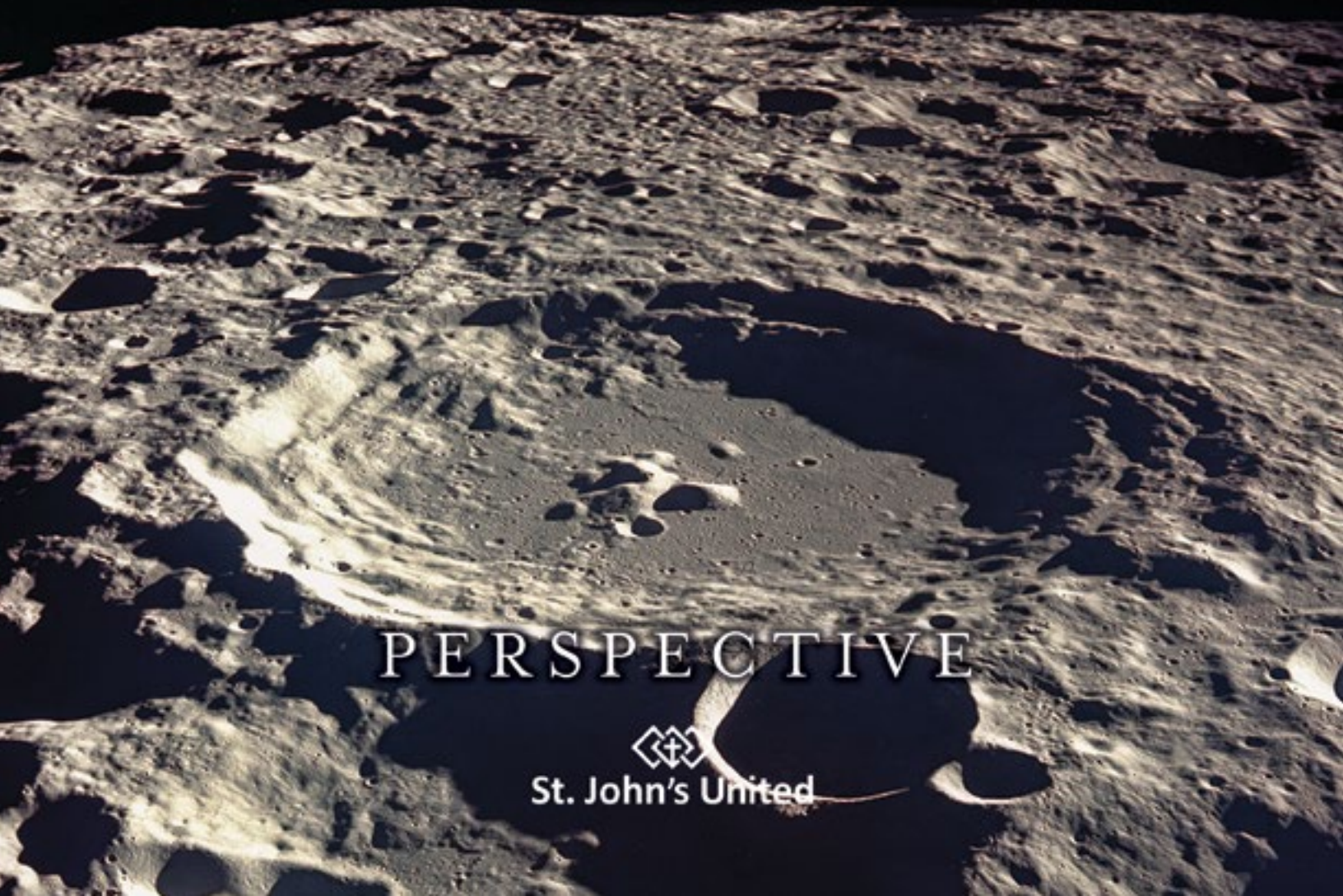


summer 2023

# ECHOES

UNDER THE RIMS



PERSPECTIVE



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**Generosity**

*Much Appreciated*

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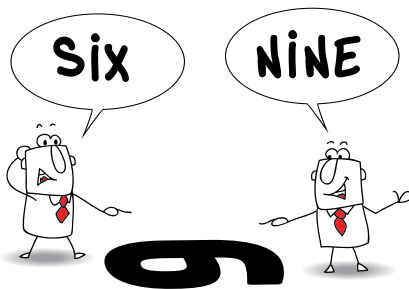
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**2022 MEMORIALS**

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# ABIDING & ADAPTING

## Perspective



PERSPECTIVE IS THE WAY WE VIEW AND interpret the world around us. It influences our thoughts, emotions, understandings, outlooks, and actions. Perspective frames life engagements, aims, and well-being.

Human perspectives can be altered by new experiences, shaped by acquiring knowledge, and broadened through interactions with others. When people are able to step outside of their own life-awareness and see things from a different point of view, they often gain better understanding of themselves and their place in the world.

On 24 December 1968, three

astronauts orbiting the moon viewed and photographed the whole Earth from space for the first time. The iconic image came to be known as Earthrise. When asked about the photo he captured, William Anders provided this thought: “When we originally went, our total focus was on the Moon. We weren’t even thinking about looking back at the Earth. But now that we’ve done it, that may well have been the most important reason we went.”

Upon return from space, each astronaut spoke about changes in their perspectives about our planet. Borders on a map that render divisions were not visible from space. All of humanity appeared joined together on a glorious-but-fragile sphere.

Commander of the Apollo 8 mission Frank Borman remarked, “It makes us realize that we all do exist on one small globe.” Command Module Pilot James A. Lovell Jr., added these thoughts: “You have to remember we brought back a picture of the earth as it is 240,000 miles away. And the fact is, it gives you a different perspective of the Earth when you see it as three-dimensional between the sun and the moon, and you begin to realize how small and insignificant the body is.”

Included within this issue of Echoes are stories that relate to the notion of perspective. One tells about evolving perspectives

and efforts by St. John’s to provide aging services. Another reports on the increasingly diverse nature of religious traditions and perspectives held by St. John’s employees, residents, patients, and guests – sharing also how our spiritual care team accompanies people amidst this diversity. A third story announces plans for a new St. John’s independent living community, and a final story tells how a generous donor chose a creative way to support the lives of others.

As your own life perspectives evolve and change through time, may they add to your personal well-being and the well-being of all who live in the world we share.

Rev. Dr. Tom Schlotterback  
VP of Mission Advancement

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# EVOLVING NATURE OF AGING COMMUNITIES AND SERVICES



EVOLUTION IS THE PROCESS BY which biological species adapt over time in response to their changing environment. All organisms need to evolve. To not evolve leads to extinction. The same is true of for-profit businesses and not-for-profit organizations.

In speaking about the import of an organization's evolution, even when not all questions about the future can be answered, Jeff Bezos, CEO and founder of Amazon, declares this: "What's dangerous is not to evolve."

Since its founding, St. John's has been an organization that embraces evolution. As needs, desires, and perspectives relating to aging

services have changed through time, St. John's has been intentional and nimble to adapt.

## HISTORICAL EVOLUTION

When the seventeen founding congregations created what was first named Lutheran Retirement Home Incorporated in 1960, there was consensus to construct some type of housing for aging adults. The purpose and nature of that housing, however, had yet to be determined. Site location, shelter options, services, and financing were all considered by a newly elected Board of Directors.

Eventually, decisions were made. Property for a building site

was purchased at the corner of Shiloh Road and Rimrock Road. Construction funding was secured through the federal House and Home Finance Agency, and Adolph C. Bromgard was hired to serve as the first administrator.

When invitations were sent for people to attend the project's groundbreaking ceremonies on September 23, 1962, it was announced that a *retirement* home was to be constructed, as opposed to a nursing home or hospital facility. Those applying for residency were to be at least 62 years of age and healthy enough to live independently. The first residents moved into a completed portion of the new structure on November 19, 1963, and the entire building, named to do business as St. John's Lutheran Home, was dedicated the following June.

Within two years after dedicating the new retirement community, need for adding aging services

surfaced. This was true not only for some of the residents within St. John's, but for the public at-large. Decision was made by management and board members to construct long-term care space connected to the original building. That decision was a harbinger of an organization committed to evolving, versus remaining static.

During the years 1974 to 1976, additional long-term care space was constructed and attached to the southern portion of St. John's Lutheran Home. Investments were made to expand spiritual care, increase resident activities, and freshen dining amenities. A designated memory care area was created two decades later, and remodeling of the original retirement home soon followed to create affordable living space with supportive services.

In 1995, St. John's and St. Vincent Healthcare formed a joint venture corporation named Missions United. In combining assets of board leadership, land, and money, Mission Ridge was constructed and opened to welcome older adult residents in 1998, creating Montana's first full-service continuing care retirement community. Similar but smaller St. John's residential communities were constructed in Laurel and Billings Heights within the next two decades.

In 2005, St. John's became the second organization in the nation to construct Green House cottages intended to offer private, comfortable shelter and care for up to twelve residents per cottage. This effort provided aging services that met applicable federal and state regulatory requirements, while maintaining personalized

routines that promote greater human dignity and independence. Additional cottages were constructed and opened on the Billings main campus, WyndStone in Billings Heights, and The Crossings in Laurel.

When the original St. John's Lutheran Home building advanced in age beyond a half century, residents, employees, and guests noticed that the structure was tired. Just as the founders did prior, management and board members took into consideration changing public preferences and evolving perspectives related to aging services and housing.

In 2017, decision was made that the St. John's Foundation would launch a financial "Campaign for Resident Care." This campaign had two aims: One, to seek endowed gifts and gift intents to support the lives of residents with financial need. Second, to secure funding to demolish a portion of the original St. John's building and construct affordable housing with expanded living space for older adults. The new structure, Chapel Court Apartments, welcomed its first residents in January 2020 and was quickly filled.

## A NEW VISION

With quality housing opened for people with limited financial capacity, management and board members have since taken aim to repurpose the remainder of the St. John's Legacy building. Design and financing work are advancing to replace the southern portion (once named Wings 5, 6, and 7) and to construct a high-rise housing project that will be home for those seeking more expansive living spaces than what Mission Ridge, WyndStone, or The Crossings

offer. (Refer to the article in this Echoes issue titled, *What's the Plan?* on Page 6.)

Design concepts are also being considered to convert the current long-term care rooms of Rimview Square (once named Wing 4) into new and expanded affordable housing, similar to Chapel Court apartments, but without income restriction qualification. Current long-term care residents of Rimview Square will soon be relocated into more comfortable and desirable cottage homes.

When asked about reasoning for St. John's housing adaptations at all levels of care, Senior Administrative Officer Karna Rhodes says this: "The current transitions are prompted by missional, philosophical, and economic considerations all rolled into one. The changes underway and yet to be completed will be good for our St. John's residents. Our aim is to deliver a higher

*"We are becoming more creative about delivering aging services to people at the place they currently call home. We aim for the vitality of all our residents, which goes beyond meeting basic needs."*

*- Karna Rhodes*

quality of care for the people being served, based on their needs and desires. Some of our communities will have a greater mix of people with differing care needs because we seek, if possible, to avoid

having residents make multiple transitions. We are becoming more creative about delivering aging services to people in the place they currently call home. We aim to maintain the vitality of all our residents, which goes beyond meeting basic needs.”

### POPULATION SHIFTS ACCELERATE CHANGE

The United States, like much of the world, has an aging population. The baby boomer generation began turning 65 in 2011 and 10,000 of them are turning 65 every day between now and 2030. By 2030, one in four Americans will be age 65 or older. The fastest growing group will be those over age 85; this group is expected to grow from 6.5 million to 11.8 million by 2035.


Housing needs for aging adults

will increase in alignment with this demographic data. At the same time, organizations such as St. John’s will experience increased challenges relating to workforce availability, inflated costs to provide shelter and care, diminished state and federal reimbursement support, and rising interest rates that impact new project development.

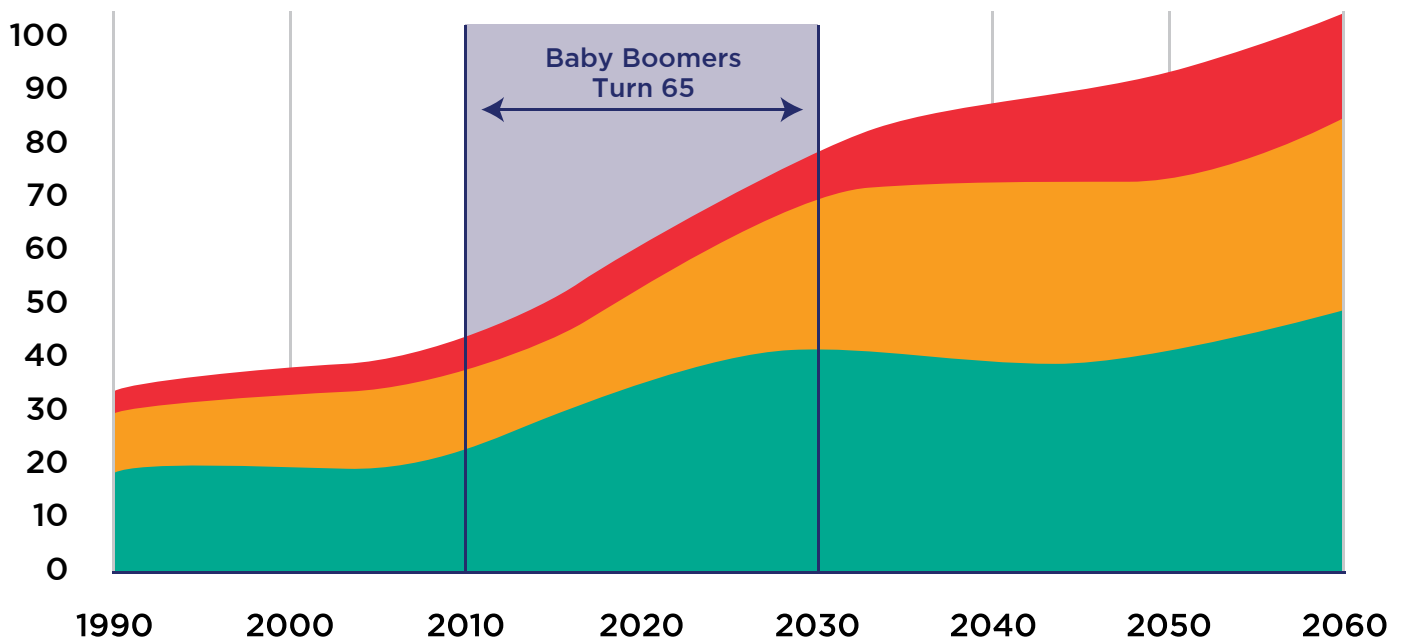
Although St. John’s and similar organizations will continue to develop new and refreshed housing for aging adults who are capable of living independently or independently with supportive services, the workforce capacity and financial capacity for delivering quality long-term care is diminishing throughout the country. Every one of these organizations will either evolve in their delivery of housing and aging services or die. In the year 2022

alone, eleven nursing homes closed in the state of Montana. A total of 857 beds are available no more.

St. John’s leadership has anticipated the changing landscape of aging services. It is the reason for completely repurposing the original St. John’s Lutheran Home Legacy building and for right-sizing long-term care housing that will provide for the lives of those within our continuum of care, no matter a person’s financial resources.

As needs, desires, and perspectives relating to aging services continue to change, St. John’s will strive to be intentional and nimble to evolve. 

## U.S. POPULATION AGE 65+ (MILLIONS)



SOURCE: U.S. Census Bureau, *National Intercensal Estimates*, and *2014 National Population Projections*, December 2014, Compiled by PGPF.



# WHAT'S THE PLAN?

INDICATIONS OF INTEREST ARE actively being sought for the next iteration of independent living at St. John's United.

## PRIMARY BENEFITS

Current vision is for 84 or more modern, upscale, high-rise apartment dwellings for residents age 55 and up. Floorplans will range from approximately 1,000 to 1,800 sq. ft. of living space

and will include covered parking for all residents and storage for recreational vehicles. Additionally, residents will have access to amenities such as 24/7 security, a rooftop garden with space for socializing and relaxation, a pickleball court, and a dog park. The common space that links the proposed residential space with the St. John's Transitional Rehab Center and Chapel Court

Apartments will host a fitness center and lap pool; multiple fast casual, bistro and fine dining options; and a full medical office complete with pharmacy and lab services. Best of all, a performing arts center will be co-located within the new project offering opportunities for entertainment and social engagement.


## PRICELESS BENEFITS

The nature of access to long-term care services is rapidly evolving across the country. Residents of the new St. John's project will have full priority access to St. John's continuum of care as their healthcare needs and physical abilities change with advancing age.

## PHASED DEVELOPMENT

Priority membership will be given to those who submit a \$1,000 deposit. These members will receive invitation to special informational sessions and updates as the project progresses. Priority membership deposits are being received immediately and are 90% refundable if circumstances or lifestyle desires change.

Priority members will then be given the first right of refusal in making a commitment when the project moves to the pre-sale phase. As the project moves to the construction phase, these initial depositors will have full input on interior design options for their eventual homes. It is anticipated that the development-to-occupied timeline will be approximately four years.

For more information or to become a priority member, please complete and return the attached postcard. 

# THE POWER

# OF THE MOMENT

WHY ARE WE HERE?  
WHAT HAPPENS WHEN WE DIE?  
DOES MY LIFE HAVE MEANING?  
WHAT, IF ANY, UNFINISHED BUSINESS DO I HAVE?

THESE ARE QUESTIONS WE ALL ponder at one time or another, and commonly when we are close to death. In the context of ministering to a retirement community, where all of life's realities are evident daily, how does a chaplain or spiritual caregiver approach these questions when individual religious preferences vary greatly based on cultural

background, religious tradition, country of origin, and life experience?

The preamble to St. John's mission statement declares: "We are a community of diverse people sharing God's healing presence." Pastoral Care, as it is formally known, has been at the center of St. John's ministry

since its founding. "God's healing presence," says recently installed Director of Pastoral Care, Pastor Darren Paulson, "is not simply what would be classically defined as a spiritual endeavor, but it is a holistic healing of mind, body, spirit, community, and a sense of meaning and purpose." This applies not just to the residents, but also to staff, visitors, family



members, and loved ones.

**“What we have most in common is not our religion, but our humanity.”**

**- Barbara Brown Taylor**

The founders set out to create a home for older adults grounded in the Lutheran tradition, but Billings, and the world, has changed over the last sixty years. Most are surprised to learn that Roman Catholic residents outnumber Lutheran residents at St. John’s, mirroring the demographics of the Billings community.

“The trend of un-churched people is on the rise,” Darren points out, “even among older generations. Baby boomers are the ones who had the motto of ‘question authority,’ including churches. That generation began withdrawing from mainline church experiences, and they are the ones now moving into St. John’s.” These new residents are less engaged in formal ministry offerings of the Pastoral Care Department such as worship and Bible studies. This is redefining the traditional role of a pastoral leader into one of a spiritual caregiver.

“Right where we are, I respect you. Instead of trying to proselytize and evangelize, I am here to respect people for where they are and what they believe,” says Pastor Pateng Makdoh, Chaplain at St. John’s. As the only non-Lutheran clergy on staff at St. John’s, ordained in the Presbyterian and Baptist traditions, Pateng emphasizes the importance of being a team player: “Merging along with the others in your team. Listening from the heart, empathizing, and being a giver. Recognizing that everyone

is different from one another, I do my part to be a really good listener.”

**“There is within each one of us a potential for goodness beyond our imagining; for giving which seeks no reward; for listening without judgment; for loving unconditionally.”**

**- Elisabeth Kübler-Ross**

To understand spiritual care, one first needs to define spirituality. Darren describes it as, “that which a person finds energizing and enlightening; grounding and guiding them. I see it as being person-centered – every individual has their own spirituality, and it may be shaped and informed by a variety of those traditions.” For Pateng, “give” is the key word. “My spiritual philosophy is how I am called to be a giver – not just of spiritual food, but of myself.”

Kristin LaVe, St. John’s Musical Director, sees spiritual care as, “showing up to whatever is happening with the residents, Center for Generations kids, staff, or families. We offer a non-anxious, compassionate presence to all of God’s people no matter their background. We conduct a

spiritual assessment which involves learning what’s important to a person spiritually, if they have a support system, and whether, for someone at the end of life, there is unfinished business.”

“Accompaniment and presence is how I describe spiritual care,” says Pastor Karl Guhn, outgoing Director of Pastoral Care. “We meet and walk with people often in the lower and highest moments of their lives. Accompaniment and presence means we bear witness to their stories.” Darren echoes, “I don’t see that it is my role to impose my spiritual history and background on anyone. I think my larger task is to listen to them and honor an individual’s faith convictions. I’m not here to save souls – I’m honoring the soul God has already created.”

**“Our job is to love others without stopping to inquire whether or not they are worthy.”**

**- Thomas Merton**

Spiritual caregiving can look different for each of the populations served at St. John’s. Darren emphasizes the importance of residents being recognized, seen, and valued. “There may



be no particular discipline or request that can be recognized as Pastoral Care. It could be as simple as a conversation, affirming them for who they are, listening to their pain and struggles. The departure from religious practice has required more one-on-one attention for people.” That means meeting people where they are and engaging with them – being present at the coffee shop and common areas. “The depth of meaning for each person’s life is in the power of the moment,” says Karl.

While Spiritual Care staff are regularly present in the lives of residents, the entrée for staff is often the Employee Crisis Fund. “Staff will share financial need or stressors in life that often leads to further and deeper conversations, requests for prayer, requests for guidance, support, or encouragement,” recalls Kristin. “Staff are sometimes curious about theology, God, or the unknown. Sometimes they are asking the ‘hard’ questions.”

Spiritual caregivers offer space not just to families to process after a death, but also to staff, coaching them in what can be an emotionally

draining role. In addition to prayer, if requested, are self-care teachings such as breathing exercises to help staff deal with the transition after a challenging or emotionally draining experience.

**“When thousands of people discover that their story is also someone else’s story, they have the chance to write a new story together.”**

**- Eboo Patel**

Karl emphasizes that spiritual caregiving is something that everyone in the community participates in, recalling Jesus’ commissioning of his own disciples. “When you think back in your life, what are the voices that stick with you?” he asks. “It doesn’t matter what you believe. We are all connected and have an impact on one another. So, how do we care for each other?”

The nature of the COVID pandemic broke some of the ties between individuals living in St. John’s residential communities and their faith communities. More residents are saying that they consider St. John’s their church home. “St. John’s was

established as an extension of ministry of congregations. It exists because of our ownership congregations. We are seeing those congregations struggle,” Darren says. “One recently closed, others are on the verge of closing, and their continued existence is in question.” Darren wonders if the table is turning, “How does St. John’s become a support to these congregations and ministries? Many churches aren’t able to afford a full-time pastor. Are there possibilities to reimagine how St. John’s and congregations can share clergy and ministry?”

In the future, “St. John’s will continue to be a place where people find hope, meaning, and purpose in their lives, no matter their age,” says Kristin. She thinks ministry will evolve to look more like spiritual caregiving versus the traditional church model. “We will keep doing what we do – we’ll show up with our sacraments and songs, gathering people together to pray or simply be present and bear witness to their story. Spirituality is important to our community.” ✦

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





# 2023 NURSING APPRENTICE FELLOWSHIP PROGRAM

## ST. JOHN'S UNITED NURSING APPRENTICE FELLOWSHIP SIGNING DAY

*Photo includes, left to right: Kloee Powell, Lauren Wright, Shelby McJunkin, Brianna Comer, Warisara Barnhart  
Not pictured: Elizabeth Jenkins*

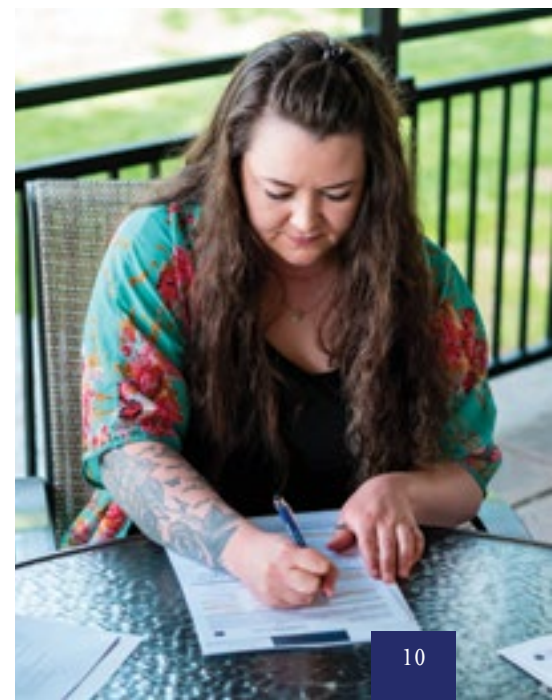
The Bruno and Evelyn Betti Foundation – Nursing Apprentice Fellowship Program is designed to provide Certified Nursing Assistant (CNA) work experience for students as early as their junior year of high school, while offering tuition funding for these same students to pursue an LPN, RN, or BSN academic degree.

The Billings Public Schools high school Career Center and Miles

Community College joined St. John's in formal Nursing Apprentice Program partnership, and Montana State University–Billings became a conversation partner.

The aim is to select four to six applicants each year to form a new cohort of students for clinical work within St. John's and future nursing studies. As it enters a fourth year since launch, the Nursing

Apprentice Fellowship Program has shown to be a great fit for students, for healthcare patients, for St. John's United, and for the program's generous investors. The return on investment is already high and pregnant with the possibility of soaring higher. ✦





# MUCH APPRECIATED

THE ST. JOHN'S FOUNDATION continues to advance its mission of inspiring philanthropy. The result of this work is twofold: endowments that support resident care – such as the Nursing Apprentice Fellowship Program – and endowments that support residents who have exhausted their financial resources. At the heart of the Foundation's mission are the donors. What follows is one of their stories.

Sidney Martin\* has been part of the St. John's family for decades. His mother and his uncle, who were siblings, were residents of St. John's for many years. Both resided in various settings

throughout the continuum of care offered by St. John's and Sidney cannot be more grateful for the care they received.

In 2021, Sidney made a gift of his home to St. John's. Sidney explains the journey:

*A few years prior to making the gift, someone recommended to me that I should consider talking to Rachel Simonson, St. John's Foundation Gift Planner, about ways to find more tax benefits. We talked about many different options – there are so many ways to make a gift, it's a little overwhelming. At first, I made a couple of cash gifts so that I could capture the Montana Endowment Tax Credit, which made my accountant happy.*

*The longer I thought about it, the more I*

*realized that I wanted to contribute to St. John's in a way that would make a significant difference. For a variety of reasons, using my home to make a gift was a better option than giving up other assets.*

"Sidney made use of the planned giving instrument called a Life Estate Reserved," says Rachel Simonson. "With this type of gift," she continues, "donors can continue to live in the home for as long as they'd like. They remain responsible for home maintenance, insurance and property taxes, but receive the federal charitable deductions and state tax credits up front in the year the property is deeded to the charity."

As property values skyrocketed in 2021, Life Estate Reserved gifts became even more attractive to donors – the appraised value of real estate is the primary factor in determining charitable value. “In my case,” says Sidney, “the value of my home would allow me to take the maximum federal charitable deduction for at least two tax years, maybe even three.” Simonson, who holds the Certified Financial Planner designation, adds, “For many donors, the carry-forward of charitable deductions allows them to reposition some of their less flexible assets. For example, the large charitable deduction from the Life Estate Reserved can be used to offset income tax if they desire to convert taxable IRA assets to non-taxable Roth IRA assets.”

When Sidney decides that it’s time to leave his home, he knows where he is going – he is on the

waiting list for one of St. John’s independent living communities. He wants to ensure that he will have access to a continuum of care as he grows older and he wants to know that he will be well cared for in a nurturing environment. At that time, the St. John’s Foundation will sell the property. Because the property will likely have appreciated, Sidney has options: he can take the appreciated proceeds and use them as he sees fit or he can gift those proceeds to St. John’s and receive tax-advantaged income for the remainder of his life. If he chooses the second option, he will also receive additional federal charitable deductions and state tax credits.

Aside from the numerous financial benefits, what’s most important to Sidney is that he is able to help other. In his own words, “I’ve been fortunate throughout my life.

If I can help make life easier for someone else, it’s my privilege to do so.” The St. John’s Foundation expresses its deep gratitude for

*“If I can help make life easier for someone else, it’s my privilege to do so.”*

*– Sidney Martin*

Sidney and others like him who are making a difference. ♦

*\*Our donor kindly requests anonymity.*

## PHILANTHROPISTS OF THE YEAR



Brett & Julie Schneider

## BUSINESS PARTNER OF THE YEAR



# 2022 MEMORIALS

We give thanks for all of these lives remembered this year and extend our gratitude to the donors whose memorial gifts now support living opportunities within nurturing environments of hope, dignity and love.

*If we included or omitted a spouse in error, please let us know.*

## IN HONOR OF:

### Earl Blakely

Dr. David & Arlie  
Drill

### Kent Burgess

Kirstianne Wilson

### Melanie Forrey

Dr. Paul & Katharine  
Kelker

### Judy Frank

Andrea Bouchard

### Sharon Hogan

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### Lori Kopp

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### Libby Markus

Pr. Tom & Sarah  
Schlotterback

### Mindy Moden

Kathy Anderson

### Frances Ostman

Marcia Ostman

### Ryan Waldow

Stan & Dee Waldow

### Dr. Laura Wold

Nancy Wilson

### Pr. Phil Wold

Nancy Wilson

## IN MEMORY OF:

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Terrell Ackerman

### Patricia Allen

Bernie Allen

### Gene Andersen

Eleanor Andersen

### Kent Andersen

Eleanor Andersen

### Marion Andrew

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### Henry Gloor

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### Lorraine Godla

Mary Mosdal

### Gudrid Gordon

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### Erle Gross

The Family of Erle &

Jan Gross

### Jan Gross

The Family of Erle &

Jan Gross

### Dewayne Guhn

Helen Eastwood

### Hal Haefer

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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  
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