



# Foundation FOCUS

Summer 2008

EPWORTH MANOR ... supported by Asbury Foundation

## Listening and Serving



**The Rev. Norman Huff, an Epworth Manor resident and former Board member, knows that listening and serving are central to a true community.**

Although the Rev. Norman Huff wasn't born in Tyrone, his roots run deep. His parents lived in the area and his eight older siblings were born here; he was the pastor of the Church of the Good Shepherd from 1978-87; and he and his wife, Anna Mae, retired here in 1994 because three of their four children had settled nearby.

Norman and Anna Mae met at Lycoming College in Williamsport. "I asked her to dance at a square dance because her date was just sitting there!" he laughs. Because they each had campus jobs, they both ate late in the dining hall, and "I kept saving her a seat and we kept talking ..." The couple will celebrate 54 years of marriage on August 28, 2008.

The Huffs moved to Epworth Manor in 2003. "My mother is buried on the hill above the apartments, and I think the Lord sent me here so Mom could keep an eye on me!" Norman notes with a smile. "She was 91 when she died, with a very clear mind. I remember how much she loved sitting on her porch chatting with neighbors."

At a time when so many people don't sit out on porches or even know their neighbors very well, Norman especially appreciates the community at Epworth Manor. He and his wife know everyone in their apartment building and in the Personal Care neighborhood, where they volunteer frequently. "It's a real community," he says. "We have monthly potluck suppers here in the apartments, and people make a real effort to get to know new neighbors."

Norman says his friends in Personal Care also think Epworth is a wonderful place, for which he credits the associates at Epworth Manor. He is impressed with the staff longevity, their efforts to raise funds for the Care Assurance program and their genuine concern for residents. He explains, "When you're up in years, you want someone who will listen to you. It may take one of our housekeepers longer to clean a room because a resident needs to talk that day. I hope Epworth never gets away from that—listening and serving."

Norman certainly does his share of serving at Epworth. He served on the community's Board for 14 years and still preaches and leads frequent singalongs for the community, with Anna Mae playing the piano. He fondly recalls a woman with Alzheimer's who knew the words to all of the old songs.

*"Act as if what you do makes a difference. It does."*

—William James

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# Snow and Ice Are No Match for the Power of Giving!

Tuesday, Feb. 12, may well be remembered for the six to eight inches of snow and ice that accumulated in Tyrone, but a “Spirit of Giving” was also taking place at the Tyrone American Legion.

The Valentine’s Day Dinner to benefit the Epworth Manor Care Assurance Fund was held in the hall at the Legion. This dinner was sponsored by SF & Company and had support from groups including the Boy Scouts, the Ladies Auxiliary and the American Legion as well as Epworth Manor associates and Tyrone citizens. Music was provided by Margie Gneiss, and the evening included an all-you-can-eat pork and sauerkraut dinner.

“This was such a wonderful example of the Tyrone community showing love to Epworth Manor and our residents,” says J.D. Shuman, the Asbury Foundation Director of Development who helps raise funds for Epworth. “To see people come out with all the snow and ice and express their support ... it just warms your heart.”

Epworth Manor’s Care Assurance Fund is a benevolent fund that benefits Epworth residents



whose financial resources have become depleted. It is a restricted fund to be used to help offset the cost of the residents’ care and ancillary services.

For information on how you can donate to the Epworth Manor Care Assurance Fund, please visit the Asbury Foundation website at [www.TheAsburyFoundation.org](http://www.TheAsburyFoundation.org). Or contact J.D. Shuman at 717-591-8019 or Robin Stern, Epworth Manor Executive Director, at 814-684-0320.

## *Continued from Our Cover*

He also preaches regularly at Lower Spruce Creek Presbyterian Church, the Church of the Brethren and wherever he is needed. He volunteers with the Food Bank and the Railroad Museum, and is in his 13th year on the Tyrone school board, where he particularly enjoys working with the music department to ensure they continue a strong arts program. In addition, Norman is a member of the Kiwanis Club, which is planning an event to benefit the Care Assurance Fund as well as the high school scholarship fund.

“I encourage people to give to Care Assurance by saying ‘Give because you might be helping me out!’” he laughs. “Seriously, it’s a mission effort right here at home. All of the money assists those in need. The fund helps fill the gap to care for residents who through no fault of their own have outlived their resources.”

Norman says he and Anna Mae have everything they need at Epworth—and he’s speaking of much more than the fitness room or snow removal service. He’s speaking about true community.

# A Plan to Leverage the Value of Your Stock

## The Tax Benefits of a Gift of Stock

In spite of its ups and downs, the stock market has delivered exponential growth to millions of Americans. Those who invested a number of years ago for the long term now find themselves with highly appreciated stock.

In some situations, stocks and securities comprise a disproportionate share of current estate value. In these cases, there is understandable interest in planning options and tools that leverage this value.

While selling and cashing in on the growth is an option, the shrinkage that results from the applicable capital gains tax is not attractive.

For instance, Mr. and Mrs. Sample own a block of stock purchased several years ago for \$3,000.

The stock has done very well for the couple and today is worth \$10,000. However, the stock pays only 2%, or \$200, in dividends annually.

As the Samples closely examine their financial position, they consider two other realities:

- They face a significant tax liability at year end.
- They would like to make charitable contributions to a number of qualified organizations this year.

The Samples could sell the stock and use the proceeds to fund their philanthropic desires; however, as indicated by Illustration 1, selling the stock results in capital gains tax on the \$7,000 in appreciated value, leaving the Samples with \$8,950, a significant reduction in the original \$10,000 value.

### Sample Illustration 1: Capital Gains Tax

Stock		Sale of Stock	
Value	\$10,000	Value	\$10,000
Cost	\$3,000	Tax	\$1,050
Gain	\$7,000	Net	\$8,950

Illustration 2 shows how an outright gift of the stock maximizes the value of the asset and results in a tax savings for Mr. and Mrs. Sample. The stock is transferred to charity and the capital gains tax is bypassed, saving \$1,050 and resulting in a gift to charity of \$10,000.

Mr. and Mrs. Sample receive a charitable income tax deduction of \$10,000, resulting in an actual cash savings of \$3,000 when this year's tax return is filed.

### Illustration 2: Gift of Stock

Stock		Gift to Charity	
Value	\$10,000	Value	\$10,000
Cost	\$3,000		
Gain	\$7,000		

#### Benefits to Donor:

- Bypass capital gains tax — \$1,050
- Charitable deduction — \$10,000
- May save income taxes of — \$3,000

*Above is an example of potential tax savings. Please consult your tax advisor for specific information related to your financial situation.*

## Leveraging the Spirit of Giving

If you'd like more information on a charitable plan that can help you meet your objectives, we invite you to contact our Development Office at 717-591-8019. The information is offered to you without obligation and in complete confidence. Visit our website at [www.TheAsburyFoundation.org](http://www.TheAsburyFoundation.org).



For a brochure on ways to make a charitable gift, call J.D. Shuman, Director of Development for Epworth Manor, at 717-591-8019.



**Epworth Manor**  
951 Washington Avenue  
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[www.EpworthManor.org](http://www.EpworthManor.org)

*Inside—A Plan to Leverage  
the Value of Your Stock*

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**Mark Your  
Calendars!**

**August 23**

**Care Assurance  
Chicken BBQ**

