

*fall/winter 2022*

# ECHOES

UNDER THE RIMS

AUTUMN



St. John's United



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# ABIDING & ADAPTING

## Nothing gold can stay



COOL WEATHER HAS SETTLED upon Montana. The sun is lower and daylight is less. We are well into autumn, a season of transition that bridges the heat of summer and cold of winter.

Birds in the air and critters on ground instinctually recognize nature's shift. Geese fly high above in V-shaped formations as they honk and aim southward. Starlings flock for a similar trek. Squirrels scamper while hugging acorns to be squirreled away, and bears feast before their hibernation. In neighborhood backyards, the last of food from garden plots has been harvested. Apples are plucked, walnuts drop, and flowers shed their petals.

Leaves on trees have been changing colors for weeks, at varying pace. Maple trees adorned themselves in shades of red and orange. Aspens and cottonwoods displayed canopies of golden yellow. Sumac groves looked to be aflame. Some leaves released from their branches early while others still

cling, flapping in November breezes. And those once-green fields of wheat and barley really did transform into amber waves of grain.

The famous Dutch artist Vincent Van Gogh (1853-1890) wrote in a journal these words: "As long as autumn lasts, I shall not have hands, canvas, and colors enough to paint the beautiful things I see."

Autumnal scenes on this good earth do serve to remind that the nature of life is not static, but dynamic – an odyssey that includes both flourishing and fading. The American poet Robert Frost (1874-1963) authored a short work highlighting this truth. He titled it, *Nothing Gold Can Stay*.

*Nature's first green is gold,  
Her hardest hue to hold.  
Her early leaf's a flower;  
But only so an hour.  
Then leaf subsides to leaf.  
So Eden sank to grief,  
So dawn goes down to day.  
Nothing gold can stay.*

Frost's poem expresses the poignancy and pathos of life's transience, observing that all things – even good things – evolve, change, and fade eventually. This includes all creatures large and small, natural landscapes, and seasons. Even healthy organizations such as St. John's United do not remain static, but evolve – letting go of what naturally fades, creating

new spaces, and planting seeds for the growing season to come. *Nothing gold can stay*.

Within this issue of Echoes are photos that display the beauty of autumn and stories that tell about seasons of change and new growth within the lives of individual elders, the landscape of elder care in America, and the original St. John's Legacy building.

As you view these photos and read these stories, perhaps you may consider your own life seasons. What to let go of? What to create new spaces for? What to plant now? *Nothing gold can stay*.

A handwritten signature in black ink that reads "Tom Schlotterback".

Rev. Dr. Tom Schlotterback  
VP of Mission Advancement

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# CORNERSTONE AND MISSION

## TO REMAIN FIRMLY IN PLACE

WHAT'S GOING ON AT THE CORNER building at Rimrock and Shiloh?

That is currently one of the more frequently asked questions of St. John's leadership. People driving by or walking along where those two roadways intersect cannot help but notice the construction fencing and flurry of activity by people in hard hats.

It will soon be sixty years since elder residents first moved into what became known as Wing One at St. John's Lutheran Home. Two adjoining building wings were completed a few months later and a cornerstone was set into place on June 7, 1964.

Karna Rhodes, Senior Administrative Officer for St. John's United, tells that "Wing One has historically been recognized as the cornerstone of the St. John's campus, both literally and figuratively. So many people lovingly received shelter and care within those Legacy apartments through the years. I worried that

when we removed Wing Two to construct the affordable housing project known as Chapel Court Apartments, we might lose the warm feeling of welcome. That has not been the case, though. The sense of welcome and care has remained as vibrant as ever. The Common Grounds coffee shop, a new beauty shop, and a conference room have all helped to refresh the look and add life."

Since completing the Chapel Court Apartments project in 2020, Rhodes adds, "It became clear to all that Wing One and Wing Three needed to be refreshed. The dark hallways, small residential rooms, and unintentional water features that seeped through the roof gave evidence that the building had lived its full season of life. It was time to renew."

In 2021, the St. John's Board of Directors approved management's recommendation to transform Wing One into a thirty-six room Transitional Rehab Center (TRC).

The renewal effort began with full-scale demolition and removal of everything other than necessary supporting walls and beams. At completion of the demolition phase, onlookers could see through the building from one side to the other. Next, workers began to frame new walls and install supporting electrical, heating, cooling, and other systems. A new roof and second level mezzanine will also be added.

Area hospitals are grateful that St. John's is advancing this project as the need for transitional healthcare beds is increasing. In addition to feeling good about responding to community need, Rhodes is energized by specific features of what will become a state-of-the-art rehab center.

"I am most excited," she says, "that our entire transitional care team will serve within one space. Care management and case management quality will be elevated. Collaboration efficiencies will



increase. A nurse practitioner will guide the team. A central location for the therapy gym and related amenities will benefit everyone. Equally beneficial will be the option to serve meals within patient rooms or within the Chapel Court dining area.”

Rhodes is pleased with the leadership team that has been formed to launch the TRC on a course for sustainable success. This team includes Jan Ostermiller, a nurse practitioner who will direct all transitional care and ancillary services; Shannon Bloyder, Director of Rehab; Ruth Boese, Transitional Care Lead Nurse; Megan Farley, MDS Assessment; Sue Duray, Director of Case Management; and Jennifer Olson, Social Worker and Discharge Planner. These capable people will work with many other nurses and therapists to serve and care for future patients.

Shannon Bloyder shares in the excitement expressed by Rhodes about this project. “I love the newness and layout of the TRC. Nurses and therapists will be able to work in closer proximity. We will have added freedom for program development such as the patient-driven payment model. The better building, equipment, space, and programs are all mission driven.”




While quality nursing and therapy care is already provided by St. John’s within its existing transitional care spaces, advanced technologies will be added within the new TRC. Jan Ostermiller explains, “We will have improved medical monitoring capacities, wall oxygen, suction, and other features that we currently do not have. This structure will be a modernized rehab center, capable of providing care to more medically complex patients. The new context will help add to the skills of our nurses for medical management. Furthermore, we will seek to be intentional about integrating dietary with nursing and therapy in ways that will improve patient care. Quality culinary and nutrition really matter to our patients.”

When asked what the founders of St. John’s might think about the closure of Wing One as a residential apartment area to become a Transitional Rehab Center,

Shannon Bloyder responds, “I think the founders had a lot courage in dreaming of and building this place. I think they would be equally proud and pleased with our courage to leave behind what no longer works, and to move toward what is needed now by the community.”

Jan Ostermiller agrees. “This is a wonderful opportunity to build a premier rehab center in Billings to serve people in a way that no one is currently able to do. I think the founders would be proud to see what we are attempting to do.”

Lastly, in case people wonder, the original St. John’s cornerstone that was set into place in 1964 will remain firmly in place. More importantly, the mission of St. John’s will remain firmly in place, continuing to provide living opportunities within nurturing environments of hope, dignity, and love. 



# SO MUCH LIFE TO LIVE



Patty Lechner

**Patty Lechner** and her husband, Ted, moved from their home into Mission Ridge in 2018 following the sudden loss of vision in Patty's left eye. During their 60-year marriage, Ted and Patty both enjoyed lengthy professional careers in healthcare and education. They raised children and built a home together nestled under the Rims not far from Mission Ridge. Patty recalls that while they loved their home — especially Ted who cared for the yard daily — “I wanted to make sure that if I lost all of my vision, Ted would be taken care of.”

For Patty, the impetus for the move was looking out for Ted's best interests should she become infirmed. That is why Ted's quick decline and death in 2021 came as a surprise to everyone. “I am so fortunate and grateful we moved to Mission Ridge. We were in the right place at the right time.” Patty remembers the residents and staff rallying around them while she cared for Ted in their apartment. “They knew I was nursing Ted while he was on hospice and people stopped by regularly to check in on us,” recalls Patty. “The staff all over campus are special and you feel they have a mission. Everyone was wonderful to us.”

AS THE BYRDS FAMOUSLY SANG IN 1965:

*To everything*

*There is a season*

*And a time to every purpose, under  
heaven*

The human experience is no exception and each one of our lives is propelled by cycle and season.

Youth is spring — fresh and new, full of learning, questioning, and discovery.

As youth matures into adulthood, just as spring develops into summer, the days grow longer, roots grow stronger and deeper. Plants bear and sow seeds for the

next generation just as we become parents and watch our young leave the nest.

Adulthood eventually winds down into a slower pace, just as days grow shorter as autumn creeps in. While the show of spring and summer is spectacular with color and growth, autumn takes a more subtle approach to displaying all the glory of the harvest. With maturation in its peak, the crops that have been tended the longest are finally ready for harvest, such are the gifts and wisdom we've cultivated throughout our lives. Autumn is robust with life, fervor, and richness as it prepares for the stillness of the winter season.



Despite COVID restrictions and grief, Patty's vision remains strong and she is as active as ever. Patty recently completed her term as treasurer for the Resident Council. "I've enjoyed the company of others who also choose to serve." Patty also sings in the resident choir, the Missionaires, and can be seen participating in activities and events.

Carrying on their love for plants, Patty is grateful for her apartment that overlooks the picturesque town square. She tends for many plants indoors and out, and feels right at home with the Beartooths as their backdrop. A self-professed book worm, Patty describes life at Mission Ridge as private and quiet. Whether it's engaging with residents and staff, or snuggling up on her couch with a good book, "My days are as full as I want them to be."

**Marilyn Haidle** has been a resident of WyndStone in Billings Heights since it opened in 2016. Marilyn and Irv, her beloved husband of 50 years, farmed grain crops and livestock (hogs being her favorite) and raised four children together in the Fallon area. Following a tragic accident that took Irv's life, Marilyn

was living with her daughter, Kim, when she realized it was time for a change.

"I had experienced so much in my life and was ready to come here where I have everything I need in one place," remembers Marilyn.



**Marilyn Haidle**

Being at home had its limits, "I just love the people here and the social life," Marilyn states. She enjoys the many activities offered and attends exercise classes five times a week.

Marilyn's eyes sparkle with joy when talking about her apartment which boasts east-facing windows

and panoramic views of spectacular sunrises in the Heights. Marilyn enjoys entertaining family and other residents when she gets the chance. "You just can't be bored around here," she says.

According to Lisa Sorensen, Community Relations Coordinator, Marilyn serves as one of the unofficial WyndStone campus ambassadors. When Marketing staff is giving a tour, Marilyn greets every visitor with her beautiful smile and asks them if they're thinking of making a move. She always tells them, "You'll just love it here!" She also makes a point of meeting new residents and making them feel welcome in their new surroundings.

"It takes a special kind of person to make the move. It takes courage, foresight, and planning," says Patty. The move to St. John's also comes with support, opportunity, and engagement. For those who choose to make the plunge, the autumn phase of life really has *So Much Life to Live*. ♦

## COMMEMORATIVE BRICKS

Want to leave a family legacy?

Want to honor a loved one?

Want to remember a special occasion?

For more information please visit our website.  
[www.stjohnsunited.org/foundation/bricks/](http://www.stjohnsunited.org/foundation/bricks/)







# The Grounds in Autumn

While the crisp morning air, final showing of annual flowers, and sprinkler blow out signal the turning of the season, that does not mean the St. John's Grounds Crew is at rest. In autumn, the grounds are flourishing with staff and volunteers who are engaged with fall cleanup, pruning, and hanging lights to brighten the holiday season. St. John's communities on the Billings West End, Billings Heights, Laurel, and Red Lodge would not be what they are without the year-round nurturing beauty and tranquility of the surrounding environment. If you're driving through, please stop to offer a word of thanks to our hard-working staff. ✦



Alice Meyer



Left to Right: Mike, Brent, Alice, Cindy, Paul, Jose, Noah, Abram, Sterling







*"...I cannot endure to waste anything so precious as autumnal sunshine by staying in the house. So I have spent almost all the daylight hours in the open air."*

*-Nathaniel Hawthorne*



Luna



Jose Concepcion Acosta

  
**St. John's United**  
 JOIN US FOR OUR ANNUAL  
*Tree Lighting & Holiday*  
**CELEBRATION**  
**November 30th • 4:30pm**  
**Chapel Court**  
 (Corner of Rimrock & Shiloh)  
 Complementary Hot Cocoa & Cookies  
 Music & Pictures by Santa's Sleigh  
 Campus Hay Rides



# CONVERGENCE

## A PERFECT STORM

THE EXTENDED LONGEVITY OF THE greatest generation. A tsunami of their children, the aging baby boom generation. A shrinking workforce related to declining birth rates. Widening income and asset inequality paired with the lowest income tax environment in more than 40 years.

These factors are changing the landscape of elder care in America, with Montana at the tip of the spear. With the closure of eleven nursing homes in 2022, reality has set in. “We’ve seen this coming at St. John’s United for some time,” says President and CEO David Trost. “Over the last five years, we have reduced our skilled nursing capacity from 186 beds down to 120. That’s the equivalent of closing a small-town nursing home. We will maintain skilled care capacity at St. John’s, but we will serve fewer people than in years past.”

In that simple statement — we will serve fewer people — Trost identifies the serious nature of nursing home closures. He and other leaders at St. John’s may have seen this disruption coming for years, but its speed is stunning. Families are finding themselves with few or no care options for their aging loved ones. Elders are being moved miles from their homes, friends, and

families. Jobs — livelihoods — are lost in affected communities. Businesses providing peripheral support to skilled care facilities feel the economic impact. These closures affect human lives. *How did this happen?*

### Aging in America

It is no secret that America is rapidly aging. More people are living healthier lives than in any previous era — safer working conditions along with access to preventive healthcare and medical interventions have done wonders for longevity. Diseases and conditions that used to shorten one’s lifespan are now curable or treatable. On the other side of the coin, however, chronic conditions of longer duration have become more prevalent, as has the incidence of cognitive decline.

Compounding the effects of aging is the sheer number of aging Americans. Montana is currently the sixth oldest state in the nation with twenty percent of its one million people over age 65. Five percent (50,000) are over age 80. By 2030, Montana’s over-65 population is projected to reach twenty-five percent and will exceed the under-18 population for the first time. The takeaway? Two generations of people are aging

together in a landscape intended to manage one generation at a time with fewer younger adults in the workplace to care for them.

### Social Programs

A brief primer on Medicare and Medicaid is in order to understand the funding dilemma that has led to nursing home closures. Medicare is the federally funded health insurance program for people over age 65. It **does not** cover the cost of long-term skilled nursing care. Medicare does cover the cost of **short-term** rehabilitative (transitional) care following a hospitalization, but it is limited to 100 days during which certain criteria must be met.







Medicaid is the healthcare program for the impoverished, regardless of age, funded through federal and state revenue partnerships. Recipients qualify based on stringent income and asset tests. When a resident within a skilled nursing facility has exhausted their financial resources, Medicaid reimburses the nursing home for the cost of their care. Unfortunately, the reimbursement does not fully cover the actual cost of care. At St. John's United, the gap between the reimbursement and the actual cost of care is nearing \$140 per day and has reached the point of unsustainability, according to Trost.

## The Economics

Skilled nursing care is costly. Keeping people safe, housed, fed, and physically cared for in a dignified way is expensive work. There is no way around that unless care standards are lowered, though regulations have been enacted to avoid just that. Some will suggest that older adults who exhaust their financial resources were poor financial planners or made poor choices with their resources. Perhaps. But perhaps there are other factors in play.

Consider that women comprise the majority of nursing home residents. More than seventy percent of St. John's current

skilled nursing census is female. Most of these women are of the generation that worked at raising their families in Montana. Some had paid employment, but largely worked part-time for minimal compensation. Over the course of the working years for this generation, employer sponsored pension plans (the few that were available in Montana) all but disappeared, leaving workers – generally male breadwinners – responsible for their own retirement savings. What was available in the household to save for retirement was often invested very conservatively, not keeping pace with inflation.

*(continued)*



Families got by, owned a home, and built reserves. Many were financially comfortable. But because women “win” the longevity game, many of today’s nursing home residents have already cared for an aging spouse, quite possibly depleting the nest egg they worked so hard to obtain. Now in the autumn of their lives, whatever has been left over for themselves is rapidly consumed.

Which returns the conversation to Medicaid. Medicaid is taxpayer funded. Federal tax rates are at historically low levels. Montana state income tax rates are low. The appetite for raising either is virtually nonexistent. Tax revenue funds care for people and the share allocated to older adults is insufficient — that’s the conundrum.

### What Next?


It is evident that something has to change, but what? And how will St. John’s affect or influence those changes?

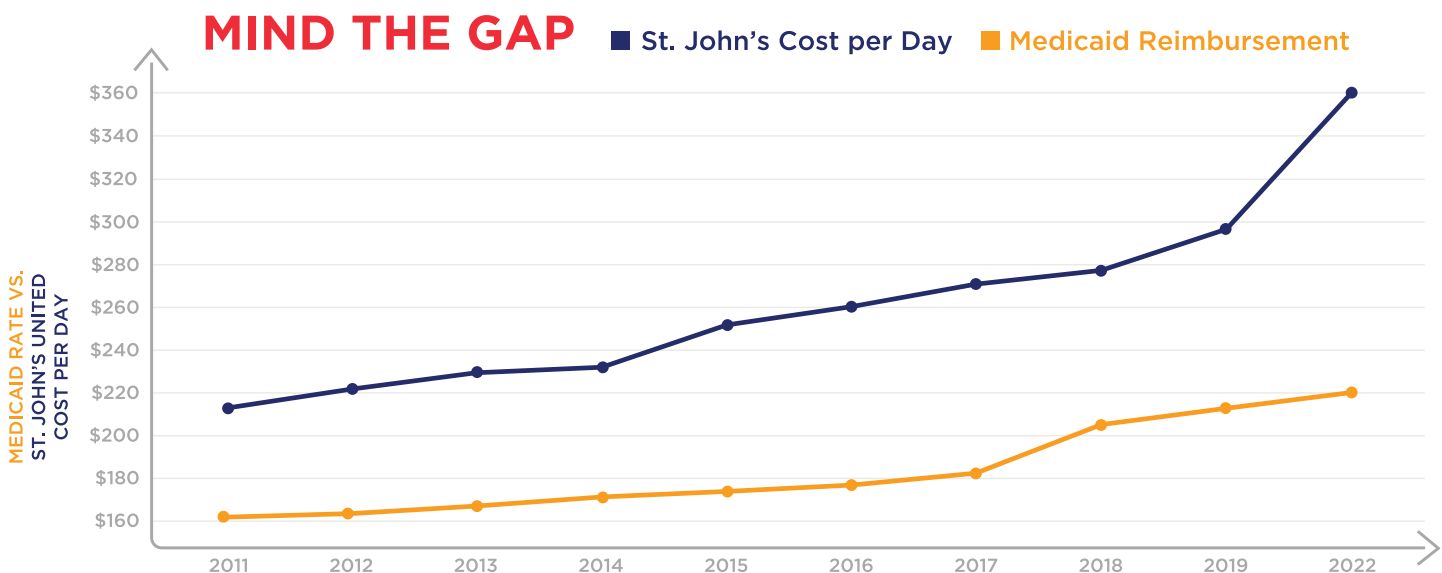
From a legislative perspective, St. John’s is actively conversing with

elected officials and candidates for state-wide offices. During a recent campus tour, two Montana state legislators were visibly moved by St. John’s commitment to care as they witnessed caregivers in action with residents. The funding problem was no longer conceptual in nature, as voiced by a candidate whose family will soon face placing a loved one in skilled care. Both made a commitment to put a spotlight on the problem in the upcoming 2023 legislative session. How life is breathed into that commitment remains to be seen — will legislators see fit to increase revenues that fund Medicaid or will they simply reallocate existing funds? Either way, it’s a difficult conversation to have with their constituents. *Editor’s note: As the 2022 election was not yet complete by Echoes publication deadline, we have respectfully withheld the identities of the legislative candidates.*

From St. John’s perspective, losing access to skilled care is a community-wide problem. Even private pay patients who have sufficient personal savings, including those with long term

care insurance, will find fewer beds available when they are needed. David Trost suggests that older adults will need to access St. John’s living options sooner as opposed to accessing healthcare options later. “We will create care models around a longer span of life for those who chose to reside with us,” he says. “For those still living in their own homes, services such as St. John’s Home Health and enhanced membership with St. John’s At Home will be their access points to the continuum of care.”

At the same time, redevelopment is key. Trost continues, “As the community sees us repositioning with new developments, we will not abandon those without resources. We have a saying at St. John’s — once you’re in the family, you’ll always be in the family. But, we have to have balance. We have to make resources available to the whole community, including middle-market and upper income levels of housing, which will sustain the poor in our care.” 





# WHO CARES?

## ST. JOHN'S CARES.

REFLECTING ON THE CURRENT STATE OF CARING for older adults, Tom Schlotterback, VP of Mission Advancement and President of St. John's Foundation, puts it this way: "We are having to be far more creative, more innovative, and more nimble as we provide services for older adults. We continue to be responsive at a board and management level, all the way down to our frontline staff, in offering the best care possible. After all, that's at the heart of St. John's. And we

look to our stakeholders — who have shown love and affection for St. John's in their philanthropy — to continue to sustain us with their generosity."

St. John's CEO David Trost sums it all up by asking "Do you care? Because if you do, how are you willing help us solve these challenges? We invite you to engage with us in conversation, share your thoughts with us, and with gratitude, we accept your generosity."



### MEET MEG

Meg is one of many older adults at St. John's United whose retirement income, insurance and other support does not cover the total monthly cost of living and health expenses. At St. John's, we have many people just like Meg, and this is how we handle them.

### THEY STAY

They stay until the end of their days as cherished members of our community. Many people don't know that St. John's United has a shortfall of more than \$2 million every year because of resident care costs not fully covered by personal resources and assistance programs.





## THE PLANTER

NATURE IS A METAPHOR FOR THE future. It is said that planting a tree is an act of faith — most planters will not live to sit under the fully mature shade canopy. Farmers plant winter wheat in the warm soils of autumn, relying on the bitter cold of winter to bring the grains to full ripening. Life seeds and composts us all to yield new possibilities, according to Parker J. Palmer, author of *On the Brink of Everything: Grace, Gravity and Getting Old*.

St. John's dear friend Betty Nefzger had such faith in the future; faith in possibilities. Betty came to live at St. John's Mission Ridge as a spry septuagenarian in 1998. She died at the age of 101 in late October 2022 and in the autumn of her years, was still making a difference in the lives of others. Weeks prior to her death, she kindly provided words

of wisdom regarding generosity to share with our readers.



Betty & Ray Nefzger

### Be Open To The New

Betty and her husband, Ray, farmed in sparsely populated northeastern Montana. Ray was also a pastor at their small Baptist church and the town's postmaster. Betty worked summers

as a counselor at a nearby Bible camp. Serving people was their calling. Not long after Ray's death, Betty was in Billings to visit family and noticed a sign depicting an architect's rendering of Mission Ridge. Her first thought was, "maybe I should investigate that." Soon, she was moving in and actively engaging with her new community of friends. One could argue that her longevity was due in part to living in an environment filled with vitality and engagement with others, each day full of promise and purpose.

### Be Frugal, Yet Generous

Betty and Ray were always careful stewards of what they had, which sometimes wasn't much, and they made do. They lived within their means, saved what they could, and shared their resources generously. They gave of their time and their financial resources to family as


well as charitable organizations, primarily faith-based. In the years following Ray's death, Betty became a true philanthropist and the cumulative value of her generosity is admirable.

St. John's has been but one recipient of Betty's philanthropy. She made her first planned gift to St. John's in 2001 and built a portfolio that returned income to herself in addition to supporting various aspects of life at St. John's: Spiritual Care, because the presence of a higher power was central to her

life; Faith & Leadership and the Nursing Apprentice Fellowship program, because she sought to encourage staff to seek higher education for themselves and their families; and Resident Care, because she knew first-hand how important it was for her sister to continue to call St. John's home when her financial resources were exhausted.

### Be Hopeful

Each gift was made with hope, according to Betty – hope that she could make life better for herself,

her fellow St. John's residents, and for St. John's caregivers. With advancing age and frailty, Betty relied on, and was eternally grateful for, the loving staff at The Vista. She expressed gratitude for the sense of welcome and belonging she felt every day at St. John's. And now nature begins its renewing work through her legacy. Returning to the words of Parker J. Palmer: *Life composts and seeds us as autumn does the earth and possibility gets planted in us.* Betty was the planter; the possibilities live on. 

## FOCUS ON PLANNED GIVING GIFTS THAT GIVE BACK

At its most basic, planned giving involves making a gift in the present that will have impact in the future. More often than not, the gift is made with intent for the donor to receive tax-advantages in the present,

including tax-advantaged income for the remainder of the donor's life.

While there are many planned giving tools, the most easily understood is the Charitable Gift Annuity. Here's how it works:



**For information on how planned giving helps make a difference in the lives of others at St. John's, email [giving@stjohnsunitied.org](mailto:giving@stjohnsunitied.org).**





## St. John's United

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## WAYS TO GIVE

### GIVE NOW

Make an immediate, outright charitable gift using cash or other appropriate assets. This allows the donors to see the results of the gift during their lifetime.

### GIVE LATER

Make a charitable gift upon death using estate tools and bequests. Giving in this manner allows the donors to retain control and use of their assets during their lifetime.

### GIVE AND RECEIVE

Make a current charitable gift and receive ongoing, guaranteed income payments for a term of years or for life. The remainder provides charitable support when the payments end.

FOR MORE INFORMATION, PLEASE CONTACT OUR  
OFFICE OF GIFT PLANNING AT 406.655.7783 OR [GIVING@STJOHNSUNITIED.ORG](mailto:giving@stjohnsunitied.org)