



# Making A *Difference*

## A Heart for Giving...

One late afternoon in 2014 several boxes appeared on the threshold of our main office. Upon inspection, they were filled to the brim with afghans and quilts. Handmade and obviously produced by very skilled hands. Beautiful gifts of labor and love that help offer comfort to those being served in our ministries of care.



Our donors are so inspiring. A mother and daughter team (pictured here) have shared these gifts of love for many years since their first delivery, never asking for a thank you, only desiring that these fruits be put to good use.

What do you think of when you hear the word "quilt?" Your thoughts could rush immediately to a beautiful handcrafted piece of art that perhaps a family member made, or maybe you think of the warm and cozy feeling you enjoy

just cuddling up on a cold morning. Quilters generally have really big hearts and love to use a personal touch that not only provides warmth, but hopefully also evokes a sense of security.

Susan Peters and Donna Junge have found a way to give back in the midst of their busy daily lives. They have found a purpose knowing that in some small way their efforts will help enrich and comfort others during a time of need.

I've heard so many stories from those who have benefitted from these gifts of grace. Both from the patient or resident being served, and from the family members enriched by the feel, touch and thought of these simple works of art. Lutheran Hospice patients and those being served in one of our many levels of higher care truly are touched by the gifts of yet another donor of the ministries of Lutheran Homes.

Upon their last visit to drop off boxes of quilts, Susan and Donna were asked what their plans were for the rest of the day, "We're on our way to the Fabric Store to get supplies for our year's work to begin again!"

Thanks be to God for these gifts of generosity, and the gifts of so many others, which help impact our ministries of care in such meaningful and inspiring ways!





## 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. H. Gene & Frances 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  
Ms. Melanie R. Gregg  
Mr. & Mrs. Edwin B. Hill, Jr.  
Mr. Parke B. Horton  
Mrs. Barbara Keil  
Mrs. Marie Kleckley  
Mr. & Mrs. Mark H. Lee  
CDR Steven M. Lofton, USN-Ret  
Mr. & Mrs. Morris S. Morton

Ms. Dolly Nethercot  
Mr. Reuben C. Ott  
Mrs. Betty Park  
Dr. Donna Millar Potts and Dr. David Potts  
Mr. & Mrs. William T. Ryan, Jr.  
Mrs. Mary R. Schaeffer  
Mrs. Ned (Mary) Schall  
Mr. Walter A. Sigman, Jr.  
Mr. & Mrs. George W. Smyth, Jr.  
David & Susan Troutman  
Dr. Sandra S. Watson  
Mr. and Mrs. Christopher Yetter

## Looking for a Unique Charitable Deduction?

The Foundation accepts vehicles such as cars, vans, trucks and golf carts that are in good working condition to benefit the ministries of Lutheran Homes. All donations are accepted in accordance with the Internal Revenue Service Code. Contact Melanie Gregg at **800.756.9443** or [foundation@lhomes.org](mailto:foundation@lhomes.org) for more information.

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.

## 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.

## Bank Drafts and Credit Card Payments

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

## Charity Navigator Awards Foundation 4-Star Rating

Charity Navigator recently announced that the Lutheran Homes of South Carolina Foundation, Inc. has yet again earned the revered 4-star rating. Receiving four out of a possible four stars indicates the Foundation adheres to good governance and consistently executes its mission in a fiscally responsible way.



*of South Carolina Foundation has earned our fifth consecutive 4-star rating... Only 12% of the charities we evaluate have received at least 5 consecutive 4-star evaluations, indicating that Lutheran Homes of South Carolina Foundation outperforms most other charities in America. This exceptional designation from Charity Navigator sets Lutheran Homes of South Carolina Foundation apart from its peers and demonstrates to the public its trustworthiness."*

*"On behalf of Charity Navigator, I wish to congratulate Lutheran Homes of South Carolina Foundation ... for demonstrating strong financial health and commitment to accountability and transparency... We are proud to announce Lutheran Homes*

**Michael Thatcher**  
President & CEO, Charity Navigator



## Grants Continue to Make a Difference

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

**The Lee Richard “Dick” and Helen Stockman Davis Fund** of InFaith Community Foundation made a grant of **\$3,227** in support of the Heritage at Lowman.

**The Duane and Shirley Munn Player Gemar Fund** of InFaith Community Foundation made a grant of **\$846** for general support of Lutheran Homes Foundation.

An **Anonymous** donor of the InFaith Community Foundation made a grant

of **\$2,192** for the Heritage at Lowman in White Rock.

**The Phoebe S. Callahan Fund** of Central Community Foundation made a grant of **\$2,500** for the benefit the Heritage at Lowman.

**The Central Midlands Council of Governments** granted a total of **\$7,805** to the Lutheran Homes of South Carolina Foundation for Information Technology Training.

## Charitable IRA Rollover

First enacted in 2006, the charitable IRA rollover is a way of allowing certain taxpayers the ability to reduce their tax liability. Individuals who own an IRA must begin taking minimum distributions at age 70½, and those distributions could increase the tax bill at a time when there may not be much income. While the tax bill will always be less than the distribution, the fact that it is a requirement to take these distributions puts any individual in less control of their financial situation.

The charitable IRA rollover is a way to donate to charity and avoid the tax liability. There are some limitations, however. Such as the maximum value of the rollover cannot exceed \$100,000 each year, and that the transfer must go directly to the charity from the IRA.

- Generates zero taxable income upon qualified transfer.
- The transfer may reduce or eliminate your unsatisfied required minimum IRA distribution.
- You'll witness an immediate impact from the benefits of your generosity.

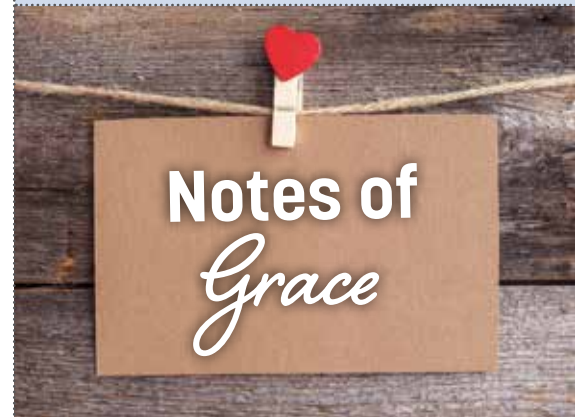
A vast amount of wealth has been stored in Individual Retirement Accounts that are subject to income tax and, ultimately, estate tax. But there's more to charitable giving than just the financial and tax advantages. Donors also have the personal satisfaction that comes from supporting Lutheran Homes, and making a difference in the lives of older adults in need. It's for all these reasons—financial, tax, philanthropic and social—that offers the opportunity to initiate a good conversation about charitable giving.

## 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. The Foundation has received funds from planned gifts established by the following:

**Glenn and Mary Workman** listed the Foundation as a partial beneficiary of their Individual Retirement Account. Proceeds of **\$797,262** have been received for the benefit of Lutheran Homes. This generous gift will help establish a tremendous legacy of support to our organizational ministries of care.

Proceeds from the **Estate of Rev. Harry Weber** were received to benefit subsidized care at the Heritage at Lowman.



*“...My entire family and I are so very appreciative of the love and care that you and your staff provided to my mom while she was a resident. Throughout her struggle with Parkinson's, we were comforted by the knowledge that she was in wonderful hands...and good people were attending to her needs.*

*Enclosed is a donation in memory of mom. Please use it however you choose and at your discretion. I trust your judgement and am confident it will be used to further your ministry to others who need care.”*



## 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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## The Power... of a Will

Wills are the most well-known and widely used form of estate planning. Yet, as important as it is to have a Will, over 60% of the people in this country do not have one. Dying without a Will is one way to ensure that probate costs are higher, and that property in the estate is distributed in ways never intended or desired by the decedent.

Regardless of how much you might own at death, it is your right and responsibility to determine how your remaining assets should be distributed; otherwise the distribution of assets is left to state law and the courts.

### A Will allows you to:

- Provide for your spouse and/or other loved ones at your death

- Identify who will oversee the distribution of your estate.
- Provide a gift to charitable entities (the Foundation) to provide a witness to your heirs about the importance of making a difference in the lives of others.

### Why make a gift in your Will?

- **Flexibility.** Because you are not actually making a gift until after your lifetime, you can change your mind at any time.
- **Versatility.** You can structure the bequest to leave a specific item or amount of money, make the gift contingent on certain events, or leave a percentage of your estate.
- **Tax Relief.** If your estate is subject to estate tax, your gift is entitled to an estate tax charitable deduction for the full value of the gift.

A Will should always be drawn up by a qualified attorney familiar with your financial circumstances. All planned giving strategies are complex. The options mentioned above are no exception. If you would like to know more about these and other planned giving strategies, please contact the Lutheran Homes of SC Foundation for more information.



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