at St. John's their home and what residing there has meant to their well-being. Learn how the Life Enrichment team at Mission Ridge and WyndStone provides wellness programming and care. Read about a resident within a St. John's cottage and learn how these cottages add to human wellness. Consider wellness benefits related to volunteer and financial philanthropy. Discover anew how spiritual care permeates the culture and activities of St. John's communities.

As you read about wellness at St. John's our hope is that life may go well for you!

Mary Oliver, "The Summer Day," In House of Light (Boston, MA: Beacon Press, 1990), 60.



RESIDENT SPOTLIGHT

TIMING IS EVERYTHING

Planning for the future, particularly planning for healthcare needs after retirement, is still a somewhat taboo subject in our society. If we acknowledge the aging process, will we bring it on faster? Aren't you only as old as you feel? If we give up living in a single family home, does that mean we lose our independence and privacy?

Once we do begin the discussion, even more difficult questions arise: Do we want to age in place or move into a retirement community? If we move, what sort of community should we choose? When do we move? How do we downsize? Most importantly, what will be the best thing for me? Warren and Judy Frank open up and share their story of transition and how being a part of Mission Ridge and a continuing care retirement community has benefited them.

MAKING THE CHOICE

Warren and Judy had watched friends and family be placed into a healthcare facility after a traumatic health event and knew that was not what they wanted for themselves. "When we decided to move, we wanted to choose; it was our gift to our kids. We noticed that when people are put somewhere they are less happy than when they choose," Judy says. After much research, they selected Mission Ridge. They knew exactly what kind of apartment floorplan and view they wanted, and for four years they waited until the perfect one came available. "It's only because we got on the list so early that we were able to have the luxury of waiting and choosing. We couldn't be happier," says Judy.

At first, their family was puzzled at the move. "They thought it was a nursing home," Warren says, but now after experiencing dining at Mission Ridge, one grandson has said he likes Mission Ridge so much he would have to start saving up so he could move in some day.

THE MYTH ON DOWNSIZING

"Many people think you'll be giving up so much when you move here." Instead, Judy says, it's just the opposite. "You get more freedom. You have more time to do the things you want to do without having to worry about the house and yard work. You will find that you don't need that much; it's a simpler life."

While the life at Mission Ridge may be simpler, downsizing can still feel like an enormous and sometimes overwhelming undertaking, especially when you're leaving behind a home of 30+ years. Warren and Judy acknowledge that is a big deal. "Take your time," they say. Many items were given to family and others were more difficult to decide on. "If you can't make a decision about something, put it in storage and come back to it later," they recommend. Warren and Judy set a three month deadline for getting through the items in storage and appreciate the added time they gave themselves to make the hard decisions.

THE LIFE

Warren and Judy talk about the "inside life" and the "outside life." "When you first move (to a place like Mission Ridge), you have more of an outside life, and that's okay," says Warren, who is a member of three different community bands, the Kiwanis Club, and recently ended a two year stint as the choir director at Shiloh United Methodist. It can be a transition from the outside to the inside. "There are so many things to do when you move here, you don't have to feel guilty about not doing them at first," says Judy.

Today, four years as residents at Mission Ridge, Warren and Judy are very active in the community. They can often be seen walking the campus, playing music for worship services, and participating on resident committees. One of the most wonderful aspects to life at Mission Ridge, they say, is the life enrichment team's focus on not only physical wellness, offering a host of classes from water aerobics, to stick fit, yoga, and meditation, but the spiritual, social and emotional aspects as well.

Judy remembers losing her cousin while he was a resident of Moorberg cottage. Pastor Karl brought the staff and family together in prayer after his passing. "I was so surprised to receive a note from him on the first anniversary of his death. Staff here has a mission, a ministry. The employees care so much for us; it's so freeing."

"Everyone is so nice here. It's like a little town. We look out for each other. That's what is important in community."

Warren and Judy appreciate the connections they have made with other residents as well as staff. "Everyone is so nice here. It's like a little town. We look out for each other. That's what is important in community." One of the things they appreciate most about their neighbors is the feeling of solidarity.

"There are always people here who have been through the same transitions. We all have similar experiences" and that means there is always someone you can talk to about what you are going through.

ADVICE

"Get on the waiting list so if something happens you are ready to move in (and) when you do arrive, the care is there." They recall the care of Judy's cousin as he transitioned from Mission Ridge to higher levels of care as "easy and smooth, not traumatic for someone who needs the care. You have a resource person you know who will help you through the process." "Realize you ARE going to age" they say, but moving in isn't giving up, "We came here to live, not to die," says Judy, and that is just what they are doing.

THAT IT MAY GO *Well With You!*



Human wellness has been a primary aim at St. John's for the benefit of all since its founding in 1963. Although this aim remains steady, the ways in which human wellness is attended continues to evolve and expand. This evolution is most visibly evidenced within the communities of Mission Ridge and WyndStone, both of which are collaborative joint ventures of St. Vincent Healthcare and St. John's.

When Mission Ridge first opened its doors in 1998, there was intent to offer a premier living experience to residents through a combination of amenities, quality services, and plentiful activities. This combination included an elegant dining area in which to enjoy meals, a chapel for spiritual renewal and fellowship, a library for learning, comfortable sitting lounges for relaxing, beautiful exterior grounds, reliable ground transportation, travel opportunities and social events. Several years

after the opening of Mission Ridge, management and Board leaders began to explore the need and possibility of constructing what was first referenced as a wellness mall, later named as the Wellness Center.

Margie Prokop, who served at the time as Mission Ridge Activities Director, tells of early conversations with residents about the possibility



of constructing a wellness mall. "The residents were not much interested in the beginning with any such plans. Some were even upset. When talk of installing a swimming pool was mentioned, several residents

responded that the pool would hardly ever be used. Once the pool was installed, however, the opposite happened."

Generous philanthropy among some of the residents made the possibility of creating wellness spaces and programming actually happen. Whereas there once were only a few stationary bikes located within a third floor room for residents to utilize, several new realities emerged to enrich life and wellness. These included an aquatic center and locker room space, a fitness center with exercise equipment, an outdoor exercise life trail, a peace garden, a putting green, a wellness studio, a woodshop, a movie theater, a technology center and a social food and beverage area known as Clyde's Corner. In addition, investment was made to add life enrichment and wellness staff.

The original Mission Ridge Wellness Coordinator to guide programming

was Ellen Wilson. When Ellen took leave, Physical Therapist Mike Kouwenhoven and Occupational Therapist Stephanie Hilling stepped in as leaders and educational guides until Erin Adams was hired in 2010 to serve as the new Wellness Coordinator. Erin has joyfully continued in her leadership role ever since. She is joined in team by Tina Price who serves as Resident Life Coordinator, Carrie House who serves as Life Enrichment Coordinator, and Kelsey Hansen who serves as Wellness and Life Enrichment Assistant. When WyndStone opened in 2016, Whitney Buechler was hired as full-time Life Enrichment and Wellness Coordinator.

Margie says, "Wellness betterment for our residents is a team approach. The Wellness Center and staff were big investments on the part of St. John's. It is one of the best things we ever did!"

Erin Adams comments, "Human wellness fits into the mission of St. John's. It is our mission! In all that we do our team seeks to address the many dimensions of wellness which include physical, environmental, spiritual, emotional, social/cultural, intellectual, and vocational. We work in tandem with other departments also, such as Rehabilitation Services, Pastoral Care and the St. John's Foundation. Our goal is to create a culture of wellness. We want our residents and our staff to be healthy and well. Our annual wellness fair

is both well-received and well-attended."

Tina Price adds that the Life Enrichment/Wellness Team seeks to meet with residents once a month to inquire what activities and educational experiences are of interest. "We really value resident direction and feedback about how we are doing. They have great ideas. We seek to have a mix of physical, social, educational and fun stuff." Whitney follows the same pattern at WyndStone. She observes,



"Wellness is evolving at WyndStone. We started strong when we opened two years ago and it continues to adapt. Every resident has a different set of enjoyments or needs. I seek their input and program accordingly."

When asked what residents seem to most enjoy, team members respond that education presentations by resources in the community are very popular. These presentations, which are open to the public, include topics of medicine, nutrition, grief, spirituality, therapy, science, finance, and history to name a few. Class activities such as Aqua Zumba and

yoga are also very popular and open to the public. Residents make good use of the Fitness Center and Aquatic Center, which are also open to staff. With smiles on their faces, team members remark that Thursday happy hour within Clyde's Corner continues to grow in popularity and participation. It has become a favorite social time for many.

Mike Kouwenhoven, Director of Rehabilitation Services at St. John's, speaks of the positive interface between the Life Enrichment/Wellness Team at Mission Ridge and WyndStone and the Rehabilitation Therapist Team. "We work with the special needs of residents as they arise. Residents appreciate our mobility to come to their home for therapeutic assistance and the wellness centers provide us capacity as therapists to meet their needs."

The Wellness Center, staff leadership and programming within Mission Ridge and WyndStone communities are life sustaining and unique. No other comparable residential context for older adults in Billings has facilities or offers programming that matches what these two communities offer. The investment of resources for wellness facilities and programming is high, but the investment has missional value for the quality of life it delivers to all.

HOW HELPING OTHERS *Helps Us*



Human nature calls us all to participate in the world in a way where we find meaning and purpose in the work that connects us to others. Conventional wisdom tells us that helping others is a good thing and science has demonstrated the outcomes it can have for the giver.

But what does the science say exactly? Researchers at the London School of Economics¹ studied the relationship between volunteering and measures of happiness in a large group of American adults and found the more people volunteered, the happier they were. Compared with people who never volunteered, the odds of being “very happy” rose 7% among those who volunteer monthly and 12% for people who volunteer every two to four weeks. For weekly volunteers, researchers found a 16% increase in feeling very happy—a hike in happiness equivalent to having an income of \$75,000–\$100,000 versus \$20,000. The threshold for volunteering to have an impact is about 100 hours per year or an average of two hours per week.

One of the most startling findings in volunteer research was that for those already in retirement, participation in

volunteer service was more strongly correlated with life satisfaction than continuing to work for pay². Another study found that volunteering among older adults (age 60+) provided benefits to both physical and mental health, while similar correlations were not found for mid-life adults who volunteer³.

*We make a living
by what we get
but we make a life by
what we give.*

-WINSTON CHURCHILL

Armed with the knowledge that giving has powerful effects on health and happiness after retirement, the question now becomes one of vocation. What is the most meaningful and impactful way we can give of ourselves and our time? For some, it may take the form of helping a child, grandchild, or neighbor. For others, it could mean joining a civic organization or church group, or taking on a

formal volunteer role at a non-profit. When people awaken to what they are called to do, life takes on greater focus and purpose. They come into rhythm with the deeper longing of their hearts, while at the same time adding to the common human good.

If you are interested in getting involved, please call Carissa Welsh, Community Volunteer Coordinator at 655-7727 or email volunteer@sjlm.org.

¹ Borgonovi, F. (2008) *Doing well by doing good. The relationship between formal volunteering and self-reported health and happiness. Soc Sci Med.* 2008 Jun; 66(11): 2321–2334. Mar 5. doi: 10.1016/j.socscimed.2008.01.011

² Li, Y. & Ferraro, K. F.; *Volunteering in Middle and Later Life: Is Health a Benefit, Barrier or Both?* *Social Forces*, Volume 85, Issue 1, 1 September 2006, Pages 497–519, <https://doi.org/10.1353/sof.2006.0132>

³ Brown, W.M., Consedine, N.S., and Magai, C. (2005) “Altruism Relates to Health in an Ethnically Diverse Sample of Older Adults.” *Journals of Gerontology, Series B: Psychological Sciences and Social Sciences*, 60B(3): P143-52.

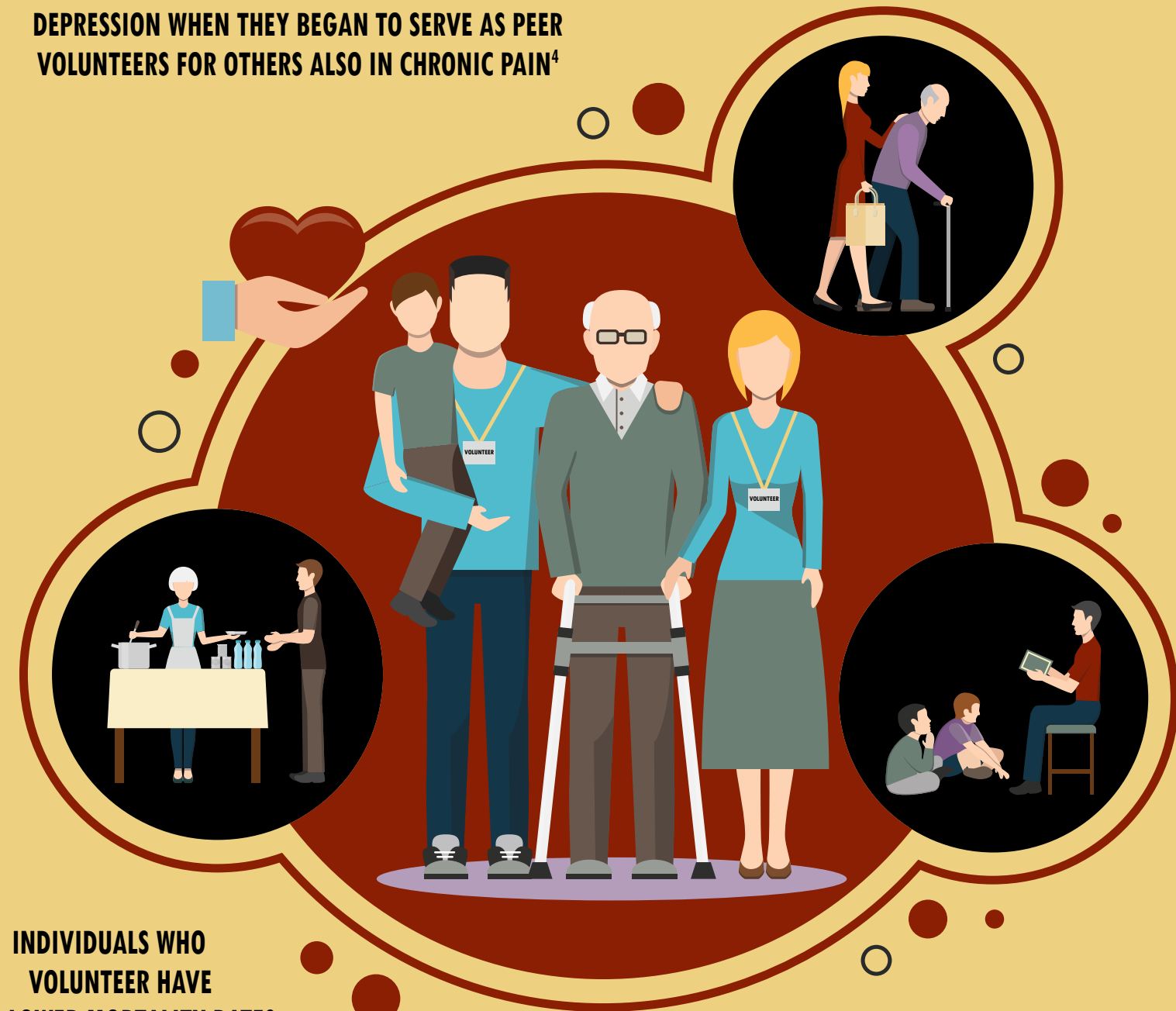
⁴ Harlow, R. E., & Cantor, N. (1996). *Still participating after all these years: A study of life task participation in later life. Journal of Personality and Social Psychology*, 71(6), 1235-1249. <http://dx.doi.org/10.1037/0022-3514.71.6.1235>

⁵ Arnstein, P., Vidal, M., Well-Federman, C., Morgan, B., and Caudill M. (2002) “From Chronic Pain Patient to Peer: Benefits and Risks of Volunteering.” *Pain Management Nurses*, 3(3): 94-103.

⁶ Sullivan, G. B., & Sullivan, M. J. (1997). “Promoting Wellness in Cardiac Rehabilitation: Exploring the Role of Altruism.” *Journal of Cardiovascular Nursing*, 11(3): 43–52.

For Your Health

INDIVIDUALS SUFFERING FROM CHRONIC PAIN EXPERIENCED DECLINES IN THEIR PAIN INTENSITY AND DECREASED LEVELS OF DISABILITY AND DEPRESSION WHEN THEY BEGAN TO SERVE AS PEER VOLUNTEERS FOR OTHERS ALSO IN CHRONIC PAIN⁴



INDIVIDUALS WHO VOLUNTEER HAVE LOWER MORTALITY RATES THAN THOSE WHO DO NOT, EVEN WHEN CONTROLLING FOR PHYSICAL HEALTH⁵

INDIVIDUALS WHO VOLUNTEERED AFTER THEIR HEART ATTACK REPORTED REDUCTIONS IN DESPAIR AND DEPRESSION, TWO FACTORS THAT HAVE BEEN LINKED TO AN INCREASED LIKELIHOOD OF MORTALITY IN THIS TYPE OF PATIENT⁶

HALLMARKS OF HOME

The Cottages at St. John's



What impact does one's living environment have on wellness and quality of life? It turns out quite a lot; some might go so far as to say the living environment, one's home, is the very definition of quality of life. When quality of life is complicated by the need for help due to advancing age, disability, or chronic illness, rethinking the meaning of home inevitably enters the conversation for many families. The hallmarks of home – autonomy, familiarity, history, relationships, privacy, and

dignity – are all characteristics sought after when exploring long-term care options.¹ Cottage-style living is often an option that best fits those needs.

Initially conceived as the Green House Project by Eden Alternative developer, Dr. Bill Thomas, the first Green House was built in 2003 in Tupelo, Mississippi. The second was built in Billings, Montana, on the St. John's Lutheran Ministries campus. The guiding principle was the idea that if given the option, most people

would prefer to live in a home, not an institution, no matter how well the institution provided the hallmarks of home. As the Green House Project gained national attention, the Robert Wood Johnson Foundation provided a \$10 million grant to expand across the nation.² Today, the cottage model has been widely accepted and adopted by countless senior service providers. The St. John's main campus now boasts seven residential cottages, with additional cottages in Laurel, Red Lodge and the Billings Heights.

Cottage. The word itself evokes a sense of coziness, charm and intimacy. The Cottages at St. John's are just that – environments that allow for long-term care services to be delivered in an environment that is designed to feel more like home. Intended for just twelve residents per cottage, the interior resembles a typical suburban home with an open floor plan. The gathering, living and dining spaces surround an open residential-style kitchen. Private bedrooms with full bathrooms adjoin the living areas or are situated down short hallways. Outdoor spaces with patio seating and gardens complete the home-like setting. Residents gather for conversation in cozy living areas complete with fireplaces. The constant presence of families provides companionship and connections, not only for their own family member, but for other residents as well.

The cottage staffing model is aimed at creating intentional relationship opportunities for elders. Each cottage is staffed at all times with two Elder Sharaths who are universal workers providing all services needed for the

cottage on a daily basis: personal care, housekeeping, laundry. The Sharaths have core training as Certified Nursing Assistants and additional training on the cottage philosophy of creating a nurturing environment where elders have their own identity. A registered nurse is also on staff 24-hours a day/7 days a week, ensuring that health care needs are met as they evolve. The elders' daily interactions with such a small staff naturally create bonds that are familial in nature, expanding personal networks at a time in their lives when outside connections tend to diminish.

Daily life in the cottage revolves around meals and activities – just like living at home. To that end, each cottage employs its own cook to attend to menu planning, meal preparation and clean up. Breakfast is cooked to order for each resident on their own time schedule, however lunch and dinner are served family style in the dining room to create intentional social interaction between elders and sharaths. Elders are welcome to assist in the kitchen or wander in for a snack

Continued on the next page.



Stay CONNECTED



St. John's Lutheran Ministries
facebook.com/stjohnsmt

WyndStone
facebook.com/WyndStoneLiving

Lutheran Social Services of MT
facebook.com/lssmt

The Willows
facebook.com: The Willows of Red Lodge

The Vista
facebook.com/vistaliving

St. John's Events
facebook.com/sjlmevents

The Crossings
facebook.com/thecrossingsmt

Mission Ridge
facebook.com/missionridgeliving

Senior Independence of Montana
facebook.com/SeniorIndependenceMT



instagram.com/sjlmevents



youtube.com/StJohnsMT



Volunteer
Visit www.sjlm.org/volunteers
for opportunities



Sign up for our E-Newsletter
visit www.sjlm.org and click the
"Stay Connected with St. John's"
button in the upper right.

any time of day. It is not uncommon to walk into a cottage at St. John's only to be met with the welcoming aroma of freshly baked cookies, which might have been made by the elders themselves.

Cottage activities tend to be quite individualized simply because there are fewer residents, each with their own unique interests and abilities. Each cottage is furnished with a piano, books, games and puzzles. For outdoor-loving elders, the gardens and walking paths beckon. A classic movie might be playing at any time of day on one of the large-screen televisions in the living area. Volunteers lead Bible studies, provide musical entertainment and fill days with a myriad of activities designed to entertain and engage. Weekly worship as a small group becomes an intimate, highly personalized experience as staff and family gather in one another's presence to share hope and healing through God's word.

Rosalie Kane, PhD, professor, director of the Long Term Care Resource Center and researcher in qualitative long term health care delivery at the University of Minnesota finds that "people who need long-term care are often compromised in their quality of life by the very circumstances and conditions that necessitate the long-term care in the first place."³ As such, there is no best solution when it comes to delivering those services when an individual's home is no longer an option. Dr. Kane's research suggests that trends such as the cottage model seek to restore as much quality of life as possible as the physical environment certainly plays a significant role in wellness and quality of life.

We agree. St. John's is in the business of providing living opportunities within nurturing environments of hope, dignity and love where every day, for every age there is healing, meaning and purpose.

¹ Kane, R. A. (2001, June 1). Long-Term Care and a Good Quality of Life: Bringing Them Closer Together. *The Gerontologist*, 41(3), 293-304. Retrieved from <https://doi.org/10.1093/41.3.293>

² thegreenhouseproject.org/history. (n.d.). Retrieved August 30, 2018, from thegreenhouseproject.org: <https://www.thegreenhouseproject.org/>

³ Kane, 2001



ReImagining Home A RESIDENT'S PERSPECTIVE

In her soft southern twang, Mildred MacMurchy shares the stories of the numerous family photos and her own watercolor paintings that adorn the walls of her room at the Liggett Cottage. Her watercolor palette sits at the ready for her next creation. One of Mildred's most treasured creations is the 50th wedding anniversary collage of travels with husband, David: a Nathan's logo from the original hot dog stand, snippets of numerous playbills including, *La Cage aux Folles* at the London Palladium and *Grease* and *Funny Girl* on Broadway. From the British Isles to Denali, Alaska and points in between, the collage is a visual reminder of their life together. When she isn't producing works of art, Mildred spends hours sewing quilts, each one intended for a grandchild or great-grandchild.

Mildred, 94, came to St. John's to live at Mission Ridge in 2013 from Corpus Christi, Texas. As her physical needs increased she moved to assisted living at The Vista and in 2017, made the decision to move to a cottage setting. Acknowledging the need for a higher level of care was not easy, but being able to stay in the familiar setting of the St. John's campus has been meaningful for Mildred. "I really liked living at The Vista, but I appreciate having familiar surroundings and familiar faces in the staff as I have moved from place to place." She is especially grateful that the cottage managers and social worker ensure that she returns to The Vista each week for the mid-week worship service. That small effort on the part of staff has kept her connected to her friends.

Staff also found space for Mildred to sew when it was clear that her room did not have space for her equipment. Her mahogany sewing cabinet, custom made during her years as a Navy wife in Panama, now sits just outside her bedroom in a nook of the cottage's main living room. Its location invites staff, residents and visitors to watch Mildred's quilts go from seemingly random scraps of fabric to beautifully crafted geometric designs.

Cottage living will never be mistaken for living at home, but creating a welcoming, home-like setting that enhances the long-term care residents experience can be achieved. Mildred can attest to that.

IT IS WELL WITH MY SOUL

When St. John's was founded in 1963 by Montana Lutheran congregations, an original intent was that it be a community wherein spiritual care of residents and staff would be a high priority. This intent was rooted in recognition that spiritual wellness is one of the essential life dimensions related to human wellness.

Board leadership and management have historically upheld this intent by investing resources enough to sustain a healthy culture of spiritual care. This culture is missional in nature and unique among comparable residential and human service organizations. This culture is also valued by St. John's residents, patients, family members, employed staff, volunteer staff, ownership congregations and stakeholders. When asked as a new employee about her observations of

spiritual wellness at St. John's, Pastor Elizabeth Liggett remarked, "There is a real care for the human spirit here. It is a spirit that feels positive. Even a walk through the gardens and grounds lifts my spirit."

Although the St. John's community as a whole contributes to sustaining a healthy culture of spiritual care and wellness, a pastoral team is called upon to provide thoughtful structure and compassionate shepherding. This team currently includes a Director of Pastoral Care and Church Relations, Karl Guhn; two campus pastors, Pateng Makdoh and Elisabeth Daniels; a pastoral intern, Ann Bjorklund; and a Music Ministry Director, Kristin LaVe. The Senior Independence Hospice team, which is managed by St. John's, also includes an ordained chaplain, Elizabeth Liggett.

These spiritual care providers see to it that weekly worship opportunities are offered throughout St. John's communities. These experiences are a gift of connection and support among residents with one another and with their loved ones. Pastor Makdoh, whose birthplace is the nation of India and whose faith tradition is Christian Presbyterian, shares, "I find there to be a unity amidst diversity at St. John's. This is a very welcoming place to people of all faith traditions and welcoming to those who claim no particular religious or faith tradition."

When additional assistance is needed to provide St. John's residents and patients with desired worship experiences, the pastoral team calls upon local clergy to preside and preach. These clergy generously volunteer their time and leadership as they are able, for which St. John's

Continued on the next page.



is grateful. Likewise, when local congregations experience pastoral leadership needs, St. John's clergy are gladly available to preside, preach and assist as called upon. The relationship and mutual support between St. John's and area congregations is a treasured blessing.

In addition to guiding religious services and rituals, the pastoral team at St. John's provides daily spiritual care in a variety of ways. These include pastoral visitation and 24 hour on-call care, monthly memorial services, devotional leadership and special blessing rituals, employee help fund distribution, employee spiritual care and support, Christmas joy gifting to children of employees, school backpack gifting to children of employees, children's summer church, and end of life vigil care training for volunteers.

An informal mantra at St. John's is that no one dies alone. When a resident is transitioning from life to death in final days or hours, either someone from the pastoral team or vigil volunteer team is available to sit with that resident every hour of day or night, offering what is needed and as family has invited. Vigil care is a ministry of gentle compassion and presence. Kristin LaVe adds, "At end of life, various staff come and say good-bye to residents. It's a beautiful thing."

Pastor Guhn observes that at St. John's, "All minister to each other." Employees and volunteers minister to residents, patients, and to one another. Children minister to elders and elders minister to children. Guhn adds that the environmental service staff are especially valuable ministers. "Housekeepers often have very engaging and caring relationships with the residents. They become the caring connections in ways that members of the pastoral

team cannot do day-in and day-out. They make a difference."

Pastor Elisabeth Daniels speaks about the natural presence of prayer within St. John's. "Our prayer life at St. John's is really active and fruitful among the staff and our elders. Our elders are in tune with needs of our staff and our staff are in tune with needs of our elders. They pray for one



another." Ann Bjorklund adds, "The pastoral team facilitates spiritual care but others join in." Kristin LaVe tells the story of when she first began working at St. John's and assisting with morning devotions at Mission Ridge. "I was so surprised by the fact that the President and CEO was sitting right next to me as we all joined hands to pray the Lord's Prayer. That was a really powerful moment for

me and told me a lot about St. John's, that it's a community that prays together."

When new employees begin work at St. John's they gather with current employees so that the pastoral team may lead a ritual called the Blessing of the Hands. When employees are honored for outstanding service they receive what is called the Hands and Heart of Jesus Award. Upon receiving this highest honor, employees, residents, and patients circle together and hold hands to pray for the one being honored. Also, before thousands of flowers are planted on the St. John's campus in spring, the community gathers for a ritual called the Blessing of the Flowers. Special K Ranch is blessed for growing the flowers, those who plant flowers are blessed for their work, and the flowers themselves are blessed for the beauty of the earth they will provide.

When one observes how spiritual care and wellness naturally permeate St. John's culture and activities, the original founders would be well pleased for how their intent has evolved with grace and grown in compassion.

Ways to Give

GIVE NOW

Make an immediate, outright charitable gift.

GIVE LATER

Keep control of use of assets while living and make a charitable gift upon death.

GIVE & RECEIVE

Make a charitable gift and receive ongoing income payments for life or a term of years. The remainder provides charitable support.

Contact
Rachel Simonson, CFP®
GIFT PLANNER
406-655-7783

FINANCIAL WELLNESS: *Give it Away*

Yes, you read that right. Sharing financial resources in ways that make an impact is as important as living within one's means, carrying low debt loads and saving for the future. It is often assumed that most philanthropists are wealthy, fortunate to have more money than they need. In actuality, studies reveal that middle-to-lower income Americans are among the most generous as it relates to percentage of wealth shared according to the authors of "American Generosity," a study on charitable giving in America.¹

Herzog & Price also offer that for donors of average means, the ability to make a difference in the lives of others is more meaningful on an emotional level rather than an economic level. Unlike the fabulously wealthy, middle-income Americans tend to be more connected to the realities of those in need and have a deeper appreciation for how gifts to charities fill the gaps for those in need. They are more likely to have seen the need on a personal level in their own neighborhoods and families.



Deeply rooted in the human condition is the desire to make a difference by helping others, particularly when confronted with the personal stories of those in need. Yet also rooted in the human condition is the need to be a good steward of one's resources. So when your heart is large, but your wallet is not bursting, what are the best ways to put financial gifts to use?

Here are three profiles of everyday people with average financial means who are grateful for what they have and for the opportunity to give it away to make a difference for the people whose care is entrusted to St. John's.

Continued on the next page.

Amy:

MID-40'S, MARRIED, EMPLOYED FULL TIME, NO CHILDREN

Amy has always understood the stewardship principles of abundance and generosity, even when her bank account and annual income were meager. In her twenties, she purchased a \$100,000 life insurance policy owned by a charitable foundation and has since made St. John's the sole beneficiary of that policy. The annual premium of \$900 is fully deductible on an annual basis which has saved Amy just a bit over \$100 in taxes each year for the last twenty years. Not a great savings, but the joy in her heart is immeasurable knowing that sometime in the future, her gift will ensure St. John's can continue to provide quality care to elders.

Fred & Joan:

MID-80'S, RETIRED, 3 CHILDREN, 8 GRANDCHILDREN

As retired teachers, Fred & Joan enjoy a comfortable retirement income from pensions and social security. They were good savers and have modest IRA accounts along with other investments. The Required Minimum Distributions from those accounts total about \$20,000 annually and because they are fully taxable, are really

more nuisance than benefit. Fred & Joan use the Qualified Charitable Distribution provision to donate the RMDs to St. John's on an annual basis. They receive no tax deduction, but they do not have to claim the distribution on their Form 1040 as income, which saves them approximately \$5000 in taxes each year. Fred & Joan take great pleasure in knowing that this gift, though low impact to them, allows St. John's to offer physical care and spiritual support to so many.

Henry:

MID-60'S, WIDOWED, 2 CHILDREN

Henry is semi-retired and self-employed as a consultant, but will have pension and social security income after he reaches age 70. He lives well beneath his means, but generous to a fault, Henry has few assets other than his home, which he had planned to leave to charity after his death. Instead of waiting and receiving no lifetime benefits for the gift, Henry made the choice to gift the home to St. John's using the Life Estate Reserved planned giving tool which creates an immediate tax deduction and the Montana Endowment Tax Credit (see sidebar). The combined federal and state

tax savings in the year of the gift is approximately \$10,000 and may yield additional tax savings in future years. Henry will enjoy living in the home until he is ready to move into a retirement community. When that day comes, St. John's will sell the home and can offer Henry guaranteed income for the remainder of his life using a gift annuity from the sale proceeds. He intends to use the gift annuity income to pay for long-term care costs as he ages. The ultimate result is that the gift will cover a portion of the annual cost of care for one St. John's resident who has exhausted his or her resources. Henry is proud to think that someone with limited financial resources can make such a difference in the lives of others just by thinking creatively.

¹Herzog, P. S. (2016). *American generosity who gives and why*; New York, NY: Oxford University Press.

WHAT IS THE MONTANA ENDOWMENT TAX CREDIT?

A tax credit is a dollar-for-dollar reduction of the tax payable.

This credit allows for a state income tax credit of up to 40% of a qualifying planned gift's federal charitable deduction. For married couples, the maximum credit is \$20,000. For single filers, the maximum credit is \$10,000.

If the deductible amount of a gift is \$50,000 (\$25,000 for a single filer), the donor will receive the maximum tax credit. $\$50,000 \times 40\% = \$20,000$ ($\$25,000 \times 40\% = \$10,000$).

To learn more about using planned gifts to take advantage of this tax credit opportunity, please contact the St. John's Foundation.



Rachel Simonson, CFP®
Gift Planner
rsimonson@sjlm.org
(406) 655-7783





Volunteer Recognition

On September 20th we honored volunteers from all of our ministries for their Outstanding Volunteer Service. Ellen Oberlander was honored for 50 years of Outstanding Volunteer Service to St. John's as a visiting volunteer.

OUTSTANDING VOLUNTEERS OF 2018

CROSSINGS

- Cleo Koefeldt
- Katcha Fox
- John Haberlock

FOUNDATION

- Pam Lowe

ST. JOHN'S

- Ellen Oberlander
- Nadji Hanika
- Glory Stampers

MISSION RIDGE AND THE VISTA

- Kathryn Leathers
- Judy Frank

PASTORAL CARE

- Rachel Simonson

SENIOR INDEPENDENCE

- Arlee Scott

WYNDSTONE

- Robin Bedford



ST. JOHN'S LUTHERAN MINISTRIES 2018

2018 HHCAHPS TOP 25 FAZZI

Congratulations to Senior Independence of Montana for receiving the Patient Satisfaction Award of Distinction and being honored as an agency of national best practice by Fazzi Associates, which is a professional organization purposed to help home health and hospice agencies improve quality, profitability, efficiency and patient and family satisfaction. Senior Independence of Montana is a joint venture between St. John's, the Billings Clinic and Big Sky Senior Services, managed by St. John's.





3940 Rimrock Road Billings, MT 59102
(406) 655-5600 Fax: (406) 655-5656
www.sjlm.org

Non-profit
organization
US Postage
PAID
Permit No. 333
Billings, MT

*Want to leave a
family legacy?*

Want to honor a loved one?

*Want to remember a special
occasion or achievement?*



COMMEMORATIVE BRICKS

For a tax deductible donation, an inscription of your choosing will be engraved on a granite brick to be placed in the Fred & Marie Miller Pavilion on the Townsquare. The Townsquare is the location for the Summer Concert Series, weddings and other special events throughout the year. Proceeds from the sale of the bricks will benefit St. John's Lutheran Ministries.

For more information please contact

Mara Flynn at 655-5716

**or go to our website
www.sjlm.org/foundation/bricks/
for an order form.**

