



Making A *Difference*

Mission Support in our Ministries of Care



The Foundation carries out its mission of supporting the ministry of Lutheran Homes by providing funds for Subsidized Care, Capital Improvements

and Program Enhancements. While many of you know how we make a difference through subsidizing care for residents and funding capital improvements, some may not be aware of how we enhance programs.

I thought you might be interested in learning more about just a few of the Foundation funds that enhance the program of services administered by our eight ministry of care providers.

Gifts of Grace – This program funds the last wishes of patients served by Lutheran Hospice. Some of the Gifts of Grace we have recently funded include: a trip by ambulance for a patient to see his former home one last time, a ramp at a patient’s home so she could enjoy being out in her yard, an anniversary celebration meal for a patient and his wife, and transportation for a patient to attend homecoming at her church for a final time.

Employee Educational Assistance Fund – This fund helps employees pursue an education program aimed towards a degree or certification. This gives employees an opportunity to apply for reimbursement of the cost of tuition, fees and books. They can pursue a degree that supports their employment at Lutheran Homes or seek certification in an area that benefits their employment.

Chapel Funds – Gifts to these funds, which have been established at several of our communities, are used to enhance worship and pastoral care provided to residents and staff.

Employee Assistance Fund – Funded in large part by contributions from our employees, this fund provides assistance to employees who have experienced a catastrophic event in their lives, such as a fire or tragic illness.

Life Enrichment Funds – These funds have been established at all five of our communities and are used for special projects and activities that enhance the quality of life of our residents.

These are just a few of the Foundation funds that enhance the programs provided by Lutheran Homes. Please do not hesitate to call me if you would like to discuss making a gift to one of these funds or learn more about our other funds that enhance our ministries of care.



In gratitude for the way you make a difference in the lives of those we serve,

Ernest L. Beck, MAR, CFRE
President and CEO

Highest Rating Every Year Since 2014



Charity Navigator announced earlier this year that the Lutheran Homes of SC Foundation has again achieved highest marks with earning another 4-star rating. Congratulations are in order for demonstrating strong financial health and transparency. Charity Navigator sets us apart and acknowledges our level of commitment to good governance, best practices and accountability. Charity Navigator is the largest and most utilized evaluator of charities in America helping donors make intelligent giving decisions in reviewing nearly 1.5 million nonprofits.

Bank Drafts and Credit Card Payments

The Foundation accepts one-time and recurring contributions through bank drafts and credit card payments. Please contact Judith Whisman at [800.756.9443](tel:800.756.9443) or LutheranHomesSCFoundation.org.

Mission Statement

The mission of Lutheran Homes of South Carolina Foundation, Inc. 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.

Gifts That Keep Giving



By leaving money to charity, donors get to choose how their interests are met by supporting causes they care about even after they are gone.

Using a little foresight, financial gifts to a nonprofit can make a difference to a noble cause, create valuable tax benefits to donors and heirs, and even create an income stream during retirement.

There are a number of vehicles available that can help you take full advantage of charitable tax saving opportunities. Determining which is right for you depends on the value of your donation and the extent of your estate-planning objectives. One of the simplest gifting strategies is to leave a portion of your assets to a specified charity in your will. The donor gets the estate tax deduction and the charity gets the contribution once the estate is settled after probate.

An often overlooked consideration is the Individual Retirement Account. Most IRAs have taxable consequences. Heirs even can pay significant income taxes on IRAs, as taxes still must be paid upon withdrawal. But if a charity is listed as a beneficiary, the IRA assets can transfer to the charity tax free. Doing so enables a donor to exclude those assets from the taxable estate, which reduces the amount your family may owe in estate taxes. Most importantly, the charity also receives the full market value of the IRA, instead of after-tax proceeds.

Would you like to make a gift and receive not only a sizeable tax deduction but fixed annual payments, a portion of which will be tax free, during your lifetime

as well? You can, through a charitable gift annuity. A charitable gift annuity, or CGA, enables you to transfer cash or securities to a charitable organization, like the Lutheran Homes of South Carolina Foundation, in exchange for an income tax deduction and fixed annual payments to you (and to a second beneficiary, if you choose) for life. A fixed portion of each annuity payment is tax free, and the calculated annual percentage rate is based on the age of the annuitant.

As stated before, many people like the idea of leaving bequests to favorite charities in their wills. But instead of leaving money to a charity in your will, you can put that same money into a Charitable Remainder Trust and collect income while you are still alive.

A Charitable Remainder Trust is an irrevocable trust

that provides you (and possibly other dependents) with income for life. You place assets into the trust, and during your lifetime you receive a set percentage rate from the trust. When you die, the remainder in the trust goes to charity.

Each of the scenarios mentioned above offer opportunities to maximize the value of your charitable contributions and minimize taxes. Donors should consider all strategies available to them in order to determine the best estate planning method to fit their needs, including consulting a personal tax professional. For more information on these topics or how you can make a difference in the ministry of the Lutheran Homes of SC Foundation, please contact:

Elliott Williams, CFRE
Director of Development
ewilliams@lhomes.org or [843.856.4718](tel:843.856.4718)



Notes of Grace



Many of the gifts that the Foundation receives come with expressions of deep gratitude

for the care and services provided by our staff. Here are a few excerpts from some we recently received.

"...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."

"Thank you so much for all you did taking care of my wife. Please tell the

employees that we love them. We are keeping all of you in our prayers."

"It is important for me and our family to express our gratitude to the Lutheran Hospice staff. Through every interaction, our family was comforted by the presence of caring professionals. It comforts me to know that (my wife) was well cared for in her final days and that a service such as Lutheran Hospice performs at such a high level."

"Words cannot describe how pleased my entire family was with all aspects of our contact with virtually every member of your staff...I know she felt the love and peace of everyone there. Please accept this small donation to be used as you see fit to continue your mission."

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 given permission and made the Foundation aware of their planned gifts:



(Anonymous 10)*
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
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

Mr. David Ritcey &
Judith Dunbar
Jim & Jewell Eanes
Mrs. Anita B. Easter
The Rev. Dr. & Mrs.
Derald H. Edwards
The Rev. Mary Mappus Finklea
Karen & Jamie Fivecoat
Ms. Melanie R. Gregg
Mr. Parke B. Horton
Mrs. Barbara W. Keil
Mrs. Marie Kleckley
Mr. & Mrs. Mark H. Lee
CDR Steven M. Lofton

Ms. Dolly Nethercot
Mr. Joseph Owens*
Mrs. Betty Park
Dr. Donna Millar Potts and
Dr. David Potts
Mrs. Ned (Mary) Schall
Ms. Phyllis Shaffer
Sister Marilyn H. Stauffer*
Mr. Walter A. Sigman, Jr.
Mr. & Mrs. George W. Smyth, Jr.
David & Susan Troutman
Dr. Sandra S. Watson
Mrs. Rosmarie W. Wessinger
Mr. and Mrs. Christopher Yetter

* New Addition to Public Legacy Listing

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.

Foundation Financial Report



Through our Fiscal Year End 2021-22, there were 1,791 donors that contributed to the Lutheran Homes of South Carolina Foundation. Their gifts along with income on endowments made it possible for the Foundation to provide \$2,077,164 in support to the ministries of Lutheran Homes.

The generous gifts from our donors certainly gave peace of mind to the 23 residents, hospice patients and clients who had their care subsidized with support totaling \$431,186. They were able to receive the services they needed even though they could not afford to pay the full cost of their care.

Those gifts also made a difference in the quality of life for all of those served by Lutheran Homes as we spent \$980,825 to fund capital purchases, facility upgrades and medical services equipment. Also included was providing an additional \$665,153 to support our ministry sites with program enhancements, operational grants and transfers such as life enrichment, pastoral care and special projects.

Being able to give back is a good thing for the donor as well as the charity. And when you give a gift to the Lutheran Homes of South Carolina Foundation, it is good for our residents, hospice patients, and clients because your gifts will be used to make a real difference in the lives of those we serve.

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 Judith Whisman at **800.756.9443** or email foundation@lhomes.org if you no longer wish to receive this newsletter.

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Mr. Ernest L. Beck, President

About Us: Foundation Staff



Ernest Beck, MAR, CFRE
President & CEO

Ernest has served the Foundation since 2001 and was named the President and CEO in 2017. He graduated from Clemson

University, the Lutheran Theological Southern Seminary, and the National Planned Giving Institute. He is active in the Association of Lutheran Development Executives and the Partnership for Philanthropic Planning.



DeeDee White, CPA
Sec./Treas. & CFO

DeeDee is a graduate of Converse College where she received a BA in Accounting and Political Science. She served as controller for

Lutheran Homes of SC from 2001 – 2004 and remained on staff in various roles prior to joining the Foundation in 2013. DeeDee is a certified public accountant (CPA) in the state of SC and a member of the South Carolina Association of CPA's.



Susan Troutman
Donor Engagement Coordinator

Susan is a Presbyterian College graduate. Prior to joining the Foundation in 2017, Susan served 16 years

as a non-profit executive. She served on the Mission Investment Fund of the ELCA Board of Trustees, as Chair, and on the

Lutheran Outdoor Ministries Board of Trustees.



Elliott Williams, CFRE
Director of Development

Elliott is a graduate of Appalachian State University and earned a BS in Psychology. Prior to joining the

Foundation in 2018, Elliott served as a Senior Development Officer for five years. Elliott and his wife Kristen live in the Charleston area, along with their daughter Piper and son Everett.



Judith Whisman
Donor Relations Coordinator

Prior to joining the Foundation in 2019, Judith was an Affiliate and Events Coordinator at the South Carolina

Chamber of Commerce. She and her husband Mike have four children and live in Ballentine where they are fervently involved in their family ministry.



Lynn Brown
Donor Relations Assistant

Lynn is a graduate of Coker College. Prior to joining the Foundation in September of 2007, she was the Office

manager at Trinity Lutheran Church in Greenville where she worked for 19 years and continues to be actively involved.

