



BETHEL Beacon

**Volunteer Spotlight:
Darlene Benth**

Page 7

**Mental Health and
the Holidays for
Seniors**

Page 9

**Low Carb Cauli-Bit
Stuffing Recipe**

Page 11

Winter **2024**

STAFF AND BOARD MEMBERS

Bethel Lutheran Nursing & Rehabilitation Center

1515 2nd Ave. West, Williston, ND 58801
701.572.6766

Administrator Belinda Moen, RN, BSN, MBA, LNHA
Director of Finance Tiffany Sickinger, CFO
Director of Nursing Amy Larsen, RN
ADON - Infection Specialist Dawn Birkeland, LPN
Chaplain Pastor Sheldon Sorenson
Human Resources Sam Womelsdorf
Social Services Supervisor Sarah Tappenden, BSW
Laundry/Housekeeping Supervisor Joan Tofte
Clinical Dietician Kashia Ellis RDN, LD
Clinical Dietician Katie Longie, RDN, LD
Director of Food Services Kathy Nichols
Activities Supervisor Salina Henke, ADC
Director of Maintenance Toni Militoni

Board of Directors

Chair/President Tina Hanson
Vice Chair Jim McKenzie
Secretary/Treasurer Rob Osborn
Denise Weyrauch
Pat Axtman
Kelsey Geltel
John Harper
Rick Braaten
Ruth Carlson

Arbor House Assisted Living Center

1705 3rd Ave. West, Williston, ND 58801
701.572.2688

Nurse Manager Renee Bendixson, LPN

Bethel Lutheran Foundation

56 22nd St. West, #3, Williston, ND 58801
701.572.0223

Director Keefe Lovgren
klovgren@blfnd.org

Assistant Director Becky Haskins
bhaskins@blfnd.org

Board of Directors

President Aaron Schmit
Vice President Ken Kjos
Secretary/Treasurer Ruth Carlson
Tina Hanson
Warren Sundet
Belinda Moen – Ex officio



Daily Events

MONDAY

9:30 am Group Exercise 3:30 pm Ice Cream Parlor
2:00 pm Coffee Hour 7:00 pm Bingo
3:00 pm Game

TUESDAY

9:30 am Group Exercise 3:00 pm Game
2:00 pm Coffee Hour 3:30 pm Ice Cream Parlor

WEDNESDAY

9:30 am Group Exercise 3:30 pm Ice Cream Parlor
2:00 pm Coffee Hour 7:00 pm Bingo
3:00 pm Game

THURSDAY

9:30 am Group Exercise 3:00 pm Game
2:00 pm Coffee Hour 3:30 pm Ice Cream Parlor

FRIDAY

9:30 am Group Exercise 3:00 pm Game
2:00 pm Coffee Hour 3:30 pm Ice Cream Parlor

SATURDAY

10:00 am Game
2:00 pm Coffee Hour
3:00 pm Bingo

SUNDAY

9:30 am Worship Service

*Monthly and daily calendar events are subject to change. All activities are in the activity room unless stated otherwise.

Letter from Our Administrator



The holidays are just around the corner! Often, this time of year brings a sense of nostalgia and wonder; nostalgia for all accomplished in the past and wonder of all that is to come in the future. This year, more than ever, we are filled with hope and wonder, as we anxiously await our Capital Campaign kickoff!

Months of planning are finally coming to a head with the final touches being made to booklets, pamphlets, and flyers. Large blueprints and a mockup of the front of the new building hang in our entry way for residents and guests to look at. A quick virtual walkthrough was shared at our annual members meeting in September. All exciting things that are adding to the building sense of anticipation around “A New Place to Call Home”.

This journey, although not new, is far from over. With a project this large, there are many moving pieces and much that must be done before a ribbon cutting or dedication service can happen. The plans have been made, the state and federal regulations taken into account, new technology and planning for the “long-term” all considered. It is now time that we partner with you, our community, to see this project into the next phase – funding.

As I said, final touches are being made to information that will be shared with vested partners, our community advocates, the general public and our donors. Many conversations will be had, sharing the details and our excitement for the future. We genuinely can hardly wait and are busting at the seams to take this next step! It’s going to take all of us to see this project to completion and provide a new facility for our residents.

While we excitedly continue future plans, we cannot forget the work needed and improvements made to our current main facility. Fresh paint, professionally cleaned carpets, and upgraded technology systems continue to aid us in providing the best care possible. Along with those updates, we also have new staff who join our team monthly!

We continue to make improvements to the home-like appearance and feel of Bethel and we hope you have seen and felt the value these updates and new team members have added. Our team continues to pour into our residents regardless of the department we serve in – each and every person employed by Bethel makes a difference in the lives of our residents. After all, that is why we have been here for over 75 years and why we will continue to serve those who reside in our facilities.

Thank you to those who have stopped by, written cards and letters, left voicemails and said prayers. The commitment and support of this community is outstanding!

As always, more information can be found on Facebook (@[BethelLutheranWilliston](#)) or on our website: www.blnc.com. My door is always open, so please reach out with any questions or concerns.

Belinda

Belinda Moen, RN, BSN, MBA, LNHA

Administrator

Bethel Lutheran Nursing & Rehabilitation Center

Foundation Corner

Recently at my church, we had a worship service titled, “Celebration Sunday” in which the service was structured around themes of Past, Present, and Future, providing us with the opportunity to be reminded of God’s provisions for us and to be hopeful about the future he Has laid out for us.

Many times, during that service, I was reminded of the wonderful works God has done in our local church body. Over time, some of those memories had grown dull, so I was thankful to those who spoke. Hearing these stories retold by others helped to sharpen my remembrance.

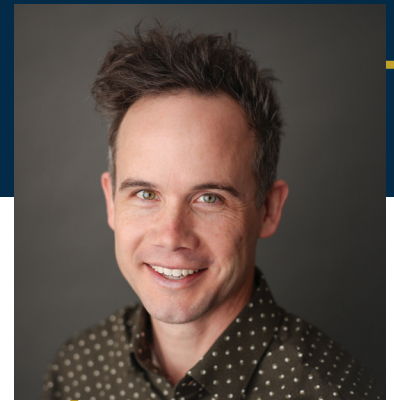
Between these moments of remembrance, our praise team led the congregation in worship. The connection may have been subtle, but it did not go unnoticed. With each message, we were reminded of God’s goodness, and our response was to sing His praise. We praised Him not only for the work He has done but for who He is.

In Scripture, we see many instances where our thankfulness to God results in a natural outpouring of praises being given and sung:

“I will *thank* you in the great congregation; in the mighty throng I will *praise* you.” Psalm 35:18

It is good to remember and reflect on the many ways God has blessed us, both as individuals and as a community. It is good to recall where we came from, how we arrived at where we are, and where we are going. Sometimes, looking ahead seems daunting and difficult, but if we remind ourselves of God’s goodness and faithfulness, the path forward in faith is one we can walk with confidence, knowing that it is God who goes before us.

“You hem me in, *behind and before,* and lay your hand upon me.” Psalm 139:5



Over 75 years ago, a group of committed men and women stood firm in the plan God had laid on their hearts—to build a home where people would be ministered to physically, spiritually, and emotionally in the name of Christ Jesus. Their present and future dependence on God for His provision to build what we now know as Bethel Home has become our past—a history we can look back on in remembrance, giving God thanks and praise. Additionally, it gives us hope for the future that He has laid out for us, enabling us to move forward with confidence into whatever He calls us to.

Bethel Home has a rich history of God’s provision. He has stirred in the hearts of the people in this community a willingness to support an organization that, in turn, has so faithfully supported them. Through God’s provision, Bethel Home has always been able to respond to the needs of the community. When an addition was needed to accommodate more residents, the means were provided. When renovations were required to expand service offerings and improve the quality of life, the means were provided. When childcare, assisted living and basic care were needed, the means were provided. We can look back in remembrance and thanksgiving to God for His provisions and look forward in confidence to His provision for our every need.

Would you join me in looking back in remembrance of all that God has done for us—His faithfulness, His

provision, and His gift of His Son, Jesus Christ? We can give Him thanks and praise, for He is worthy of it all. And as we look toward the future, let us do it with faith and confidence, knowing that God who has been faithful to us in the past will continue to provide for us in the future. For His glory and honor!

In Christ,

Keefe

Keefe Lovgren

Director

Bethel Lutheran Foundation

*Pardon for sin and a peace that endureth,
Thine own dear presence to cheer and to guide;
Strength for today and bright hope for tomorrow,
Blessings all mine, with ten thousand beside!
Great is Thy faithfulness, great is thy faithfulness,
Morning by morning new mercies I see,
All I have needed Thy hand hath provided—
Great is Thy faithfulness, Lord unto me.*

— from “Great is Thy Faithfulness,” by Thomas O. Chisholm (1923)

Give
ONLINE

easy. fast. secure.

*Please consider supporting Bethel
with a charitable gift today!*



or visit **blnrc.com**



Visit us online at
www.blnrc.com

Or find us on 
[@BethelLutheranWilliston](https://www.facebook.com/BethelLutheranWilliston)

*Ready to make
a difference?*

VOLUNTEERS NEEDED!

Can you carry a tune, make a craft or tell a story?
Are you a member of a 4-H club, service group or
choir? We want to hear from you!

Contact Dora at Arbor House by calling
701.572.2688 if you'd like to volunteer!

*For news and updates
follow us on Facebook @BLFND*



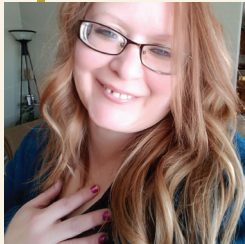
Get to Know Bethel Lutheran Nursing and Rehabilitation Employees



Joan Tofte

Housekeeping/Laundry Supervisor — 22 Years

Joan is married to Terry and she has three sons, one stepdaughter and together they have four grandchildren. Her favorite restaurant is Buffalo Wild Wings and favorite holiday is Christmas! She said the one thing she would never do again is fly in a hot air balloon.



Lanette Horack

Arbor House CNA/CMA — 22 Years

Lanette has five kids—four girls and one boy. If she could live anywhere she said it would be by a lake or the beach. Her favorite holiday is Christmas and she does not like surprises. Her proudest accomplishment is raising her kids to be good people.



Natasha Carns

Laundry Aide — 22 Years

Natasha's first job was working at Bethel! Her favorite restaurant is Taco John's and favorite holiday is Christmas. She likes to collect old CDs and would like to live in Los Angeles. She says the person she looks up to is her boss.



Sheila Johnson

Nurse — 44 Years

Sheila has been married to her husband, Bruce, for 36 years. They have two boys—Colin and Brock. She likes camping and dislikes clutter. She said she will never ride on a roller coaster again. Her proudest accomplishment is "Providing health care services for 44 years, and the impact I have on people's lives."

Volunteer Spotlight

Darlene Benth

Darlene was August's volunteer of the month at the Williston Senior Center. She enjoys volunteering for the elderly and has been doing so since high school. Her mother taught her to respect the elderly and to listen to their wisdom. Darlene became a CNA when she was a junior in high school and obtained her LPN in 1972 when her twins were 10 years old. Over the years, she has worked/volunteered at the Williston Senior Center as a choir director, bus driver, activity director, cook, lefse maker, receptionist and much more. She just ended a 4-year period as President of the Board at the Williston Senior Center.



Darlene also enjoys quilting at church, advocating for the disabled, and helping various people in need whenever possible. She was a volunteer at the Kensington and still gives her time to Bethel Lutheran Nursing and Rehabilitation Center. She was involved with the Homemakers Club and served on various boards at her church as well as on the Township Board for Blacktail Dam. Darlene is currently president of Williams County for the Aging. She is truly a blessing to this community.

Give the Gift of *Home*



Giving Hearts Day

Please consider donating online at:

givingheartsday.org

and select 'Bethel Lutheran Foundation'

Or drop your donation off in person at:

56 22nd St. West, #3

Scan to Donate



The Chaplain's Voice

Fall is a favorite time of year for many people. It is not too hot, it is not too cold, it is just right. Farmers are harvesting their crops and bird hunters take to the fields. Football fans hope this is the year that their team has a winning season.

Halloween seems to get bigger every year. November 1st is All Saint's Day, when we remember those who have died in the Lord. Many people look forward to seeing friends and family during Thanksgiving. We should give thanks in all things. We should remember the first Thanksgiving when the pilgrims gave thanks to Almighty God for all of His blessings. Many of them died in the first year in the New World – yet they still gave thanks. Christmas is a celebration of the best gift of all – the perfect Son of God who left the glory of heaven to come down to earth. He truly is the gift that keeps on giving. On New Year's Day we celebrate the coming of the New Year. Perhaps we give thanks

that we have survived the year that has gone.

It is good to celebrate with family and friends. It is good to give thanks in all things. We need to remember that God is always faithful. We do not always understand things that happen in our journey through life of God's amazing grace. His mercies are new every morning. With Peter we are looking forward to a new heaven and a new earth, the home of righteousness.



Pastor Sheldon

Pastor Sheldon Sorenson

Chaplain

Bethel Lutheran Nursing & Rehabilitation Center

“This is the day the Lord has made; let us rejoice and be glad in it.”

— Psalm 118:24

“Be joyful always; pray continually; give thanks in all circumstances, for this is God’s will for you in Christ Jesus.”

— I Thessalonians 5:16-18



Mental Health and the Holidays for Seniors

How to Overcome Loneliness and Isolation for Seniors

Fortunately, there are many effective ways to combat senior loneliness during holidays and get in a festive social spirit. Here's how seniors can navigate the season in healthy, uplifting ways.

Connect With Others

Maintaining existing social bonds — but also forging new connections — is essential for overcoming loneliness at Christmas and other winter holidays. Here are some strategies:

- **Reach out to family and friends.** Initiate phone calls or video chats with loved ones; even short conversations can brighten a day. Consider planning some simple activities together early in the season, such as cooking, baking, crafting, or shopping, to bond in fun ways with less stress than the big dates proper.
- **Join community events.** Local community centers and organizations often host holiday activities. Participating in these events can help you meet new people, discover other social opportunities, feel more connected to your city or region, and even establish some new holiday traditions.
- **Volunteer.** Helping others offers countless benefits for you as well. Besides creating a meaningful sense of purpose and connection during the holidays, it can also help you learn new skills (which is good for brain health), meet new people who share your values, have fun, and give you a great sense of accomplishment. Look for local charities seeking volunteers during the holidays.

It's no small irony that the holiday season — meant to be the most joyful and magical time of the year — is often instead a bog of depression and loneliness for so many people. Of all age groups, depression and the holidays for seniors can be the worst mix, as social isolation among seniors can have particularly harmful effects on mental and physical health. As the whirlwind of yearly family gatherings and social events begins, those who have lost loved ones or are living alone might find themselves mired in specific kinds of senior depression and holiday loneliness.

Why Loneliness Can Intensify for Seniors During the Holidays

Older adults may face unique challenges during the holidays that contribute to feelings of loneliness, including:

- **Loss of loved ones.** Holidays can serve as painful reminders of lost family members or friends who were once integral to past celebrations.
- **Physical limitations.** Mobility and other health complications can prevent seniors from participating in festive activities as fully as they'd like. They can also be uncomfortable distractions during what should be a time of celebration.
- **Geographic distance from loved ones.** Some seniors may live far from their family members, as adult children often move with their own families to distant locations. This can make in-person gatherings difficult to impossible.

Continued on Page 13

Contributions

JULY 2024 – OCTOBER 2024

ANNUAL FUND

Emmanuel Free Lutheran
Faith Lutheran Church
First Lutheran Church
Gate City Bank
Gloria Day Lutheran Church

Our Redeemer's Lutheran Church
Ray Lutheran Church – Ray
WECLA
Raymond James Charitable –
Jerome and Patricia Hanson
Family Foundation
St. Olaf Lutheran Church

Williams Cooperative Trust, INC.
- MVEC
Wilma Hillstead
Kari Lee
Jim and Sharon Moline
Sandford Wickum
Jim Yockim

IN MEMORY OF

Jerry Bakke

Marilyn Bakke

Darin Barkie

Wilma Hillstead

Sharon Bendixson

Ruth Carlson

Gladys Boe

Marilyn Bakke

Emelia Joan Braun

Charlene Strand

Laurlynn Browning

Joann Opsal

Jerry Christensen

Joanne Christensen

Ron "Strech" Falcon

Jamie and Candy TeSoro

Sherry Germundson

Kathleen Harger

Wilma Hillstead

Franklin Glimm

Carol Jensen

Leo Haider

Ken and Darci Kjos

Ellen Hanes

Deborah Richter

Nina Heen

Levin and Ardis Bean

Dennis and Jackie Grubb

Irene Hirsch

Lorna and Terry Easton

Cecilia Ranum

Linda Stordahl

Michael Hotchkiss

Larry and Dede Bean

Levin and Ardis Bean

Lorna and Terry Easton

Char Jensen

Ardis Bean

Ken Kjos Sr.

Deborah Richter

Betty Koerner

Kim Leite

Jim and Sharon Moline

Rick and Denise Nehring

Amy Reep

Linda Stordahl

Jim Yockim

Jermone and Darlene Langseth

Marilyn Bakke

Norma Long

Levin and Ardis Bean

Georgina Linghor

Darrell and Bette Johnson

Leilani "Loni" Martin

Dennis and Jackie Grubb

Etta Miller

Dennis and Jackie Grubb

Larry and Dorinne Haug

Rodney Miller

Dean and Ruth Carlson

Lorna Easton

Glen and Susan Jorgenson

Ken and Darci Kjos

Gary and Alvina Skogan

Wayne and Cindy Sorenson

Larry and Maureen Laqua

Donna Neiss

Dennis and Jackie Grubb

Marilyn Olson

Linda Stordahl

Eric Oines

Lorna Easton

Audry Olson

Lorna and Terry Easton

Mary Anne Gaudreau

Kathleen Harger

Susan Helstad

Kim Hennessy

Cheryl Olson

Larry and DeDe Bean

Levin and Ardis Bean

Mary Alice Oyloe

Rick Tofte

Ellamae "Ellie" Pasternak

Mary Anne Gaudreau

Bruce and Shelley Stockman

Rick Tofte

Gloria Johnson-Phillips

Carol Jean Sandvik
 Roberta Rollefstad

Loyce Rauser

Wilma Hillstead

Stan Reep

Levin and Ardis Bean
 John Vohs and Linda Boehm
 Mary Ann Gaudreau
 Eileen Johnson
 Joyce Krabseth
 Cecilia Ranum
 Wallace and Joanne Radtke
 Lowel and Carol Sandvik
 Rick Tofte

Russ Robillard

Dennis and Jackie Grubb

Ruthy Robillard

Dennis and Jackie Grubb

Dennis Schow

Ardis Bean

Harvey Skaare

Shirley Growth
 Ron and Ruby Sylte

Isabelle Storseth

Gary and Alivia Skogen
 Bruce and Shelley Stockman

Lloyd and Myrtle Tetrault

Robert Tetrault

Kathy Vallevik

Kurt and Lynette Stoner
 Rick Sorenson

Oren Vallevik

Marilyn Bakke

Wayne Vance

Wilma Hillstead

Sylvia Vinger

Dennis and Jackie Grubb
 Wilma Hillstead
 Alvina Skogen

Arnold "Arnie" Volz

Dennis and Jackie Grubb

Dr. Larry Wilder

Levin and Ardis Bean

IN HONOR OF**Bethel Staff & Residents**

Lorilee Bott

Low Carb Cauli-Bit Stuffing

Recipe from H-E-B

INGREDIENTS

- 14 oz Caulibits or fresh head of cauliflower, chopped
- 7 oz Chopped celery
- 2 tbsp Extra virgin olive oil
- 1 oz Fresh Italian parsley, chopped
- 1 oz Fresh garlic clove, minced
- 1 tsp Fresh sage, fresh, chopped
- 1/2 tsp Ground black pepper
- 1/2 tsp Kosher salt
- 3 oz Leeks, whites only, chopped
- 5 oz Mushrooms, chopped
- 5 oz White onion, sliced



DIRECTIONS

1. Preheat oven to 450°F.
2. Combine all ingredients together in a large bowl then transfer to a large baking dish.
3. Place in oven and roast 20 minutes, then stir and return to oven for remaining 25 minutes.
4. Remove and transfer to serving dish and serve alongside turkey.

Resident Life

Halloween Party



Embrace Technology

Technology can bridge the gap between seniors and their families while also supporting cognitive health:



- **Learn how to do video calling.** Learning to use virtual meeting apps like Zoom or FaceTime can make it easier to stay in touch with friends and loved ones in the comfort of your own home. Reach out to knowledgeable friends and family members to help you get started. This skill will allow you to attend convenient virtual appointments with your doctors, too!
- **Use social media.** Social media platforms can help you stay updated on what your family is doing without even picking up a phone. Use it to respond to posts, photos, and videos, and be sure to share your own as well.

Seek Professional Care

If you still can't shake those feelings of depression, it's essential to seek professional help:

- **Counseling services.** Many therapists specialize in geriatric mental health. are also available for added convenience.
- **Support groups.** Joining a group for seniors can provide camaraderie, understanding, and maybe even new friends. Many organizations offer support for grief and loneliness.

Lifestyle Tips for Beating the Holiday Blues

You can reduce or eliminate depression during the

holiday season — and throughout the year — with a few mindful wellness habits.

Establish a Routine

Creating a daily schedule can help seniors maintain a sense of normalcy and purpose during the holidays:

- **Daily activities.** Plan on doing enjoyable activities like reading, crafting, or gardening as part of your daily routine to boost your mood and keep your mind engaged.
- **Exercise.** Getting regular exercise not only helps you stay physically healthy and maintain your mobility, but can also significantly improve your mood. It doesn't have to be difficult or strenuous, either. Simply walking through your neighborhood and enjoying holiday lights, decorations, and music can help you feel more connected and cheerful.
- **Eat well.** Eating the right foods has been proven to boost mental and cognitive health. But good nutrition shouldn't be a boring chore: Look for healthy winter comfort foods, or modify your existing recipes to include more nutrients.

Choose Festive and Joyful Activities That Work for You

Make a point of doing things that bring you joy, and consider starting some new holiday traditions of your own. Take some time to decorate part or all of your home, try out some new holiday recipes, or begin a new hobby. You could travel somewhere you've always wanted to visit, take a class, or join a book club.

While the holiday season can be challenging for seniors, it doesn't have to be a time of loneliness and despair. By actively seeking out social connections, embracing technology, establishing routines, and doing activities that spark joy, you can find plenty of wonder and fulfillment during this season. Remember, reaching out for help is a sign of strength, and many resources are available to support mental health and well-being. This holiday season, don't miss out on making things merry and bright.

Article by Spectrum Community Services

Happy Birthday

ARBOR HOUSE

October

Carol Larsen	14 th
Majorie Clark	21 st

November

Joann Emery	5 th
John Wahlstrom	15 th
Marlyse Rustad	18 th
Joyce Tong	22 nd
Gerald Peterson	29 th

December

Phyllis Lufkin	13 th
----------------	------------------

January

Delores Hagge	29 th
---------------	------------------

February

Mary Herber	11 th
Dorothy Polson	14 th
Edwin Engebretson	21 st

March

Anna Ginther	20 th
--------------	------------------

BETHEL

October

Georgina Linghor	12 th
Constance Maas	14 th
Leona Hanson	21 st

November

Wanda Wehrman	20 th
---------------	------------------

December

L. Maxine Hayward	9 th
Ardean Aafedt	15 th

January

Katherine Bertelsen	5 th
Dale Christensen	17 th
Margaret Bottke	18 th
Janell Mckechnie	27 th

March

Vikki Johnson	20 th
Ardell Smith	16 th

Welcome!

ARBOR HOUSE

Jim Kennedy	Jeanne Olson
Joyce Tong	Laura Thueson

BETHEL

Ida Harmon	Sandra Raaum
Theola Smith	Wanda Wehrman
Jeanne Olson	Shirley Shefstad

Discharges

ARBOR HOUSE

Wanda Wehrman
Ruth Henson

BETHEL

Arlis Fisher
Jeanne Olson

IN LOVING
Memory
OF OUR FRIENDS AND NEIGHBORS

Isabelle Storseth

BETHEL'S *Christmas Luminary* EVENT

**SUNDAY
DECEMBER 15
4 – 6 PM**

**1515 2ND AVE W
WILLISTON, ND**

SCAN ME



To purchase a luminary, scan the QR code, choose 'Luminary (\$5)' and please note 'In Memory' or 'In Honor'.

**\$5
LUMINARIES**

Candles will be lit at 5 PM.
In addition, a paper candle will be displayed in the front lobby entrance to Bethel.

Join us for food and fellowship as luminaries will once again light up Bethel this holiday season! Bethel Lutheran Foundation will light a luminary candle and dedicate it for each gift of \$5.00.

You may designate a luminary in honor or in memory of a friend or loved one. It is also a nice way to acknowledge the work of the dedicated staff at Bethel or a current or past resident. Luminary requests may be purchased online by scanning the QR code above, by dropping a check off at the reception desk at Bethel or mailing it with the completed form below.



Please complete and include the form below with requests.

In Honor of

In Memory of

In Honor of

In Memory of

Name: _____

Name: _____

In Honor of

In Memory of

In Honor of

In Memory of

Name: _____

Name: _____

Given By: _____

Mail to:

Bethel Lutheran Foundation
PO Box 1152
Williston, ND 58802-1102



56 22nd Street West, #3
Williston, ND 58801
www.blncr.com

Non-Profit Org.
U.S. Postage
PAID
Bismarck, ND
Permit # 433

Your Support is Needed

**TO DONATE: CALL OR VISIT US ONLINE TODAY
701.572.0223 | WWW.BLNRC.COM**

GIFTS OF CASH

The easiest way to obtain a charitable deduction is to support Bethel through a cash gift. If you itemize, your gift may be fully deductible.

BEQUEST/WILL

Consider naming Bethel in your will for any fixed or proportionate share of your estate.

GIFTS OF LIFE INSURANCE

Designating Bethel Lutheran Foundation as the owner and beneficiary of an existing or new insurance policy usually offers a tax advantage in the year the gift was made. If the policy is paid up, the charitable deduction will be the cash value at the time of the gift. If the policy is not paid up, you continue to pay annual premiums which will become tax deductible to you each year.

GIFTS OF APPRECIATED STOCKS/BONDS

Giving long-term appreciated stocks or bonds avoids capital gains tax and you will receive an immediate tax deduction based on the full fair market value on the date of the transfer.

GIFTS OF REAL ESTATE

If you have owned rental property, farmland or other real estate for many years, a charitable gift of that property can be especially tax advantageous. If sold outright, the sale could result in capital gains on any appreciation, and ordinary income on any depreciation recaptured. A charitable gift to Bethel may avoid the tax consequence and realize a charitable deduction for the full market value of the real estate.