



# Making A *Difference*

## From the President

In our ministries of care at Lutheran Homes of SC we are blessed to serve over fifteen hundred people from all walks of life. While most notably recognized for our older adult care services, a request for help came to the Foundation's attention for a young man in his twenties. He had recently become debilitated with a terminal diagnosis, after already suffering complications from another rare disease.

His younger brother and aging parents have been tasked with the difficult responsibility of trying to work full-time and care for him in their home 24/7. Through the involvement of Lutheran Hospice and BeWell Home Services, the Foundation is able to grant assistance to the family to allow this young man to continue to spend the last

moments of his life at home and receive desperately needed care. The family's burden can now be eased to allow for respite and some sense normalcy for emotional healing through this challenging situation.

Each day I see firsthand the difference that you as donors make in the lives of our residents, clients and hospice patients. Because of your gifts, care can be provided to meet the needs of those who have the additional burdens of

worrying about this month's light bill, next week's medical expenses or even where they will live during their last days.

The Foundation is committed to being a faithful steward of your gifts in support of the mission of Lutheran Homes to provide compassionate care and promote the well-being of older adults. During the past year, 43 people have been granted assistance like the



young man here to be cared for with services that likely would not be received elsewhere.

Thank you so much for your generosity which impacts our ministry in such meaningful and inspiring ways!

Ernest L. Beck, CFRE  
President and CEO



Charity Navigator announced that the Lutheran Homes of South Carolina Foundation has continued its coveted 4-star rating for sound fiscal management and commitment to accountability and transparency.

Receiving four out of a possible four stars since 2014 indicates the Lutheran Homes of South Carolina Foundation adheres to good governance and other best practices that minimize the chance of unethical activities and consistently executes its mission in a fiscally responsible way. Receiving this "exceptional" rating from Charity Navigator, America's largest and most utilized independent evaluator of charities, differentiates Lutheran Homes of South Carolina Foundation from our peers and demonstrates to the public we are worthy of their trust.

As the nonprofit sector continues to grow at an unprecedented pace, it is becoming even more important that donors know which charities can be counted on to help them achieve their charitable intent.



## Bank Drafts and Credit Card Payments

The Foundation accepts one-time and recurring contributions through credit card and bank drafts payments. Please contact Melanie Gregg at **800.756.9443** or [foundation@lhomes.org](mailto:foundation@lhomes.org) for more information.

## Mission Statement

The mission of Lutheran Homes of South Carolina Foundation is to support the ministry of Lutheran Homes of South Carolina by enabling donors, who care about older adults and hospice patients, to achieve their philanthropic goals and by being a faithful steward of their gifts.

## Thrivent Choice

Thrivent Choice encourages eligible members to recommend where Thrivent Financial donates portions of its charitable outreach funds each year. The amount that can be directed is based on a member's insurance premiums, contract values and volunteer leadership. Thrivent Choice has contributed \$34,885 to Lutheran Homes since the inception of the program.

If you are a Thrivent member, please go to [www.Thrivent.com/ThriventChoice](http://www.Thrivent.com/ThriventChoice) or call **800.847.4836** to direct your Choice Dollars to Lutheran Homes of South Carolina.

## Innkeeper Legacy Society

Friends of Lutheran Homes who make us aware of their plans to leave a legacy of care through a will, gift annuity, charitable trust, life insurance policy or retirement plan may remain anonymous or give permission for their names to be included on the roll of the Innkeeper Legacy Society. We are grateful for the following individuals and couples who have made the Foundation aware of their planned gifts:



Anonymous (8)  
Mr. & Mrs. Ernest L. Beck  
The Rev. & Mrs. H. Gene Beck  
Mr. & Mrs. Luther C. Boliek  
Mr. & Mrs. Perry Bouknight  
Mrs. Kaye Bradley  
Mr. & Mrs. Mark C. Buchanan  
Dr. & Mrs. Raymond S. Caughman  
The Rev. Dr. & Mrs. Boyd F. Cook  
The Rev. & Mrs. Robert G. Coon  
Mr. Charles & Mrs. Joan Cope  
Mrs. Ann K. Dasher  
Ms. Kaye D. Derrick  
Ms. Denise L. Dickinsen  
Jim & Jewell Eanes  
Mr. & Mrs. Curtis Easter

The Rev. Dr. Derald & Mrs. Vicky Edwards  
The Rev. Mary Mappus Finklea  
Jaime and Karen Fivecoat  
Mr. Duane J. Gemar  
Ms. Melanie R. Gregg  
Mr. & Mrs. Edwin B. Hill, Jr.  
Mr. Parke B. Horton  
Ms. Marjorie A. Howarth  
Mrs. Barbara Keil  
Mrs. Marie Kleckley  
Mr. & Mrs. Mark H. Lee  
CDR Steven M. Lofton, USN-Ret  
Mr. James A. Mappus Sr.\*  
Mr. & Mrs. Morris S. Morton  
Ms. Dolly Nethercot  
Mr. Reuben C. Ott

The Rev. Dr. & Mrs. Harold Park  
Dr. Donna Millar Potts & Dr. David Potts  
Mr. David Ritcey & Mrs. Judith Dunbar\*  
Mr. & Mrs. William T. Ryan, Jr.  
Mrs. Mary R. Schaeffer  
Ms. Phyllis Shaffer\*  
Mrs. Ned (Mary) Schall  
Mr. Walter A. Sigman, Jr.  
Mr. & Mrs. George W. Smyth, Jr.  
David & Susan Troutman  
Dr. Sandra S. Watson  
Mrs. Glenn Workman  
Mr. and Mrs. Christopher Yetter

\*New Member

Please call the Foundation at **800.756.9443** or use the attached envelope to tell us about your planned gift or receive information about establishing one.

## Special Tax-Free IRA Gifts

For those 70½ or older, it is possible to make tax-favored charitable gifts from Traditional and Roth IRA accounts. Your required minimum distribution is commonly used, but a total of up to \$100,000 can be transferred directly from the IRA to one or more qualified charities such as the LHSC Foundation free from federal income tax each year. There may also be state income tax savings. To make such gifts, it is important to have the amount distributed directly from an IRA to the



qualified charity. Check with us, your IRA administrator or your tax advisor for more information.



# Grants Continue to Make a Difference

Grants received since the last issue of Making a Difference include...



\$5,000 from the Ernest and Kathryn Troutman Foundation for the benefit of a stained glass window installation in a dedicated worship space at RoseCrest.

\$3,365 from the Margaret and Julius Burges Endowment at the Coastal Community Foundation for subsidized care at Franke at Seaside.

\$2,300 from the Central Community Foundation granted on behalf of the Phoebe Callahan Fund.

\$431 from the Duane and Shirley Munn Player Gemar Fund at the InFaith Community Foundation for Franke at Seaside.

\$3,766 from the Lee Richard "Dick" and Helen Stockman Davis Fund at the InFaith Community Foundation for the Heritage at Lowman.

\$5,000 from the St. John's Lutheran Church (Spartanburg) Endowment Fund for subsidized care at RoseCrest, Lutheran Hospice and BeWell Home Services.

## Estates and Bequests

Gifts from estates and other planned giving instruments have played a vital role in the 100-year history of Lutheran Homes and its predecessor ministries. Since the last issue of this newsletter, the Foundation has received funds from planned gifts established by the following:

**The Estate of Gerald E. White for the benefit of the Heritage at Lowman**

**The Estate of William G. Bodie for the Heritage at Lowman as an unrestricted bequest**

We are grateful that these faithful supporters chose to leave a legacy by naming one of our ministries as a beneficiary of a planned gift.

## Hurricane Assistance

The threat of Hurricane Florence made it necessary to evacuate residents of Franke at Seaside to the Heritage at Lowman on September 11. In addition to buses from the other Lutheran Homes retirement communities, several South Carolina Synod congregations assisted with the evacuation. Mount Hermon in West Columbia, Trinity in Greenville, Ebenezer in Columbia and Pisgah in Lexington offered their buses to transport residents and staff. Fortunately only one bus was needed and Mount Hermon made both the initial and return trips. We are very grateful that these congregations and their drivers offered their assistance to help make sure our residents were safe.



## Foundation Annual Report

In the fiscal year that ended on September 30, 2018, 1,692 donors contributed \$1,172,908 to the Lutheran Homes of South Carolina Foundation. These gifts along with income on endowments made it possible for the Foundation to provide \$1,697,936 of support for the ministries of Lutheran Homes. This support included spending \$685,558 to subsidize the care of 43 residents, Lutheran Hospice patients and BeWell Home Services clients, funding \$803,340 of capital purchases and providing \$209,038 for program enhancements.



Like us on Facebook by going to the Lutheran Homes of South Carolina Foundation page and clicking on the Like tab.



## Purpose Statement

Making a Difference is an official publication of the Lutheran Homes of South Carolina Foundation, Inc. designed to make donors and friends of Lutheran Homes aware of Foundation developments. Call Melanie Gregg at **800.756.9443** or email **[foundation@lhomes.org](mailto:foundation@lhomes.org)** if you no longer wish to receive this newsletter.

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## What is a Bequest?

An informal survey revealed that nine out of ten Americans do not know what a bequest is and yet, in the realm of non-profits it is a very common terminology. A bequest is a means to make a gift by naming a recipient of that gift as a beneficiary in your will. Bequests to non-profit organizations like Lutheran Homes are tax-deductible and help reduce estate taxes in large estates.

While some may be unable to define the word bequest, many people still leave funds to charities after death through bequests in their wills than by any other means. That statistic is also true for the ministries of Lutheran Homes. Through the years, our ministries have been named as beneficiaries in the wills of many donors who wanted to preserve their resources during their lifetime but leave a legacy of support for the ministry they cared about after their death.

Through a simple statement in your will you can make a gift of cash, securities or other property, designate a specific dollar amount or fixed percentage of your estate to be bestowed, or leave a portion of your residuary estate after you have

provided for other beneficiaries.

If you would like to help build the long-term strength of one of our ministries but feel you cannot make a significant gift today, your solution may be to make a charitable bequest for that ministry in your will. You may stipulate that your bequest be used for a specific purpose or give the organization the flexibility to use the funds where they are most needed.

If you are considering a bequest with



specific restrictions, you or your legal advisor should discuss plans with our staff to ensure that we are able to fulfill your intentions. We are always available to assist.

