



Connections

Thank You!

A special thanks to the table captains who helped to make the September *Lifelong Living Luncheon* a tremendous success.

Michael J. Allen
 Ken Baltus
 Yvonne Beseler
 Mark Billmeyer
 Mary & Frank Broderick
 Frances Chorzempa & Florence Godlewski
 Tom & Kari Cierzan
 Irvin Dauphin
 Louis DeMars
 Susan Derus
 Judy Doyle & Rev. Paul Jaroszeski
 Tom & Jan Galnor
 Tom Glodek
 Bob & Dae Hannah
 Bill & Deldre Hedrick
 Patti Hillmeyer
 Albert & Florence Hofstede
 John & Sally Hovanec
 Phyllis Hupp
 Delores Jacobsen
 Betsy Jaros, Margaret Lero
 Ruth Kildow
 Susan Klaseus
 David Kostik
 June Kroening
 Carolyn Kuechle
 Liz Lavigne
 Catie Mack
 Ruthyeh Mahlum
 Judy Makowske
 Tom & Sue McGuire
 Dick Miller
 Mickey Mulcahy & Kristine Smyth
 Patrick W. Murphy
 Jim & Cheryl Nesser
 Rev. Michael O'Connell
 Marcella Pecchia
 Bill & Eleanore Pederson
 Frank & Melissa Plachecki
 Gary Quam
 Kathy Ratican
 Mary Robinson
 Sr. Ruth Roland, OP
 John & Delores Salchert
 Stephen Salchert
 Jean Sazevich & James Sazevich
 Jeff Schrempf
 Pat Siewek Murzyn
 Suzanne Sjosellus
 Jack Spillane
 Mary Steele
 Joseph & Pamela Strauss
 Charles Sullivan & Sandra West
 Fran Toler
 Sandi Westberg

2004 Celebrating Lifelong Living Luncheon Raises \$250,000 to Support Programs and Care



More than 500 Catholic Eldercare supporters attended the fall Lifelong Living Luncheon which supports the annual fund.

Nearly 550 friends of Catholic Eldercare attended the second annual *Celebrating Lifelong Living Luncheon* September 16, making it one of the most successful and inspiring fundraising events in the organization's history.

Guests donated and pledged approximately \$250,000 to help fund special programs and higher staffing levels. Several generous donors together pledged a \$125,000 matching gift. These donors are Jack Spillane and Family, Tom and Sue McGuire, Catholic Eldercare board member Stu Seim and his wife Diane, board member Mary Steele, and John and Julee Rimarcik.

"We are so grateful for this generous matching gift," said Vice President for Development Tom Cierzan. "These friends recognize the specialness of Catholic Eldercare and our collective responsibility on behalf of the community's elders."

Board Chair Tom Glodek, a Catholic Eldercare co-founder, told the audience he remembers the serious need for dignified elder housing during the 1960s and 70s,

and after Little Sisters of the Poor closed the city's only Catholic nursing home.

"People were living in houses with dirt floors and newspapers crumpled up for insulation in the walls," he recalled. "I visited a house at 7th and Ramsey that had a single light bulb in each of the four rooms. The sink had a hand pump. And if you needed a bathroom, you went outside summer and winter."

Glodek, who at the time had a grandparent in long-term care, helped establish Catholic Eldercare to meet the growing need. That need continues to be met by a growing community of donors, he said. "You are the life blood of Catholic Eldercare. Without you we could not exist," he told the audience.

"Because of you, the staff and volunteers can provide the needed quality care. Because of you, we can provide the necessary love. Because of you, we are able to be compassionate and create a home full of faith. In Matthew, Christ said whatever you do for the least of my

Leadership

Dear friends,

We are very grateful for the ever-widening circle of supporters who recognize our shared responsibility to provide dignified, quality care and housing for our community's elders.

Our parents, grandparents and older friends have helped to make us what we are today. Their eyes have seen much in terms of life's many joys and pains, and their hands have labored hard in love to create a life that is better for us. We now stand on their shoulders, planning for the growing senior needs tomorrow will bring.

We were so moved when more than 500 supporters attended the September Lifelong Living Luncheon, many committing their financial gifts to help Catholic Eldercare maintain a remarkable level of excellence in programming and care.

In this issue of *Connections* you will discover some of the daily fun our residents enjoy. You'll read about what our loving support means for the elders themselves, and for the donors who give their financial gifts in a spirit of Christian love. And you'll discover why it is so challenging to only select twelve Employee-of-the-Month candidates each year.

The Catholic Eldercare community is growing and summer brought a heavily attended grand-opening ceremony at the RiverVillage campus. Our vision for meeting growing community needs has been validated by many civic leaders, including Minneapolis Mayor R.T. Rybak, who believe Eldercare has developed a perfect model for creating affordable and dignified elder housing.

We could not fulfill our mission day in and day out without your support. We wish you, and those you hold dear, much happiness and God's blessings during the exciting months ahead.



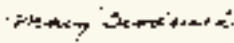
Tom Glodek
Board Chair



Mary Broderick
President & CEO



Tom Glodek
Board Chair



Mary Broderick
President & CEO

Employees Recognized for Excellence

Each month an employee of Catholic Eldercare on Main or MainStreet Lodge is recognized for their outstanding work and dedication to the elders they serve. The Employee of the Month is nominated by any employee. Nominations are reviewed and the winner selected by a seven-member employee committee.

"The Employee of the Month is a staff person who really goes above and beyond in the fulfillment of their day to day responsibilities," said Nursing Home Administrator Kim King. "We have such a dedicated staff, the selection is always a difficult one," she added.

The Employee of the Month is recognized during a special ceremony and awarded a certificate and pin, free meals, and their own parking space for the month.

Employees of the Month 2003-2004

2004

January	Nancy Davis, Nursing Assistant
February	Stasia Kotowicz, Dietary Aide
March	Renata Kutek, LPN
April	Timothy Larson, Cook
May	Barb Lloyd, Nursing Assistant
June	Sandy Deoraj, Health Unit Coordinator
July	Edna Grigsby, Restorative NA/R
August	Pam Deoraj, Trained Medication Aide
September	Cathy Whitaker, LPN
October	Ruth O'Brien, Certified Occupational Therapy Assistant

2003

June	Gayle Bryant, Adult Day Aide
July	Jan Mattson, Payroll
August	Dorothy Nevala, Nurse Manager
September	Adekola Adetola, Nursing Assistant
October	Gwen Anderson, Therapeutic Recreation Coordinator
November	Sara Klimek, Receptionist
December	Melissa Stockhaus, Nursing Assistant

brethren, you do for me. YOU...my friends... are living examples of that. Without you there would be no Catholic Eldercare," Glodek concluded.



Board member Joseph Strauss

President and CEO Mary Broderick said the donor community augments government reimbursements that fail to fully fund the meaningful care and programs that are the essence of Catholic Eldercare.

"We need the community's help - your help - to keep our staffing levels 25 percent above that of other facilities," Broderick said. "Our higher staffing levels translate into more time and attention for our elders, and make the transition to a senior facility a continuation of home rather than adaptation to an institution."

Broderick said that Catholic Eldercare is planning future residences to help meet the coming "Age Wave" fueled by retiring members of the baby boom generation. "If we are to continue to realize our dream in Northeast Minneapolis and extend it further in the Archdiocese, we cannot rely solely on government funds. Contrary to common belief they only

cover a bare minimum of what is required for us to do a good job."

Broderick said each generation has a responsibility to the community's elders because "we stand on the shoulders of those elders who have gone before us."

Concluding her remarks, Broderick said the fulfillment of Catholic Eldercare's mission is embraced by supporters from all walks of life. "We live comfortably today because of all they [elders] did for us individually and collectively. Catholic Eldercare's work is not a luxury, but an absolute necessity. After today, we hope our dreams become your dreams."



Catholic Eldercare founders and current board members Tom Glodek, Al Hofstede, Sr. Ruth Roland, and Robert Hannah.

Joseph Strauss, long-time board member and chair of the board development committee, invited guests to join the Lifelong Living Circle to support quality programs and care. Strauss related his

Zellia B. Smith, our father and grandmother."

Family member Judy Stephenson shared the story of her mother who lives at Catholic Eldercare. "She is safe, happy, secure and well cared for," Judy said. She praised the staff for "providing the special kindnesses that I see whenever I'm visiting my mom. Most of the time, they don't even know I'm observing them. They are simply kind and loving and caring all of the time. What means the most to me is that I know in my heart all of these wonderful people show love to my mom in the same way that I do."

Carolyn Olson, another long-time board member, served as master of ceremonies for the event.

The 2005 *Celebrating Lifelong Living Luncheon* will be held September 15 at the Earle Brown Center. Please contact Kristine Smyth at 612-362-2494 for more information or to volunteer.



Board member Mary Steele (center) visits with Joseph and Joan Lapensky.

RiverVillage Opens Doors to a Welcoming Community

Rybak: "A perfect model...we have to build more of them."

Hundreds of visitors of all ages, including many families, attended the RiverVillage campus' community open house July 14. During the five-hour event, visitors had an opportunity to leisurely tour both RiverVillage residences to see first-hand the many inviting amenities available to tenants.

"Oh look, a little coffee shop. Let's get some water," a woman said to her son and daughter as they strolled by the Cobblestone Cafe.

A RiverVillage tenant sitting in the Ritz Theatre and watching the Catholic Eldercare promotional video said quietly, "I can't believe that I am so blessed to be able to live here."

As visitors strolled through the library, one man told a companion, "This is very nice. If I lived here, I'd be spending all my time right here. Look at the books and magazines they have available."



Hundreds of area residents and families attended the RiverVillage open house.

Rybak Shares the Excitement

The Community Room hosted a standing room only audience for the early evening program. Featured speaker Minneapolis Mayor R.T. Rybak called RiverVillage a model for creating more affordable assisted and independent housing for seniors.

"I've made you famous," he exclaimed. "I've been talking you up all over the city. It is so nice to see RiverVillage open. But there won't be much time to rest because we need to do this over and over and over again. This is the perfect model and we have to build more of them."

"Eldercare has developed a perfect model for creating affordable and dignified elder housing."

Mayor R.T. Rybak

Rybak said he recalled visiting St. Hedwig Church events with his mother and meeting elders who grew up in Northeast Minneapolis. "But when we asked where they lived now, it was St. Anthony, Brooklyn Center, other communities. We need to do whatever it takes to keep seniors in their home community," Rybak said.

Creative Solutions

More than half of the RiverVillage units are available for low-income elders. The affordability is possible due to a creative funding collaboration involving local and national, public and private funding sources. This creative funding partnership, believed to be the first of its kind locally, means elders still able to live with a measure of independence have a housing option other than state-supported skilled-care.

Catholic Eldercare President and CEO Mary Broderick told the crowd that the RiverVillage campus is a tangible example of the Eldercare mission, to bring the community together to meet the needs of elders, and to help elders maintain connections with the larger community as they age. "RiverVillage is a loving home that represents the very best in all of us. Together, we honor the elders who have gone before us, building our neighborhoods, defending our values, and offering us their love, wisdom and example. They are valued members of our community."

Broderick also praised the project partners for their contributions and wisdom in developing a new way to create affordable elder housing.

Stu Seim, the vice chair of Catholic Eldercare board of directors, told the audience that the RiverVillage project offers a solution as the aging baby boom generation begins to fuel an elder boom in the years ahead. "We will see the population of those age 85 or older double. So our work together has never been more timely and urgent," Seim said. "RiverVillage is an example of how our community can approach the growing challenges ahead. And in an era of constrained public resources, creative solutions and innovative collaborations are vital to fully meeting these growing needs."

In closing the program, Sister Ruth Roland, an Eldercare co-founder and current resident of RiverVillage, shared her personal story with the audience. "What you see at RiverVillage is the culmination of Catholic Eldercare's philosophy: a truly beautiful home and neighborhood center, where staff bring the unique spirit of Catholic Eldercare to life here with St. Hedwig Church. It is, again, convincing evidence that Providence provides and that common sense does work."

RIVERVILLAGE PARTNERSHIPS

Catholic Eldercare wishes to thank the following RiverVillage project supporters and funding partners:

Archdiocese of St. Paul and Minneapolis
Catholic Community Foundation
Charity, Inc.
City of Minneapolis
Community Housing Development Corporation
Concerned Citizens of Marshall Terrace
Department of Housing and Urban Development
Greater Metropolitan Housing Corporation
Hennepin County

Minneapolis Public Housing Authority
Northeast Bank
Scherer Family Fund of the Minneapolis Foundation
St. Hedwig parish
US Bancorp Foundation
Wells Fargo Bank
Wells Fargo Housing Foundation
Xcel Energy Foundation

Eldercare Collaborates with St. Hubert and Presbyterian Homes & Services for SummerWood

Recognizing the value of collaboration in serving elders, Catholic Eldercare is helping develop innovative pastoral care and volunteer programs for the new Presbyterian Homes & Services senior living campus SummerWood of Chanhassen.

SummerWood is a collaboration of Presbyterian Homes & Services, the St. Hubert Catholic Community, and Catholic Eldercare. The 161-unit community, which opens during October at 525 Lake Drive, features independent-living and assisted-living apartments, and an 18-unit memory care residence for seniors with dementia.

Presbyterian Homes, with 80 percent ownership, manages the SummerWood of Chanhassen community. St. Hubert Catholic Community and Catholic Eldercare, together as not-for-profit Chanhassen Catholic Housing, share 20 percent ownership. SummerWood is located across the street from St. Hubert Church, facilitating worship, volunteer, and socialization opportunities.

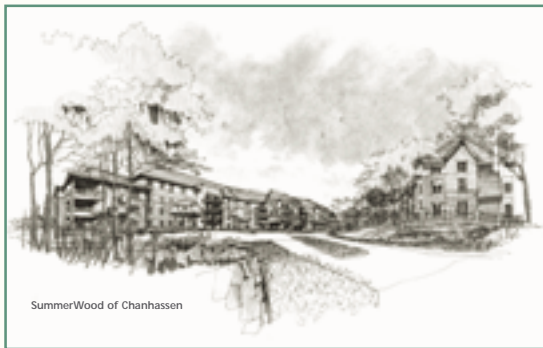
Catholic Eldercare, respected for its creative programming, will operate the pastoral care program to help elders explore their faith, the *Creativity &*

Spirituality program to help them discover new creative gifts, and the volunteer program to engage the community in supporting and befriending older adults.

“SummerWood of Chanhassen represents a community-based approach, bringing services together with the church to facilitate a strong sense of community, and create a more engaging living environment for older adults,” said Catholic Eldercare President & CEO Mary Broderick.

SummerWood will help meet the growing need for quality senior housing in the metropolitan area. The goal of the partnership is to do this in a way that meets the expectations of today’s older adults’ physical, spiritual, social, and health needs.

“This partnership brings an innovative blend of housing management skills and health care and programmatic expertise together to expand and enhance the care continuum and quality living experience for seniors,” said Broderick.



Eva Hain Considers Eldercare a Real Catch



Eva Hain

close ties to Catholic Eldercare and St. Anthony of Padua Church for decades. She was married in the church in 1944, and directed the choir for 20 years. Daughter Kathy Grauer was baptized, confirmed, and married at St. Anthony. When it was time to find supportive housing, Eva says there was only one choice for her. “It wasn’t a hard choice. It was time for some help and Catholic Eldercare was the only place to be,” she says with a smile.

Eva Hain, a resident of Catholic Eldercare on Main, is a real Twins baseball fan. In fact, past ballgames have often gotten downright personal—her nephew Tim Laudner was one of the Twins’ catchers for many seasons. “When a game is on, I can holler and scream in my room and no one hears me,” she exclaims with a laugh.

A longtime Northeast resident, Eva and her family have enjoyed

Eva moved to MainStreet Lodge during the summer of 2002. Last spring, after she broke her wrist in a fall in her apartment, she decided on her own to move to the nursing home. “I just feel safer here. There is more hands-on care; I just have to pull the string and help is here.” Eva says she loves the staff, naming Stephanie and Dash as two of her particular favorites that she sees many times each day.

Eva says she misses TJ’s (the MainStreet Lodge cook) clam chowder. Daughter Kathy says her mother was very touched when TJ brought her some clam chowder when she was recovering from her fall.

Eva, who soon turns 90, enjoys outings with family, regular bingo games, the frequent musical entertainment, and those Twins games of course. “I have no complaints at all. I love living here,” Eva says happily.

Eva’s daughter, Kathy, says her mother’s contentment means so much to the family. “It is just wonderful to have mother in a nice, safe, fun place. She’s been able to make all of the decisions about her housing and this was the only place she’d consider; that says a lot for the place and the care that Catholic Eldercare offers,” Kathy explains.

Twins Great Harmon Killebrew Visits

Harmon Killebrew, the greatest slugger in Minnesota Twins history, visited Catholic Eldercare for *Brunch with Harmon* during July, and Eldercare's staff and residents gave him a warm welcome.

The atrium was beautifully decked out with red bunting, colorful balloons, and lots of Twins paraphernalia. A rousing chorus of "Take Me Out to the Ball Game" echoed through the halls. An accordion player even chimed in with the Minnesota Twins song.

"Oh my, do we ever have some die-hard baseball fans here," Therapeutic Recreation Director Beth Wizik exclaimed as Harmon signed a bobble head for a 103-year-old nursing home resident.

Killebrew, who played for the Minnesota Twins from 1961 – 1974, enjoyed visiting with the elders and sharing stories with them.

"It used to be that people would come up to me and say I watched you when I was a kid, or my dad used to watch you," Killebrew said. "Now they say my grandfather watched you! If someone says their great-grandfather watched me, I'm calling it quits," he exclaimed good-naturedly to the amused crowd of fans.

"How do you stay in such great shape," asked one nursing home resident. Killebrew, who is in his 70s, acknowledged that he tries to maintain his weight close to his playing weight. "But it's getting harder and harder to do so," he said with a broad smile.

Killebrew, easy-going and generous with his time, made a point to speak with every attendee, patiently posing for photographs, and signing a daunting number of Homer Hankies, baseballs, publicity photos, caps, and bobble heads. He did it all with a smile, enjoying the visit with fans who saw him play during his entire career.

Sandi Westberg, a staffer from the development department, found the event an unexpectedly moving experience. "I went with my dad

when I was young to see Harmon play, and my dad has been gone for 25 years now, so it brought up some great memories," Sandi said. "But I also got teary just watching him light up the lives of those residents. He is truly a kind man."

Harmon "Killer" Killebrew hit more home runs than any other right-handed batter in American League history. In 1959 he won the home run title with 42 homers. He was able to hit over 40 home runs eight times in his career. In 1969 he won the Most Valuable Player award when he hit 49 home runs. His record makes him third behind Babe Ruth and Ralph Kiner in home run



Harmon Killebrew was generous with his time, posing for photographs and visiting with each attendee.

percentage. His career total for home runs is 573, and he was named an American League All-Star 13 times. In 1984 Killebrew was inducted into the National Baseball Hall of Fame.



Harmon Killebrew visits with Elsie, a 103-year-old baseball fan.

Tom Glodek Named New Board Chair

Founding board member Tom Glodek is Catholic Eldercare's new chairman of the board of directors, assuming the post held by Al Hofstede for nearly 25 years.

Glodek, a Northeast Minneapolis native and long-time resident, has a strong sense of community responsibility and Christian service. He started in the funeral home industry at age fifteen, making a dollar an hour working for Joe Kapala in Northeast Minneapolis. "I enjoyed the work because we were serving people in need at a difficult time. You helped them and they didn't forget it." Tom became a partner in Kapala-Glodek in 1965 and continued using his growing circle of influence and friendships for greater good.

"I enjoyed the work because we were serving people in need at a difficult time. You helped them and they didn't forget it."

Tom Glodek

His Christian values were a motivating force years later when Little Sisters of the Poor decided to close Minneapolis' only Catholic nursing home. Glodek and friends, many of whom had grandparents in the nursing home, knew it was time to open a new nursing home. This formative group included Tom, Al Hofstede, Bob Hannah, and Father Bill Hough. "We would meet early in the morning so we could all get to our jobs. It soon became evident that we needed a full-time person to help grow our mission," Glodek says. With the help of Archbishop John Roach

the founders met Sister Ruth Roland who would become the very heart and soul of Catholic Eldercare. "We received our first significant six-figure gift after businesswoman Rose Totino heard Sister Ruth speak at a local parish. We had discussed a gift with Rose, but it was Sister Ruth who closed the deal with her powerful message of faith and hope," Glodek says with a smile.

Reflecting back, Glodek recalls Northeast Minneapolis' strong need for quality, dignified senior housing. "Before urban renewal, people were living in houses with dirt floors and newspapers for insulation," he says. "This was no way to live."

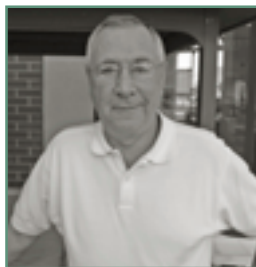
Along the way, Tom's cousin Rev. Ted Guminga joined the board and served as pastor at St. Hedwig Church in the Marshall Terrace neighborhood. "Ted was smart; a bright light that helped his parish thrive. We are better because of his service."

Today, Glodek says he is pleased to see Catholic Eldercare growing to accommodate growing community needs. "We're looking 25 years ahead because the growth in the number of seniors will be phenomenal. Thankfully, Catholic Eldercare has the momentum, the credibility and visibility to be a leader in meeting tomorrow's needs as well as today's.

"For decades, the Little Sisters of the Poor had a great love and compassion for the elderly," Glodek says. That legacy of loving care and compassion remains alive today thanks to the supporters, the staff, the leadership, and the volunteers of Catholic Eldercare," he added.

There are other public service passions in Glodek's life.

After his wife of 42 years died, Glodek joined with Al Hofstede and created the Barbara Hofstede-Elaine Glodek Memorial Scholarship Fund in memory of their departed wives. Hofstede initially had



Tom Glodek

created the fund when his wife Barbara died, and since the two wives were good friends Glodek and Hofstede decided to jointly honor their wives with a legacy of learning. This fund represents a lasting commitment to Catholic Eldercare's staff and the community. It provides scholarships to staff members and students so they may enhance their education and improve professional skills. Gifts will establish a secure, perpetual endowment that benefits more individuals.

Another personal passion near to Glodek's heart is the idea for a children's hospice and respite facility. During his funeral home career, Glodek, whose own son Michael died at age six months from a neurological disease, saw grief up close in many other homes. "I saw children dying and there was no place to take them to help them and their families make that difficult transition."

As a community leader, Tom Glodek brings his years of experience and service to help bring quality, loving care to those in need. "In Matthew, Christ said whatever you do for the least of my brethren, you do for me. As a community, we need to do all that we can to help the young and the old live lives of dignity."

RIVERVILLAGE, ST. HEDWIG CHURCH BLESSED

On a beautiful summer evening in late June, Bishop Richard Pates attended a special ceremony to bless the RiverVillage campus and St. Hedwig Church's new addition. A near capacity crowd of St. Hedwig parishioners attended the special blessing service, and shared a supper with Catholic Eldercare leadership and staff in the new adjoining RiverVillage residence.

Bishop Pate's blessing:

*Blessed are you, O God,
through your Son you commanded your people
to walk in the newness of life,
to care compassionately for the sick and elderly,
to attend to the desires of your children and all your people.
By the grace of your Holy Spirit,
make this place a house of blessing and a center of love,
where God's people are served with care,
and joyfully thank You for all they have received.
We ask this through Christ our Lord,
Amen.*

At age 100, Bets Ruffenach

"Bets epitomizes our mission of helping elders to live full, rewarding lives, regardless of their age,"

Mary Broderick, Catholic Eldercare president and CEO

Everyone who meets nursing home resident Elizabeth "Bets" Ruffenach comes away from the encounter with a new friend who is fun, generous, and full of life. Bets, who turns 101 early next year, decided to treat the nursing home residents to fresh homemade apple pie. "Everyone is so nice here I just thought I'd return the kindness," she says.

During July, Bets worked the phone, convincing a local grocer and food supplier to donate the apples and Pappy's pie crusts, which Bets says are her favorite. She recruited more than a dozen friends who helped her prepare and bake the two dozen fresh apple pies one summer afternoon.

The pie preparation activities had the appearance of a well orchestrated dance with each person going about their specific task. Bets coordinated the whole event, laughing as she crimped pie crusts with a fork. "I don't know when to quit, don't know when to stop," she exclaimed.

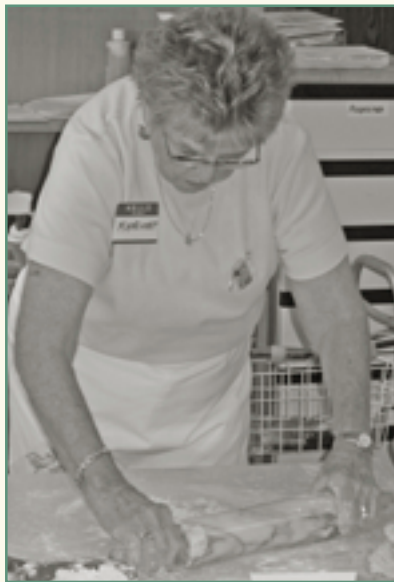
"I'm as healthy as a horse, and God gave me that health, and I'll try to do the best I can with it," she said when asked about why she decided to make the pies. "I just thought it would be a treat for them."

When the pies were served at dinner the following evening, the residents showed their appreciation. "Just delicious," one elder exclaimed as she patted her stomach. Another resident was pleased the pies turned out so well. "They're good. They better be good, I helped make them," she said with a laugh.

This was the second time Bets made apple pies for the residents, and this time the experience was captured for the new Catholic Eldercare fundraising video premiered at the September luncheon.



Bets served as pie baking coordinator and official crust crimper.



Margaret rolls a terrific crust!

h lives the Golden Rule

"Bets epitomizes our mission of helping elders to live full, rewarding lives, regardless of their age," said Mary Broderick, Catholic Eldercare president and CEO. "And the support of our

annual fund by the wider community makes possible wonderful activities like this throughout the year," Broderick added.



Laughs, conversation and the aroma of fresh apples filled the activity room.

Charitable Gift Annuity: Make a lasting difference

As a Catholic Eldercare supporter, establishing a charitable gift annuity can be among the most meaningful and enduring acts of your lifetime.

A Catholic Eldercare Charitable Gift Annuity is a way for you to provide a steady dependable source of income for you or your loved ones, while helping provide quality care and a fulfilling, faith-centered living environment for elders in need of support.

A gift annuity makes it possible to transfer cash, real estate, or securities such as stocks or bonds to Catholic Eldercare. In exchange, you or someone you designate (such as a spouse, child, sibling, or parent) will receive fixed payments for the rest of your life. Gift annuities can be established for one or two lives.

A gift annuity is particularly attractive because the rates (based on your age) typically produce higher income than yields from investments in the stock and bond markets. And when this aspect is combined with partially tax-free income, the effective rate of return is even higher.

Advantages of a Charitable Gift Annuity:

- Lifetime income for yourself and possibly another person
- Charitable deduction for a portion of the value of the gift
- Part of the annual income is considered tax-free.
- Capital gains tax savings when you contribute appreciated assets such as stocks and bonds.

We will be happy to discuss a charitable gift annuity plan with you, your tax advisor or attorney. Please contact Tom Cierzan, Vice President For Development, for a free annuity illustration, at 612-362-2408.

Charitable Gift Annuity: A Case Study

These calculations are for illustration purposes only and should not be considered legal, accounting, or other professional advice. Your actual benefits may vary depending on the timing of the gift.

Donor: Helen Peterson
Age: 80
Marital status: Widowed

Helen transfers \$10,000 in cash to Catholic Eldercare and establishes a Charitable Gift Annuity:

Total tax-deductible portion of Helen's gift: \$4,944.70

Helen's **guaranteed gift annuity income** (8.0% at age 80)

- Total tax-free annual income: \$561.60
- Total taxable annual income: \$238.40

Catholic Eldercare Charitable
Gift Annuity annual income: \$800.00

(For tax purposes, after nine years the entire annuity is considered ordinary income.)

Current Charitable Gift Annuity Rates

Age One Life	Annual Rate	Age Two Lives	Annual Rate
60	5.7%	60/65	5.5%
65	6.0%	65/70	5.7%
70	6.5%	70/75	6.1%
75	7.1%	75/80	6.6%
80	8.0%	80/85	7.3%
85	9.5%	85/90	8.4%
90	11.3%	90/95	10.1%

Heritage Week

Diversity Celebrated

Catholic Eldercare celebrated its diverse community of staff and residents during August's Heritage Week. During the Grand March, staff and their children modeled clothing that represented their cultures of origin.

Nearly half of the Catholic Eldercare staff is comprised of Native Americans and new Americans originally from Somalia, Ghana, Liberia, Cameroon, Ethiopia, Guinea, Ukraine, India, and Russia.

These immigrant employees also have a strong work ethic and they are from cultures that honor and revere elders. "They are a perfect fit for the eldercare industry. They are a significant reason why Catholic Eldercare has a staff turnover rate one-fourth the industry average," said President and CEO Mary Broderick. "This translates to a dedicated staff which exhibits respect, patience, and compassionate care giving for the residents," she added.



Employees modeled clothing from their country of origin.



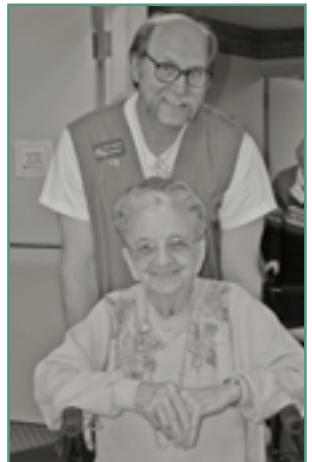
Dvorak

Honored for Volunteer Commitment

Long-time volunteer Tom Dvorak has been honored as the first annual Retiree of the Year by the National Association of Letter Carriers. Dvorak, a retired postal carrier in Northeast Minneapolis, spends 30 to 40 hours each week helping and befriending elders at Catholic Eldercare. "Service to humanity is the best work in life," Tom says.



Volunteer Tom Dvorak is a creator of smiles.



The excellent care and services Catholic Eldercare brings to the community's elders is possible through the generosity of many supporters. We acknowledge their friendship, support, and ongoing commitment.

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November 7, 2004

Holiday Bazaar—crafts, basket silent auction, great food, fantastic bake sale. 10:00 a.m. to 2:30 p.m.

September 15, 2005

Third Annual *Celebrating Lifelong Living Luncheon*. Noon.

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