



## INSIDE THIS ISSUE

Your Life and  
Your Goals  
Page 2

Choosing the Best  
Assisted Living Facility  
Page 3

Meet the Board  
Page 4

### PERSONAL PLANNING:

## Take a Turn in the Right Direction

Experts say we will soon “drive” self-driving cars that can take us where we want to go while allowing us to sit back and sleep, play chess, read or do anything else that helps us relax.

While that may be the future, most people are not ready to turn over control and trust self-driving cars. Can a self-driving car get you where you want to go? How will it handle something unexpected?

When it comes to our future and the safety and care of loved ones, many of us would not relinquish control to a car that was on auto-pilot. Yet, when it comes to our finances, healthcare and our estate plan, many of us have freely chosen to give up control to a system that is random and ill-equipped to make the kind of decisions we can best make ourselves. Under state law, if you are incapacitated or pass away without a plan, someone else will make important decisions that could affect you and your loved ones.

Don't leave your legacy to chance. It's easier than you might think to write a will and provide for the people and causes that mean the most to you.

To get started on your will and learn about other estate planning options, enroll in our “It's Different in Louisiana” estate planning course. It is a five-week seminar by mail that can help you build, preserve and protect the assets that provide for you, your family and your church. It's free, and you can sign up on our website at [www.umf.org/create-your-legacy](http://www.umf.org/create-your-legacy).

Take a turn in the right direction by enrolling today!

Begin Your  
**PHILANTHROPIC  
JOURNEY**





# Your Life & Your Goals

While the world may not be quite ready for a self-driving car, it is nice to imagine a car that could give you peace of mind by avoiding traffic jams, save you time by getting you to your destination sooner and which could save you money by reducing fuel consumption.



While we can't give you a car, we can help give you peace of mind and help you save time and money.

Most of your wealth is probably invested in your home, retirement accounts or other investments. Some of these assets can be transferred to your loved ones or benefit your church without you ever writing a will. You can complete a beneficiary designation, and assets simply pass automatically at your death.

- **Life Insurance** — Update your beneficiary designation form to include your church as a beneficiary.
- **Retirement Accounts** — The “tax-smart” asset to give away. Heirs will pay taxes on this, churches don't. Many beneficiary forms are available online.
- **Real Estate** — Give your property to your church, continue to use it the rest of your life with a life estate gift. You'll also receive an immediate tax deduction.

Call or email us for all the ways you can make modest changes to your plans and benefit the people and ministries important to you.

For more on gift planning options, go to our website, [www.umfgiving.org](http://www.umfgiving.org) and click on “What to Give.”



## 2017 Board of Trustees

L. Nettles Brown  
Chairman

Rev. Joseph Awotwi  
Rev. Weldon Bares  
Mae Calvin Belton  
Rev. Jan H. Curwick  
Omer Davis  
Mike DeHart  
Rev. Hadley Edwards  
Irwin Felps  
Frank Harrison, Jr.  
Dean Harvey  
Rev. Michi Head  
Sandra Kuykendall  
Richard Lewis  
Alice Prophit  
Chris Spencer  
Rev. Larry Stafford  
Dianne Wilkinson

Rob Fairly  
President

## Contact Us:

8337 Jefferson Hwy.  
Baton Rouge, LA 70809

Phone:  
(225) 346-1535  
(800) 256-9317

Web Addresses:  
[www.umf.org](http://www.umf.org)  
[www.umfgiving.org](http://www.umfgiving.org)

Legacies Editor:  
Kelly Johannessen  
[kellyj@umf.org](mailto:kellyj@umf.org)



## SAVVY LIVING

# Choosing the Best Assisted Living Facility



*Dear Savvy Living,*

What tips can you offer for choosing a quality assisted living facility for my mom? Her health and mental abilities have declined to the point that she can't live alone anymore, but isn't ready for a nursing home either.

If your mom needs some assistance with daily living activities like bathing or getting dressed, managing her medications, housekeeping or just getting around, an assisted living facility is a good option to consider.

Assisted living facilities are residential communities that offer different levels of health or personal care services for seniors who need help with daily living.

Around 40,000 assisted living facilities are in the U.S. today. Most facilities have between 25 and 125 suites, varying in size from a single room to a full apartment. Some even offer special memory care units for residents with dementia. Here are some steps you can take to choose a good facility.

**Make a list:** Search online (caring.com is one source), ask your family doctor or call your Area Agency on Aging (call 800-677-1116 to get your local number), to get referrals on facilities.

**Call your ombudsman:** This is a government official who investigates long-term care facility complaints and advocates for residents and their families. This

person can help you find the latest health inspection reports on specific assisted living facilities and can tell you which ones have had complaints or other problems. To find your local ombudsman, visit [LTCombudsman.org](http://LTCombudsman.org).

**Call the facilities:** Call the facilities you're interested in to find out if they have any vacancies, what they charge and if they provide the types of services your mother needs.

**Tour your top choices:** During your visit, notice the cleanliness and smell of the facility. Is it homey and inviting? Does the staff seem responsive and kind to its residents? Also be sure to taste the food and talk to the residents and their family members, if available. Visit several times at different times of the day and different days of the week.

Ask for a copy of the admissions contract and the residence rules that outline the facilities fees, services and residents' rights, and explains when a resident might be asked to leave because her condition has worsened.

Also find out about staff screening and training procedures and what percentage of their staff leaves each year. Less than 30% annually is considered good. To help you rate your visit, [caring.com](http://caring.com) offers a checklist of questions.

**Paying for care:** Expect to pay anywhere from \$2,500 to \$5,000 or more per month, depending on where you live, the facility you choose and the services provided. Since Medicare does not cover assisted living, most residents pay out-of-pocket while others have long-term care insurance policies.

If your mom can't afford this, ask about Medicaid waiver programs. If your mom is a veteran, spouse or surviving spouse of a veteran, she may be able to get funds through the VA's Aid and Attendance benefit. Ask the assisted living facility director or contact her local Medicaid office (see [Medicaid.gov](http://Medicaid.gov)) or regional VA office (800-827-1000).

*"Savvy Living" is written by Jim Miller, a regular contributor to the NBC Today Show and author of The Savvy Senior book.*



“Where Faith and Money Come Together”

NONPROFIT ORG  
US POSTAGE  
PAID  
BATON ROUGE, LA  
PERMIT NO. 2340

8337 Jefferson Hwy. ■ Baton Rouge, LA 70809

*Address Service Requested*

## Meet the Board: Mike DeHart



Mike DeHart  
Foundation Board

**Mike DeHart** is the chair of the Foundation’s Investment Committee and has diligently served in that position since 2008.

This role suits Mike perfectly, as it is in the same line of work as his “day job.” Mike is the Chief Investment Officer and President of Stuller Management Services of Lafayette, and he holds a B.S. and M.S. in Accounting.

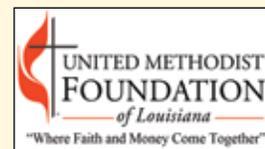
As an example of his understanding and commitment to the Foundation and its mission,

Mike has written two bequests into his will. One will benefit the Foundation, and one will benefit his church.

Mike also teaches accounting classes at the University of Louisiana at Lafayette. His teaching spirit is a wonderful asset that carries over to his leadership on the Foundation board.

He and his wife Lydia live in Broussard, Louisiana, and attend Church of the Covenant United Methodist Church in Lafayette. He has served a host of roles there, including Mother’s Day Out Program chair and Construction Committee chair, where he led the effort to build a new community center and renovate the sanctuary. He currently serves as Finance Chair.

One of Mike’s primary hobbies is “Do It Yourself” projects. In addition to “fixing things,” he also likes to run, work out, and spend time with his family. He has two sons and six grandchildren.



**FUNDRAISING**  
FOR CHURCH-RELATED NONPROFITS

**FREE WORKSHOP**  
**MAY 4, 2017**

GO TO **WWW.UMF.ORG**  
FOR MORE INFORMATION