THE UNITED CHURCH OF MARCO ISLAND



The Carillon

Dick's Dialogue: Let George do it!

One of my best friends in the world is George. We have known each other for over 30 years and still like each other. But what I want to say about George is to simply use his name in a most familiar saying. "Let George do it!" The easiest thing in the world is to let someone else do what has to be done. If you let George, or Bob, or Dick do it, then you do not have to break sweat and you can complain about the job not being up to your par. When we take this attitude in life, we are setting ourselves up for ultimate failure. If we do not contribute to whatever is going on around us, then we have no right to complain or moan about what a terrible job has been done. If we just let George do it, then you are right, we do have some body to blame, but we might have made the job go smoother or even helped make the project better. I have truly become congregational in my approach to doing church. That means, I believe in the work, the thoughts, the ideas of the many being much better than the one.

I have this suspicion that many of our church family have no idea what goes into the work of the church. How many hours it takes to prepare a sermon, or how much time it takes to visit hospitals, or how emotionally draining it is to work with committees, or how rewarding it is to actually help someone.

We have set off on this great adventure together. We have voted to work together to make this the best year ever for the United Church family. So I hope you will think twice about just letting someone else do what you might be able to do, or to at least help do.

Let us begin to think as a team and all of us making contributions toward the goals of our church. Every one of us can in some way make a difference with our talent, our support, our positive input and our prayers and encouragement for the rest of the team. Maybe you cannot be on the floor, maybe you cannot even be on the bench but we can all be cheerleaders.

Here I am Lord, send me!

Pastor Dick

Bits and Pieces from Pastor Adair

Bible Study:

We finished the Book of Acts. We had a great study which lasted almost one year. In the process, I realized that maybe shorter studies with 6-8 week periods might avail themselves to more people. Those involved wondered what we would do next and were willing to go right on with something else. I am considering a short term study on the book of Revelations in the fall. This would also be put on our link for home participation. We are thinking how to record our sessions and make them available to all even those back up north. Thanks to all of you who participated in the Acts study and keep your eyes and ears open for the next study.

Grief Class:

There are only a couple more weeks of Grief class left for this second go around. We did not have the numbers like the first class, but still a worthwhile study. We will probably be doing this study once or twice each year as the number of those needing the services of our class can vary a lot. The next class will be publicized in the Newsletter and bulletin.

Plans for the fall:

We are looking at doing an in-house retreat this November over a Friday and Saturday with Meals and study guides for each person. The dates are being considered right now and will be firmed up in the next month. We will have six sessions which take about 1 hour each with ½ hour conversation and break between each. More on this coming during the summer. We do want as many involved in this as possible.

Habitat Tuesday:

We had between 8 to 14 men who took advantage of our work day for Habitat. It is a great time to do some good for the cause and to fellowship with each other while working. One great discovery was that you really get to know a person when you work beside them, especially if they hit their nail, with a hammer!

Summer Music:

When the choir is away, the rest of the people will play. The summer is a great time to share your musical talent. If you play an instrument or sing, this would be a great time to see if you have what it takes and lift other's spirits as well. Even though our music director will be out for a number of weeks with recovery from hip surgery, we could still share out talent. Let us know if you would be willing to sing or be part of a group or play an instrument. Let us make a joyful noise unto the Lord!

Around the Campus:

You may have noticed, unless you are totally visually impaired that most of the landscaping improvements planned have been completed. Thanks for the most part to Bob Gaffney. We enjoy the valuable contribution made by all.

END OF LIFE ISSUES:

SECOND IN THE SERIES ON GRIEF

As I stated the last time, grief is a life long process that starts early at our first loss be it a relative or pet and it lasts a lifetime. We do not eliminate grief in our life, we learn how to live with it. Last newsletter, I talked about how we can help those who are grieving. Today, I want to talk about the process of grief and give a couple basics about this process.

- 1. Every person's grief is unique. I just learned of a young man back in Arizona who was found dead in his room by his mother. He had issues in the past but seemed to have gotten past that and was even planning a cruise in a couple weeks. Natural causes or not, the loss of a child is one of the toughest things to deal with. The natural order of growing old and wearing out is short circuited and things just should not happen this way. Every person has had different experiences over their lifetime and each loss affects them differently. You may have others who have had a similar experience to yours, but your experience is still unique.
- 2. Grief has no time frame. 100 years ago, if one lost a spouse, grief was formal. The surviving spouse would wear black or gray for one year, and refrain from dating but it was a cultural thing and one was expected to have a year to go through the stages of grief. Some would date the day after a year. The good thing was people were given permission to get on with life; the bad thing people were not given the time they might need to grieve.
- 3. **Grief begins when the situation changes.** Many become caregivers for the terminal person or the person with a diagnosis which lasts for years. Once the behavior changes, once the person changes from who you had always known, the grief process begins. Even if a person is not conscious of the change, there is a tendency for the changes in behavior, or physical ability to trigger the beginning of grief. Life is no longer as we had known it and the change is something totally new to us, just like death.
- 4. Grief has all the stages that dealing with end of life situations have. A person goes through different stages when grieving like: 1. denial, bargaining, disbelief, and acceptance. These stages have no order, but most elements will come at some time. Grief is a process and we really do not have the choice of going through it.
- 5. Grief involves more people than just us. One of the wake up calls is that our loss is not ours alone. If children are involved, or siblings or family or friends, we are not the only ones to experience this loss. Depending on the personality of the one we lost, that circle can become large.
- 6. **Finally, we are never alone in our grief!** There are always others who are going through what we are. Others right around you who have losses too! Do not be afraid to connect with groups or individuals who have a common loss. You will be surprised how much help you can be for each other!

MODERATOR'S REPORT

April has been a very busy month. We started with a meaningful service Maundy Thursday. Even though it was poorly attended, those of us who were there were touched. We had a great turnout for Easter. The congregation continues to gather some new faces and some old familiar faces are returning. Things are going well.

On April 11, the congregation voted to buy a permanent building for the Bargain Basket with an upper limit of \$1,200,000.00. I am happy to report that we have entered into a contract to buy the Kimball building on Bald Eagle for \$1,100,000.00. This is a huge undertaking. We have to raise \$300,000.00 for the down payment by early June. We have considered several ways of raising the money. If you are willing to loan the Church any amount in increments of \$50,000.00, we would be willing to issue bonds of differing terms (one year to as much as 5 years) at a favorable interest rate. We are also accepting donations of any size! The building will be inspected and appraised. We will be appointing a Bargain Basket transition committee so things will be continuously monitored. As you can imagine, we will be needing many more of you to volunteer your time to help with the operating of the Bargain Basket. It is anticipated that we will be making the move starting mid July and be fully operational in the new location by September. We will continue to keep you informed of the progress.

Byron Farrell, Moderator



Habitat for Humanity

WE DID IT! WE HAVE REACHED OUR GOAL OF \$50,000.

Thank you, thank you, all! This will be UCMI's 13th Habitat for Humanity house for which we have provided funds to build a complete house.

Habitat for Humanity works in partnership with God and people everywhere, from all walks of life, to develop communities with people in need by building and renovating houses so that there are decent houses in decent communities in which each person can experience God's love and can live and grow into all that God intends.

SACRED ARTS

SUMMER: A TIME FOR SINGING

Our music ministry is always rather slim in numbers during the summer. We want to continue to present service music for our worship services. Summer is a time for SINGING!

We invite any members who wish to participate in singing solos, duets, etc. or play an instrument to volunteer during the summer.

Dr. Pursley stands willing to help you find suitable music and to coach volunteers in any way she is able. Please contact her if you are interested in volunteering your musical talents. Her office number is 239-394-6572, x11.



DID YOU KNOW?

Cleaning for a Reason

If you know any woman currently undergoing Chemo, please pass the word to her that there is a cleaning service that provides FREE housecleaning — one time per month for four months while she is in treatment. Just log in to http://www.cleaningforareason.org.

All she has to do is sign up and have her doctor fax a note confirming the treatment. Cleaning for a Reason will have a participating maid service in her zip code area arrange for the service.

Please pass this information on to bless a woman going through treatment. This organization serves the entire USA and currently has 547 partners to help these women. It is our job to pass the word and let them know that there are people out there who care. Be a blessing to someone and pass this information along.

Fighting cancer is difficult enough, but living with it is even tougher — and that is where the **Cleaning for A Reason Foundation** steps in.

BARGAIN BASKET

TO BUY OR NOT TO BUY?

Sunday April 11 our congregation unanimously voted to invest in property for the Bargain Basket which has been in operation over 30 years in rented space. It is time to make the next step and purchase a new home for the Bargain Basket, the thrift shop for United Church of Marco Island. Taking this step is not the end of a search and an attempt to simply find a new home for the BB, but it is a leap of faith into the future. We will be improving our situation and have more space in which to work. This means that we will be able to provide more open hours and more days per week.

Hear me now if you ever have! This cannot happen without some changes in the way things work.

- ☐ First, more people are needed to volunteer to make this happen.
- □ Second, we will need to make better use of the volunteers that we do have. We are going to need set times and dates for workers to spread their hours around and not all be piled up on the same day.
- Third, we are going to need to increase our base for donations and make sure that we have a good selection of furniture, household items, and clothing.

The Bargain Basket is a business and a mission rolled into one. We need to be more professional in our approach to the work that we do. We need, workers in the back room. We need people to cashier and bag, we need people who can pick up furniture. We also need those who are computer smart and can look values and prices of items that are more unique. We need people who will haul in contributions daily, and we need those who will work the floors just to help customers make the right selections and encourage fellowship and a friendly atmosphere in our store.

When the new building is secured, we will need workers to prepare it to receive merchandise and get ready to move the better stuff to the new store. There will be some carpenter work, some painting, and some layout design that needs to be done. We will need new, fresh volunteers to train to help us by working several hours each week. Let our Manager know that you are willing to contribute several hours a week to make this a success.

UMIC church family, do not make your pastor a liar; step up and donate a few hours each week to make this new adventure a "go". You will find new friends, and feel good about helping others with this unique ministry.

GOLD FOR GOD PROGRAM

We were brainstorming the other day and I suggested that we raise money for the Bargain Basket building by having a drive for old gold; your broken chains, the rings that don't fit, jewelry, pins, anything gold that you no longer use. With gold at a good price, you can bring your old gold in a zip lock bag with your name, address, and phone number to church or the office and get credit for your gift. We have a buyer who only takes 10% for processing. He will appraise each bag and pay for it. We will send a tax receipt to each person for their charitable contribution .

This is a win win situation, and will help with the down payment on the new building. What do you think, want to get rid of some of that useless gold and turn it into a golden crown in the next life?

A MESSAGE FROM THE BARGAIN BASKET COMMITTEE

What is the Bargain Basket? It is the major supporting mission of our church. As such, it should be of interest to our congregation to support it by volunteering. However, of the 70 volunteers that "man the store," only 16, including Richard and Kelley Adair and Angie Reed are church members!! Don't you think there is something wrong with that picture?

We are very enthusiastic about our move to new quarters. We would like to be enthusiastic about being open five days a week; BUT concerns run deeply that there won't be enough volunteers from our congregation to make that happen. I have volunteered as a cashier for almost 15 yrs. I am aware of the progress we have made from a much smaller operation to the full-scale business we are today. Many of our customers are regulars; they come in every day we are open. We rely on some of them for their knowledge; one knows a great deal about jewelry, one is very helpful with antiques and collectibles. Then we have a group of ladies who call our store "Gucci's Two". We like that!! I admit some Monday mornings going to the "Basket" is not at the top of my list of favorites. However, when I arrive I forget about that! Friendly people are busy sorting merchandise and stocking racks. Then the doors open and business begins in full force. I leave at 1 p.m. tired, but knowing that our Bargain Basket is indeed a very good thing.

Think about stepping up and volunteering in this very important part of this ministry of United Church.

Esther Moore

Don't be afraid –

UOLUNTEER!

STEPHEN MINISTRY

"If you feel the need to have someone to talk to who will listen and not judge, that will be completely confidential, and will permit you to sort through your feelings, please contact Pastor Dick and ask about a Stephen Minister."



NEWS FROM CHURCH LIFE AND GROWTH

Well it is that time of year again when all the "Snowbirds" go north. We had our annual "Snowbird party" which I must say was just a blast. The Gaffney's did a great job of cooking. We had roast pork, garlic mashed potatoes and Kris even made my favorite green bean casserole, and of course she made a great dessert of strawberry shortcake. We decided to do it on a Sunday night which made it even more fun, not everyone was in a hurry and they stayed till the end. Betty Pursley did a sing along and even made up some of her own songs. Everyone whom I talked with was just having so much fun. I have noticed a big difference in the Island since then so most people must have left already.

The Friday night "Movie Night" is going to start again this summer. I have placed a box in the narthex of the church which is for people to note what movies you want to see. This way when Rob goes to set up the movies he will know what YOU want.

I am sure there will be some surprises over the summer of last minute events.

I want to wish everyone a Happy and Safe Summer and Please God, we want to be reunited with all you snowbirds in fall.

God Bless,

Eve Tschantz Chairman







5:00pm

May 15th

5:00pm

Come and join the fun!

Bring a friend or two, redneck or not!

Free BINGO cards

Redneck prizes



NOTES FROM THE OFFICE..

Carillon: The deadline for the June Carillon will be Monday, May 24th

Remember to check out our website: www.ucmarco.org

A MESSAGE FROM JACK AND BARBARA HOUGH:

Jack and I want to thank you for the special day we had on Sunday, April 11th. We were both overwhelmed and surprised with the special tribute you gave to us. The plaques will be cherished along with the many friendships we have made over the years. As we start a new chapter in our lives we will always remember our time in Marco and especially the relationship we had with so many of you from UCMI. We wish you all well and God Bless each and every one of you. Sincerely, Jack & Barbara Hough.

<u>MILLION PENNIES CAMPAIGN:</u> The million pennies campaign, which was a great success, wrapped up in December of 2009. We are no longer collecting pennies and other loose change, as the campaign is now completed. Thank you all!

HEADING NORTH: Remember to contact Jan in the church office, or complete the form below!



HEADING NORTH?

Please complete this form and return it to the office.

| am heading north o | າ | · · |
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I will return to Marco Island on _____

| Name | | |
|------|--|------|
| | | |

HELP US HELP YOU!

Pastor Dick wants to be there for you when facing crisis! All it takes is a phone call to the church office or his cell phone and he will be there for you!

Church phone: 239-394-6572

Pastor's cell phone: 239-398-6692 (kindly use Pastor Adair's cell phone for emergency

purposes only)

CIRCLE OF LOVE

CIRCLE OF LOVE (Kindly call the church office with your current concerns)

Members: John Pistor, George Besuden, Louis Smith, Barbara Hill, Florence Meeske, Kevin Rozankowski, Gen Mills, Evelyn Case, Dan Kunkel, and Janyce Stake.

Friends: Kevin Sawyer, Peter Hodge, Connor Patrick Walsh, Kay Shoffeitt (Larry Lund's Sister), Leland Axelson, Allison Speck, Nancy Entas, Jann Brewer, Jennie Cummins, John & Tim Streep, Steve Tobey Jr., Dick & Darlene Chase, Sam Galloway, Norma Koenig, Richard Case, James Lott, and Michael Martinette (Barbara Day's Son).



Please pray for the families of our church family who passed away this month:

Joe Stoye Allan Youngs

MAY ALTAR FLOWERS

| Sunday, May 2 nd | Pat & Louis Smith | In Thanksgiving |
|-----------------------------|-------------------|-----------------|
| 41- | | _ |

Sunday, May 9th Dave & Deanna Yates In Memory of Dave's parents, Guy & Maude Yates

Sunday, May 16th OPEN Sunday, May 23rd OPEN

Sunday, May 30th Margo Pictor In Memory of Jack



| | <u>, , </u> |
|-------|---|
| 05/01 | Jo Doll |
| 05/05 | Dave Tschantz |
| 05/06 | Ron Roelofs |
| 05/06 | Dave Yates |
| 05/09 | Marge Koch |
| 05/09 | Blair Case |
| 05/09 | Margo Bach |
| 05/15 | Elsie Frantz |
| 05/15 | Janet Watson |
| 05/17 | Deborah Chapman |
| 05/18 | Shirley Brown |
| 05/18 | Pat Austin |
| 05/20 | Greta Hammond |
| 05/23 | Eleanor Burnham |
| 05/27 | Dorothy Kittrell |
| 05/30 | David Abercrombie |
| 05/31 | Betty Honeycomb |
| | |

HEALTH

Searching for Security

How to tell whether a continuing-care community will be able to keep its financial promises

By KELLY GREENE

or years, the primary selling point of continuing-care retirement communities has been security: the knowledge that a person or couple could settle—and remain—in a development, whatever the changes to their health.

Today, though, with parts of the continuing-care market in financial trouble, residents and would-be residents are grappling with a fundamental question: Can continuing-care developments keep their promise?

The picture currently isn't pretty. As the economic downturn has made it tougher for potential new residents to sell their existing homes and move in, a number of individual communities and one of the country's largest developers of such facilities, Erickson Retirement Communities, have sought bankruptcy protection.

Some projects have been abandoned mid-construction. Others are trimming staff, reducing the number of meals served or delaying the opening of assisted-living or skilled-nursing mits

Slow Going

Would-be residents, meanwhile, are discovering the difficulties in looking beyond the amenities that make many continuing-care developments so attractive at first glance—upscale housing, fine dining, fitness centers—and digging into a community's finances.

"One should be careful, as with any investment, to know the fine print," says Nan Rideout, age 65, a state-government retiree in Chapel Hill, N.C., who with her husband has been scrutinizing continuing-care communities and their finances up and down the East Coast.

down the East Coast.

For instance, "CCRCs will advertise that they will guarantee you life occupancy even if your financial circumstances change,"

Ms. Greene is a staff reporter in The Wall Street Journal's New York bureau. She can be reached at encore@wsi.com.

CCRC Checkup

When evaluating a continuing-care retirement community's finances, start with these questions

- Is the organization's most recent audit or annual financial report available for review? Are the statements of financial position, operation and cash flow included?
- Does the organization have a positive net worth? If not, how does it believe its long-term financial health is affected?
- In the past few years, have operating revenues exceeded expenses?
- E To what degree does the organization rely on nonoperating income from donations, endowments, and investments?
- Do the organization's financial ratios indicate that it has the necessary financial resources to ensure the ability to provide services now and in the future?
- **E** Does the organization have an endowment? It so what is its size and how is it used and managed?
- **III is there a resident** assistance fund?#How can residents qualify?
- Does the organization have a formal risk management program?
- What type of insurance does the organization have?
- How are residents involved in strategic and financial planning and decision making?

Source: "Consumer Guide to Understanding Financial Performance and Reporting in Continuing Care Retirement Communities"

Ms. Rideout says. But "the fine print [says] they can go after your estate when you're dead to recoup money they advanced on your behalf. How would that be calculated? How much interest are they going to charge your estate for that? Those details I've never seen spelled out."

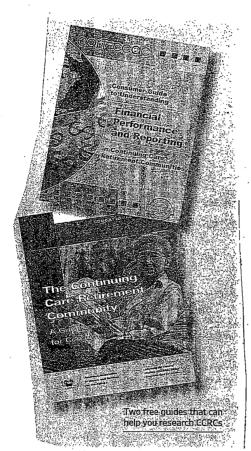
If you're considering a move to one of these communities—and are trying to determine how the finances work and whether a development will remain solvent for as long as you might need it—here's what to look for.

Where to Start

A good first stop is two industry groups that have developed dozens of questions to help with your research. At carf.org, the Web site for the group that

accredits continuing-care communities, you can download the "Consumer Guide to Understanding Financial Performance and Reporting in Continuing Care Retirement Communities" by clicking on "Free Publications" and scrolling down to "Special reports." The site also has a more general section titled, "How to select a continuing care retirement community," which you can find by clicking "Consumer Services" and then "Choosing a provider."

To get another free guide, "The Continuing Care Retirement Community: A Guidebook for Consumers," go to aahsa.org, the Web site for the American Association of Homes and Services for the Aging, and click on "Consumers." Scroll down to "Choosing Services," and click on "The Continuing Care Retire-



ment Community: A Guidebook for Consumers."

Next, get a copy of the facility's audited financial statements. If you get any resistance at all when you make this request, it should serve as a big red flag, says Susanne Matthiesen, managing director of aging services for Carf International, which oversees the Continuing Care Accreditation Commission.

Checking the Numbers

Look for the facility's "days of cash on hand," which reflects how long it could operate with no additional revenue—a good indication of financial stability. The community should be able to provide the figure, but to calculate it yourself, add together these two lines from the report

to get the numerator: "unrestricted current cash and investments" plus "unrestricted noncurrent cash and investments." To get the denominator, find "operating expenses," then subtract "depreciation" and "amortization," then divide the results 365. Finally, divide the numerator by the denominator.

The result is the number of days the facility could operate with the cash it has at its disposal. Accredited communities with one campus or development average 306 days of cash on hand; those with multiple sites average 281 days.

There are other numbers to consider, including the facility's cash-to-debt ratio, which should be about 35%, says Jill Collins, chief operating officer of Pacific Retirement Services in Medford, Ore., which runs 11 continuing-care communities.

She encourages people considering a facility to ask for its ratio calculations, along with how it stacks up against other places. Those doing well are in the 75th percentile or higher nationally, she says.

Other things to watch out for, according to Ms. Collins, include facilities that rely heavily on investment income, donations or entry fees, which may be a signal that the facility can't support itself with income from operations, she says.

Even if you aren't comfortable reading financial statements, you should ask for them anyway. "Give them to your tax guy if you're not very financially savvy," Ms. Collins says. "They should be able to give you any financial information you're looking for. I hate to get into what we're paying for lettuce, but we have benchmarks."

You can also ask for any bond covenants—and whether the facility is meeting them. Typically, banks require 300 days of cash on hand and a minimum of 25% cash to debt, Ms. Collins adds.

Also keep in mind that if the facility you're considering is part of a group, it's worth asking about the financial health of the group's other communities and whether your investment could be used to prop them up, Ms. Collins says.

If a community's marketing staff can't answer your questions about the facility's financial condition, ask to speak to the chief financial officer, executive director or chief executive officer, Ms. Matthiesen says. Another option: Most facilities have a residents' finance committee, so you could ask to speak to members of that group to get the information you need.

Different Models

The ways in which residents buy into continuing-care developments also can affect a community's finances.

In the so-called life-care model, residents pay a large upfront deposit (usually at least a few hundred thousand dollars) plus a monthly fee that generally stays the same no matter how much care they need. Typically, residents forfeit their deposit after living at the community a certain number of years.

With such a model, it's particularly important to ask for actuarial analysis that shows "how there's enough money in the kitty if everyone needs care 20 years from now," says John Endicott, a resident of a life-care facility in Pomona, Calif., who helped write the accreditation commission's consumer guide.

commission's consumer guice.
With the increasingly common "Type B" model, residents pay a smaller upfront deposit, some of which may be refundable if they move out or die, and pay larger monthly fees if they need to use assisted-living or skilled nursing care. With that model, you'll need to consider whether you could afford higher monthly fees and whether you hold—or should obtain—long-term-care insurance that could help cover them.

Another potentially thorny issue: How would you, or your heirs, get your deposit back? Many places make you wait until the unit is resold, and you may have to pay a monthly fee until that happens. Ms. Rideout worries that this requirement creates a "disincentive for the [community] to use all available efforts to resell a unit"—particularly if it's also marketing new units at the same time.

In addition, find out what happens if you run out of money. Many continuing-care communities have created a benevolence fund specifically to help residents who find themselves in that situation. But the contract's fine print sometimes gives the facility the right to recoup any unpaid fees from your estate.

May 2010

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| 2 10:00am Wkrship 11:00am Fellowship - D1 | 3 11:00am Al-Anon - C | 4 9coam BB Onte Ming C 12:3pm Bridge - D 1:3pm Parkinson's - N 6copm VM Watchers - D2 | 5 Soopm Church Life & Growth Ming - C | 6 1:30pm Al-Anon - C 1:30pm Parkinson's - N 3:00pm Deacons Ming - C | 2 | 8 9:00am Weight Watchers - D2 |
| 9 10.00am Worship 11.00am Fellowship - D1 | 10 11:00am/Al-Anon - C | 11 12:3pm Bridge - D 1:3pm Parkinson's grp - C 1:3pm Parkinson's - N 6:00pm VM Watchers - DZ | 12 Bety Pursley Medical Leave 8:00am Staff mæding - L | 13 Betty Pursley Medical Leave 1:30pmAl-Anon - C 1:30pm Parkinson's - N | 14 Betty Pursley Medical Leave | 15 Betty Pursley Medical Leave 9:00am Weight Watchers - D2 5:00pm RED NECK BINGO AND POT LUCK DINNER - D |
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| 30 Betty Pursley Medical Leave 10:00am Worship 11:00am Fellowship - D1 | 31 MENCRIAL DAY CFFICE CLOSED 11:00am AL-Anon - C | | | | | |