

spring 2021

# ECHOES

UNDER THE RIMS

GENEROSITY



St. John's United



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# ABIDING & ADAPTING

## What do you want to give yourself to?



THE MODERN ENGLISH WORD “generosity” derives from the Latin word *generōsus*, which means “of noble birth,” which itself was passed down to English through the Old French word *genereux*.

During the 17th Century, the meaning and use of the word began to change. Generosity came increasingly to identify not literal family heritage but the nobility of human spirit and qualities such as courage, strength, gentleness, kindness, and fairness.

Then, during the 18th Century, the meaning of “generosity” continued to evolve in directions denoting the more specific, contemporary meaning of open-handedness and liberality in the donation of money and possessions to others.

Poet and author Maya Angelou offers this observation about the value of human generosity:

*“I have found that among its other benefits, giving liberates the soul of the giver.”*

Indeed, while human generosity does provide obvious benefits to its recipients, social science studies of the past few decades point to the

positive liberation that generosity provides the giver. Giving social support—whether time, effort, or goods—is associated with better overall health in older adults, and volunteering is associated with delayed mortality. Generosity also appears to have especially strong associations with human psychological health, well-being, and a reported feeling of greater vitality.

Other studies have revealed a link between generosity and happiness. For example, one survey of 632 Americans found that spending money on other people was associated with significantly greater happiness, regardless of income; conversely, there was no association between spending on oneself and happiness. Even small acts of kindness—like picking up an object someone else has dropped—makes people feel happy.

Within this issue of Echoes are four featured stories of generosity and mission advancement. You will read about an industrious team of volunteers who sewed hundreds of protective gowns for health care workers. You will be inspired by the heartwarming response of St. John’s employees who annually plant seeds of kindness. You will overhear a joyful couple affirm the benefits of planned giving. You will learn about the intent of St. John’s to construct and open a COVID-19 testing laboratory.

Also, the St. John’s Foundation invites you and all to consider supportive giving to the **Campaign for Resident Care**, a \$17 million missional venture.

Within her poem titled *Blackwater*

*Woods*, Mary Oliver concludes with these words:

*To live in this world  
you must be able to do three things:  
to love what is mortal;  
to hold it against your bones  
knowing your own life depends on it;  
and, when the time comes  
to let it go, to let it go.*

The three things Oliver names are not easy, of course, but life experience confirms they are true. While some may read Oliver’s words and wonder, “So, what do I want to let go of in life and what do I want to hold onto?” I suggest a slight twist and raise this question:

“What do you want to let go of in life and what do you want to give yourself to?” God bless your exploration and discernment related to a lifetime of generosity.

Rev. Dr. Tom Schlotterback  
VP of Mission Advancement

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## AND YOU CLOTHED ME

Margie Prokop and Lori Blake

HOMESTEADING FAR FROM developed cities, the first Montanans were a resourceful people, always willing to find a creative way to provide for their families and communities. Back in the early days of statehood, people worked together to solve problems to survive the harsh Montana climate. It is evident this spirit of helping lives on today as Montanans have responded to the needs created by the COVID-19 pandemic.

National shortages of personal protective equipment (PPE) plagued health care providers in every city. St. John's United (SJU) was no exception. With over 700

employees and 500 residents, the amount of PPE needed to safely care for the people within the SJU continuum of care was overwhelming. Often the PPE was backordered and not available for purchase.

"During a pandemic, purchasing PPE is challenging," says purchasing coordinator Ellen Kern. "The demand for these supplies increases tremendously, therefore creating allocations from our suppliers. Because we are not a hospital, we were not at the top of the list to receive these allocations." Searching for supplies consumed the days of the purchasing department and

tough decisions were being made about how many times to reuse an item in order to conserve the resources. After receiving so many homemade masks in the early days of the outbreak, the solution to the PPE shortage was clear to Director of Nursing, Libby Markus – handmade cloth isolation gowns.

Cloth isolation gowns can be used over and over, decreasing the need for expensive disposable gowns that end up in landfills. Even when accounting for the cost of the materials, the savings was well worth it. Margie Prokop, St. John's Director of Community Events, took on the task of creating gown kits, complete with fabric, binding

tape, elastic, and pattern. "The CEO's conference room, unused because in-person meetings were canceled, became my workshop. Lori, our Executive Assistant for the St. John's Foundation, helped me cut and package all of the gown kits."

The call for volunteers to sew gowns was advertised on social media and within a few weeks, friends of St. John's had returned over one hundred completed gowns. "The quality of the gowns was superb and the staff felt safe wearing them. Beyond that, the fun patterns really brightened everyone's day. We made the decision to keep buying fabric and enlisting support to ensure all SJU communities had enough gowns for their staffs," says Libby.

Margie quickly became a regular at the fabric stores, appearing quite the spectacle with her cart piled high with bolts of fabric. While many of the early volunteers heard about the project through

regular channels, Margie recalls, "I was at JoAnn Fabrics, Hobby Lobby, and Walmart so often that staff started asking for updates on the project. Many of them offered to help. I even met a few of our top-producing seamstresses while waiting in line at the fabric counter. Fellow shoppers stopped to ask what I was doing and volunteered to help on the spot"

A very special volunteer Margie met at the fabric store has sewn over one hundred gowns. "Debe was an angel who asked, 'How can I help?' and then turned into one of our most prolific seamstresses. All the people, like Debe, who helped us with our COVID needs became part of our St. John's Story."

The gowns have unexpectedly added a bit of fun to the isolation experience. "The patterns are so fun and unique, and the staff enjoy being able to pick a favorite style or a new flair every day – everything from The Cat in the Hat to pineapples and puppy

dogs – there is something fun for everyone to show a little bit of their personality. The elders especially love the festive holiday patterns," says Libby.

At the time this article was published, nearly one thousand gowns have been completed. Volunteers have come from every walk of life – SJU staff, residents, family members of both residents and staff, board members, and church groups, both local and throughout the state – pooling their talent to ensure there were enough gowns to meet the need.

"There is so much good that came out of this project," Margie reflects. "Not only are we keeping our residents and staff safe and helping SJU save a lot of money, we have made all of these wonderful friends in the community that we wouldn't have made otherwise!"

940 gowns x  
4.33 yards/gown

**4,070**  
YARDS OF FABRIC

One football field  
= 100 yards

One mile = 1,760 yards

Current mileage =  
2.3 miles of fabric



Average time it  
takes to sew a  
gown = 2 hours  
Hours spent  
sewing = 1,880

Volunteers have  
made enough  
gowns to cover  
the length of  
**40 FOOTBALL  
FIELDS**



## COLLECTIVE IMPACT

PAY IT FORWARD. RANDOM ACTS OF kindness. Phrases perhaps overused, but gestures that never outlive their usefulness. Helping others “just because” feels good and one person’s small act can have ripple effects for days. Every year in the fall, St. John’s employees are invited to participate in Seeds of Kindness, the employee giving campaign that supports people in need on St. John’s campuses.

The employee Seeds of Kindness campaign supports four program areas: the Resident Need Fund to provide creature comforts for residents who have exhausted their resources; the Employee Help Fund for assistance, without expectation of repayment, to employees experiencing a short-term, limited financial crisis; Center for Generations childcare; and St. John’s United Family Services birthparent counseling and adoption programs.


A long-time environmental services employee who wishes to remain anonymous tells the story of receiving help in her early years at St. John’s. When her car was in need of repair, she often found herself unable to

get to work in a timely fashion. Her income barely covered basic needs, let alone costly car maintenance. She learned of the Employee Help Fund through a coworker and was able to secure funds to repair her vehicle. Over the years, she has participated in Seeds of Kindness as a way to pay it forward to someone else who might be struggling. “Thanks to a lot of people, I had help when I needed it. I am happy to do the same for someone else, whether today or in the future. Even though I can’t give much, it is good for my soul.”

Approximately half of St. John’s workforce participates in Seeds of Kindness, from executive leadership and administration to CNAs, environmental and culinary services employees. In 2020, over 300 employees offered gift intent of more than \$60,000 through one-time gifts or bi-weekly payroll deductions. As one might imagine, gifts vary in size from less than one dollar per paycheck to upwards of \$5,000 per year, though it’s not the size of the gift that matters. It’s the gift itself that is meaningful. The resulting

collective impact makes a difference in the lives of others.

The invitation to participate in Seeds of Kindness is a primer on philanthropy – demonstrating love for humankind. For many employees, this invitation is their first opportunity to consider themselves a philanthropist. For others, the principles of stewardship and giving back are deeply ingrained within them and Seeds of Kindness is yet another outlet for their generosity. For all, it deepens their engagement with St. John’s and their understanding of the concept of philanthropy. When asked why she participates, Connie Kvilhaug, Mission Ridge Retirement Counselor, tells that she gives “because God is good. I have been given so many blessings, many of which are not even monetary. Out of the abundance in these blessings, the gratitude in my heart compels me to give.”

Stories of joy abound thanks to Seeds of Kindness. Most are never shared, but each one touches a soul. 

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[www.stjohnsunitied.org/foundation/bricks/](http://www.stjohnsunitied.org/foundation/bricks/)





# HEARTS, MINDS & WALLET

GENEROSITY MEANS “GIVING good things to others freely and abundantly,” according to Science of Generosity investigator Patricia Snell Herzog. In her book *American Generosity Who Gives and Why*, Herzog continues, “However, the giver can benefit, which distinguishes generosity from ‘pure’ altruism.” Certainly there are emotional reasons for financial generosity, often influenced by one’s life journey — a connection to a cause, a response out of gratitude for abundance, a yearning to make a difference. Likewise, there are logical reasons for giving — tax benefits as well as enhanced asset and income management.

Along with life’s experiences, scriptures and sacred texts inform donor generosity. The world’s major religions have much to say on generosity and giving that aligns with both emotional and logical giving motivations. Scattered throughout the Hebrew, Christian, and Muslim writings are the concepts of “give and you shall receive,” first fruits giving, returning abundance, and obligations to tithing. These passages within the texts confirm why people give, but they don’t convey how to give most effectively.

Most givers are well-schooled in the art of annual fund giving through their weekly contributions to the offering plate in their places of worship or through ongoing contributions to their favorite

charitable organizations. Planned giving, while lesser known, has an equal, or perhaps greater, impact with respect to making a difference in the lives of others. Planned giving opens the world of philanthropy to everyone — not just the fabulously wealthy.

## INCREASED INCOME, DECREASED TAXES

At its best, planned giving entails the repurposing of an asset to create a more efficient investment portfolio and income stream in return for supporting an organization’s long term sustainability. According to Rachel Simonson, St. John’s Gift Planner, it often means taking one dollar and turning it into two or sometimes three dollars — a dollar for the charity, a dollar for the donor and often, added dollars for heirs. “When I work with donors, the first thing we talk about is what’s on their heart, which is usually their kids and organizations that do good work in their communities. They want to impact both, but often don’t know how. The next step, then, is to connect their wallet to their heart. What often gets in the way is the tax structure of their investments,” says Simonson. “Over my 25 years in the financial planning realm, I’ve never heard anyone express a deep and abiding affection for the IRS. Planned giving can help disinherit the IRS and do more good for others.”

Longtime friends of St. John’s,

Dorothy and Pete Johnson,\* found themselves straddling the threshold between marginal tax brackets. After exploring options with Simonson, they chose to make a gift to St. John’s endowments using a common planned giving tool that returns income to the donor. The resulting charitable deductions over the next two tax years reduced their overall tax liability and dropped them solidly into the lower tax bracket. As a result, their financial advisor was able to reposition their less tax-efficient assets to keep them in a lower tax bracket for future tax years.

An added bonus for Dorothy and Pete was receiving guaranteed income that is mostly tax-free

for the rest of their lives. “The idea of giving money away to get income back was very foreign to me,” says Dorothy. “We were such frugal people all our lives; I never imagined having money like that to give away in the first place. It makes me feel good to know that our gift will keep St. John’s mission going for years to come.” Now that Pete has died, Dorothy is grateful for that income adding, “it’s a little safety net I never knew I needed.”

Federal income tax benefits are just the beginning. The state of Montana sweetens the process for donors making planned gifts through the Montana Endowment Tax Credit. Whereas a *deduction* lowers income that is subsequently

taxed, a tax *credit* is a dollar-for-dollar reduction of that tax liability. Planned gifts given to a Montana nonprofit qualify for a credit of up to \$10,000 per taxpayer. For most Montana residents, this means that their entire tax liability in any given year could be eliminated. “The Montana Endowment Tax Credit is a gift from the state legislature,” says Simonson. “Only ten states offer this type of tax credit and Montana residents are fortunate to be in the club. I’m surprised that more donors don’t take advantage of this opportunity as even modest gifts yield generous tax savings.”

Simonson is quick to point out, however, that planned giving is more than just about the numbers,

advantages, and tax codes. “At the end of the day, all of the complex, fancy gift plans serve one purpose — to make a difference in the lives of others. Generosity comes from the heart, not the wallet.” ♦

*\*Names changed to preserve donor anonymity.*

Source material: Herzog, Patricia Snell. *American Generosity Who Gives and Why*. New York: Oxford University Press, 2016.







# CAMPAIGN FOR RESIDENT CARE

IN 2018, THE ST. JOHN'S Foundation embarked on a momentous and vital fundraising effort named the **Campaign for Resident Care**. The intent of this campaign is to seek **\$17 million** from donor sources in order to construct new living space for St. John's United residents – a **PLACE**, and to sustain the lives of **PEOPLE** within that **PLACE** for as long as they desire St. John's to be their home.

The nature of this campaign has a paired mission. The first portion of the mission pairing is to secure \$9 million to fund an affordable housing project, the Chapel Court Apartments, inclusive of fifty-six individual units, common public spaces, and enhanced living amenities. This is the **PLACE** portion of the campaign.

The second portion of the missional pairing is to secure \$8 million in endowed funds to support and sustain the lives of elders who receive care and services within the Chapel Court Apartments and other St. John's United communities. This is the **PEOPLE** portion of the campaign.

The St. John's Foundation is pleased to report that **\$9.58 million** has already been secured for the **PLACE** portion of the campaign. These funds were sought and received through federal tax credits which were competitively awarded through the Montana State Board of Housing, a federal Housing Trust grant, and a First Interstate Bank grant. Construction of the Chapel Court Apartments was completed at year-end, 2020. Elder residents have been joyfully moving into their new homes since January. Thank you to all of our funding sources!

The St. John's Foundation is also pleased to report that **\$6.5 million** has been secured in cash gifts and documented gift intents for the **PEOPLE** portion of the campaign. These gifts and gift intents were offered by donors during a leadership phase of gifting invitation. By year-end 2020, one hundred twelve donors chose to participate in leadership gifting. The donation chart on page 12 displays the range of gifts and documented gift intents. All of these funds will be placed into endowed holdings, with a portion of annual earnings utilized to support and sustain the lives of residents who have exhausted their financial resources, but who also want to continue with St. John's United as their home. Thank you to all of our donors!

For those who may not know, an endowment fund is a financial investment fund that not-for-profit organizations, such as the St. John's Foundation, commonly use to accept and hold donations received from charitable contributors. Under terms of agreement and by spending policy, the St. John's Foundation is permitted to expend a small portion of investment earnings per year (5%) for selected and authorized missional purposes, but may not expend principal or remaining earnings. Over time, this practice maintains and even adds to the value of endowed charitable gifts in perpetuity. A comprehensive investment policy of financial assets and performance

**\$17,000,000 CAMPAIGN**

**CAPITAL FOR PLACE:  
\$9,000,000**



## LEADERSHIP PHASE PROGRESS METER





monitoring of assets also serve to advance the health and integrity of the Foundation’s endowment funds.

The Foundation is now poised to launch the **public phase** of its **Campaign for Resident Care**, seeking an additional \$1.5 million in donations in order to reach an **\$8 million goal** by April, 2022. If the full \$8 million goal is reached, annual earnings yielding \$400,000 will provide for the dignity of all, the spiritual care of all, and compassionate caregivers for all.

WHAT DOES IT MEAN TO PROVIDE FOR THE DIGNITY OF ALL?

It means that even when residents outlive their financial resources, they are welcome to stay until the end of their days as cherished people within St. John’s United communities. The **Campaign for Resident Care** will help to mind the gap between St. John’s caregiving cost per day and Medicaid reimbursement funds per day. This gap currently averages \$81 per day among all of our St. John’s residents who qualify for Medicaid reimbursement.

WHAT DOES IT MEAN TO PROVIDE FOR THE SPIRITUAL CARE OF ALL?

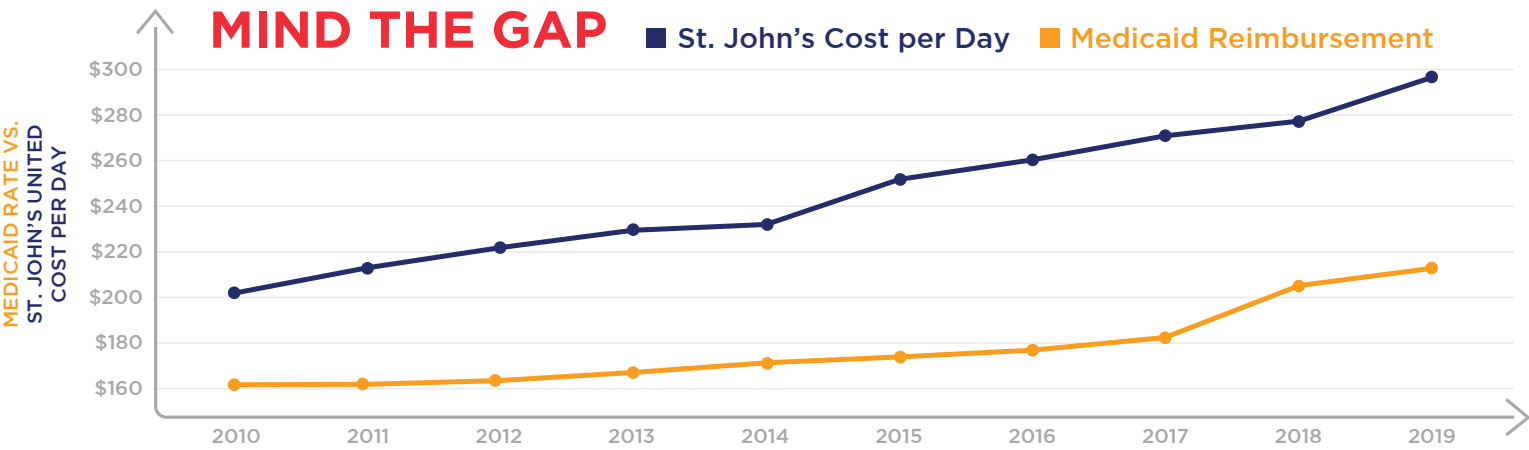
It means that when residents within St. John’s communities experience transitions in life, which can present both challenge and opportunity, that spiritual care will be available through the presence of qualified chaplains. The **Campaign for Resident Care** will ensure that a capable spiritual care team is always available within St. John’s communities to provide accompaniment and care during all forms of life transitions.

WHAT DOES IT MEAN TO PROVIDE COMPASSIONATE CAREGIVERS FOR ALL?

It means that St. John’s United will seek to develop health care professionals who are qualified and capable of providing nursing care and services to our residents and patients. In 2020, the St. John’s United Nursing Apprentice Fellowship program was launched with purpose to provide college tuition payment and clinical health care work experience within St.

John’s communities for students who are pursuing LPN, RN, and BSN academic degrees. After schooling, some of these students may eventually serve residents and patients within St. John’s United communities. Others may go on to serve in area hospitals or other health care contexts. Both outcomes will benefit people in need.

The St. John’s Foundation invites you to consider gifting to this **Campaign for Resident Care**. You may offer a gift via the St. John’s website at [stjohnsunitd.org](http://stjohnsunitd.org), or utilize the gift intent card affixed within this issue of Echoes. Your kind generosity will support and sustain the lives of residents within shelter and care of St. John’s United communities for generations to come. Thank you! ✦



**\$17,000,000 CAMPAIGN**

**ENDOWMENT FOR PEOPLE: \$8,000,000**

**LEADERSHIP PHASE**

Donors	Amount
2	\$1,000,000+
11	\$100,000 – \$999,999
36	\$10,000 – \$99,999
63	\$1 – \$9,999
<b>112 Donors as of 12/31/2020</b>	<b>\$6.5 Million</b>

**PUBLIC PHASE**

**\$1.5 Million**



**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.

And this is where you come in. St. John’s United is coming to the community to ask for your partnership and investment. As an organization, we have put ourselves on the line for many years to care for our older adults. We invite you to join us.

**STAY CONNECTED**

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# AT THE TESTING POINT



Mary Smith, Ashley Bontjes, and MyLinda Lovell

AUTHOR AND LAY THEOLOGIAN C. S. Lewis wrote, "Courage is not simply one of the virtues, but the form of every virtue at the testing point." Having lived through the 1918 Spanish Flu epidemic and World War I, Lewis likely had a keen personal understanding of the trials our world is facing today. The COVID-19 pandemic thrust a new way of living on the world, one that had not been seen in over a century.

Quarantining, social distancing measures, and masking helped to slow the spread of the novel virus, but there was only one way to know for sure if those methods



were effective: testing. Identifying those with COVID virus, and the corresponding notifications, were the only weapons available for stopping the spread. The need for testing worldwide grew exponentially, so quickly, in fact, that demand surpassed capacity at

labs across the country. Test results were delayed, sometimes taking longer than the standard 14-day quarantine period.

David Trost, President and CEO of St. John's United, recognized early in the pandemic the need

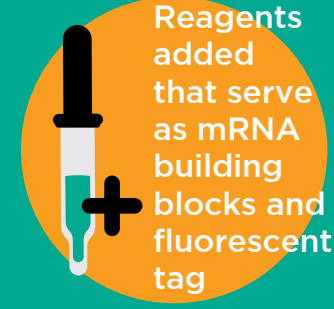
## HOW TO PROCESS A PCR COVID TEST



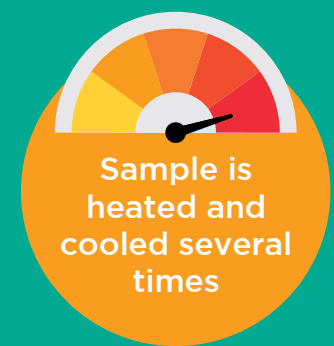
Individual swab is taken



Sample is extracted from the swab

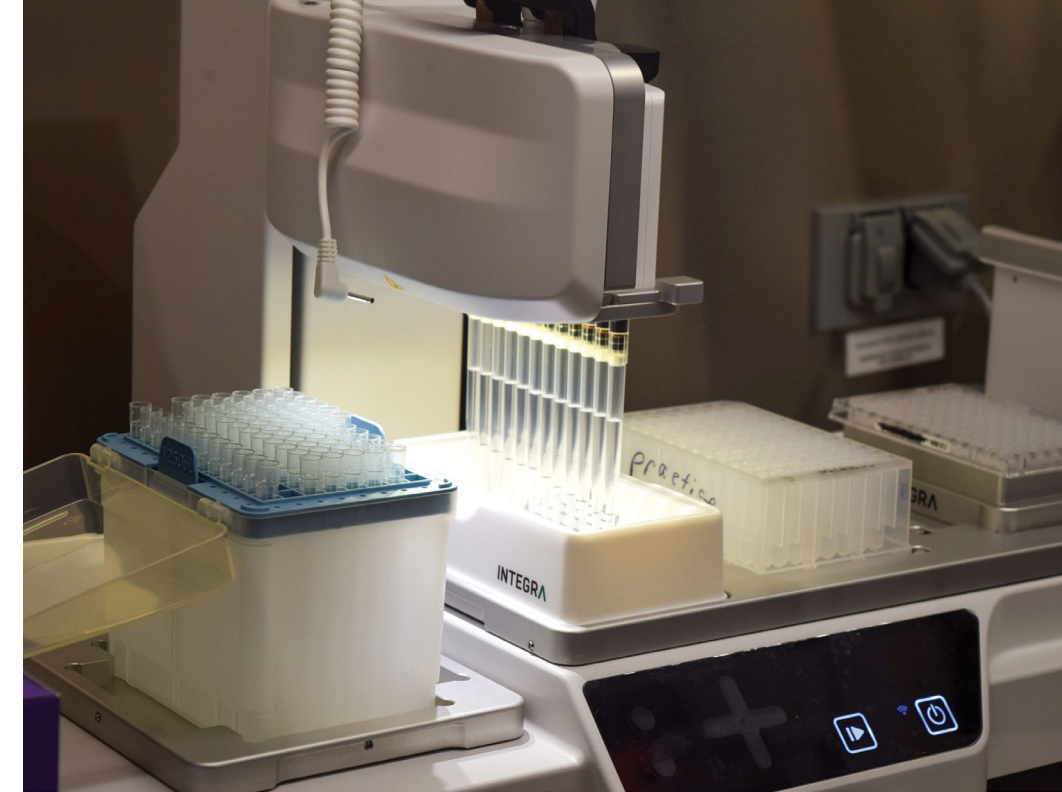


Reagents added that serve as mRNA building blocks and a fluorescent tag



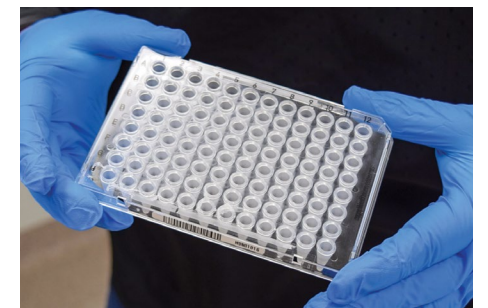
Sample is heated and cooled several times

Machine will then scan to detect presence or absence of SARS-CoV-2




for point-of-care testing and the importance of timely results. There seemed to be only one option: open a lab at SJU to ensure timely return of testing results and stop a potential outbreak at its source. The Board of Directors swiftly approved the opening of a highly complex COVID testing laboratory at St. John's Gainan Commons location in downtown Billings. State grants, as well as private grants from First Interstate Bank, funded the project. The lab was functional in less than three months, almost unheard of in the laboratory world.

Under the leadership of Laboratory Administrator Ashley Bontjes, Clinical Laboratory Manager MyLinda Lovell, and Clinical Laboratory Scientist Mary Smith have capacity to run up to 1,000 COVID tests per day on two QuantStudio 7 Pro analyzers. Lab staff runs surveillance and outbreak testing for St. John's, Mission Ridge, and St. John's Home Health and Hospice.



The SJU Lab has a contract with Billings SD2 and several other private contracts are under review.

C. S. Lewis probably did not intend his words "testing point" as a literal test for an infectious disease, but they ring true in COVID times as loudly as they did one hundred years ago. We are grateful for the courage of our health care workers to push forward bravely to get this disease under control. As our society takes small, brave, and incremental steps into our new normal, the SJU lab team does so with courage, and more than a little bit of hope, testing each step along the way. 





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### GIVE NOW

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### GIVE LATER

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### GIVE AND RECEIVE

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FOR MORE INFORMATION, PLEASE CONTACT OUR OFFICE OF  
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