

# The Fletcher Spirit



## Featured Events...

### Alumni Weekend Reports

by Margaret Hodges Tate

I want to express my thanks to FA for a great weekend. Special thanks go to Brenda Jenks for all the delicious food and to Jeannie Bradley and Erin Teague for all the work and planning that went into making it such a special time for all of us.

How good it was to see many of my classmates of 50 years ago. Those who made it were Melinda Adolph, Barbara Bryant, Arthur Evans, Floyd Hodges,

Mary Ann Jimenez, Marie Kuist, Opal

Lebo, Nickolas Limberis, George Roach, Nina Solano, Margaret Tate, Merritta Thompson, and Shirley Wolbert. We had a great time together! We surely did miss those of you who couldn't make it!

We also decided to try to get together at least every 5 years and stay in touch by mail, phone or e-mail in-between. My hope is that many of you will come next year.

God Bless All of You!



by Phyllis Haney Blosser

Missing classmates of 1963, how I wish you could have been here to enjoy the Reunion. It was the best one yet! Friday night at the Alumni Reception, those of us who came looked for you! How excited we felt each time we recognized a familiar face from our class; it reminded me of what heaven will be like when we reunite with our loved ones. What a grand reunion! Fletcher Academy made us feel so welcome!

Sabbath Vespers was a good memory in school and was a good memory at the Reunion as well! (No assigned seats this time!) There were many special moments during vespers, but the final vespers event

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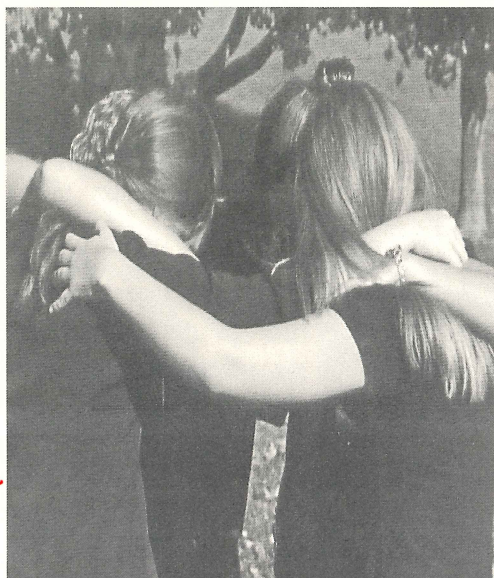
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## Letter from the President

Just the other day, the Fletcher Campus was honored by the presence of our alumni. Listening to their voices and connecting with their experiences was a blessing. I heard individuals share their experiences in life and I saw campus-born relationships reconnect. Among the many words people shared, I heard expressions of thanksgiving and experiences of faith.

I recently read Hebrews 12:1, which reads, "Since we are surrounded by such a great cloud of witnesses" to faith experiences. While listening to you share your lives, I felt surrounded by that cloud. I wondered if some of what you experienced is written between the lines in chapter eleven, the Bible's Hall of Fame. In that chapter, the Bible gives examples of ordinary people experiencing extra-ordinary things and allowing God to make a difference in their lives. Alumni Weekend gave me a glimpse of those kinds of people.

To each alumnus and every guest who visits the Fletcher Campus, thank you for coming.

—Gerald A. Nash



was dedicated to the class of '63, who are all alive, and to God in thankfulness for His wonderful blessings to us. I don't know where the time went, but soon it was time to go. We said a few last good-byes, took a few last pictures, and then it was over. We missed those of you who couldn't be here.

## Alumni Weekend Report

by Anna Hedger Singleton

The reunion was truly a reuniting of friends, not just classmates. Our class has a special closeness, there's no denying

that. When speaking with a classmate, it's as though time is standing still.

Our outward appearances may have changed (with the exception of Joanne Metcalf and Tom Haney), but it was an uncanny pleasure to find the same old mannerisms, expressions and demeanor in each classmate.

There were so many special moments; for example, the music by the quartet—Ron, Paul, Ken and Gerald—was wonderful. They know by now that their music is a definite '78 reunion tradition. Many members brought in photos from "the past." I especially enjoyed the banquet photo of Dana and Terri and the banquet photo of Jan, Shirley and Sonya. Jan made the comment that her girls were wonder-



Dear Fletcher Academy,

I'm a thrilled to issue this new edition of the *Fletcher Spirit*. My goal is improve this publication's ability to serve Fletcher Academy's students of all generations, its supports, and its friends. Please feel free to contact me with your feedback. I would love to know your ideas for how *Fletcher Spirit* may best serve you.

Sincerely,

Erin Syfert Teague  
Class of 1996

### Fletcher Spirit

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ing just why it was that their mom couldn't get a real date for the banquet! Sandy and Laurie made a beautiful photo collage of past reunions and a memory poster of Derrick Watkins. We also enjoyed recent photos—a beautiful photo of Jennifer and her family in Washington, Tom Hunt's photos from Utah, Mark's family photo...

I was impressed by those who came from long distances and those who could not make it but sent in letters with updates on their lives! It was great to see so many classmates show up even though they didn't participate in the actual graduation exercises.

We hope that those who couldn't make it to this reunion will think about attending future ones... We missed you!

## Alumni Weekend Report

by Teresa Bass

If you were not here at our 20th class reunion, you really missed the FUN! I think I can vouch for all those who were present, that we had one of the best reunions yet! Over 50% of our class joined in the festivities during Alumni Weekend. We began Friday night with a bonfire vespers, singing and praising the Lord and meditating on His word together. Some of us stuck around almost till midnight, reacquainting ourselves with one another. The next day, our class was in charge of the kitchen during potluck. I don't think the kitchen has ever been packed with more people than that Sabbath. Everyone from our class, including spouses, was involved with preparation, set up, and cleanup of the food. And of course, we had to visit and chat together throughout our kitchen duty, Sabbath afternoon, and into the evening. Most of us gathered on Saturday night for a group picture and a pizza dinner in the fellowship hall of the

church. We lingered until well after midnight, relishing in enjoyable conversation, laughs, and memories with one another. Some of the early birds gathered together Sunday morning for a pancake breakfast before heading home. Even to this day, when I talk with fellow alumni about the weekend, their face explodes in a smile as they remember old friends and the new memories we created during our 20th reunion. If you were not here, you were truly missed, and I would like to invite you to plan on coming to our 25th reunion in 2008. I can pretty much guarantee that all those who were here for the 20th will be back, and they are dedicated to making sure YOU will be there too!



## Alumni Weekend Report

by Steve Arany

Wow - it seemed just like yesterday I had seen everyone. I was sitting in the chapel waiting for some of our class to show up for vespers Friday night. When I looked up, there were some of our classmates walking towards me. They looked just like I remembered them! It was so good to see everyone. As the weekend went on, I got to see more of our class, meet spouses and families, and relive memories of our years at FA.

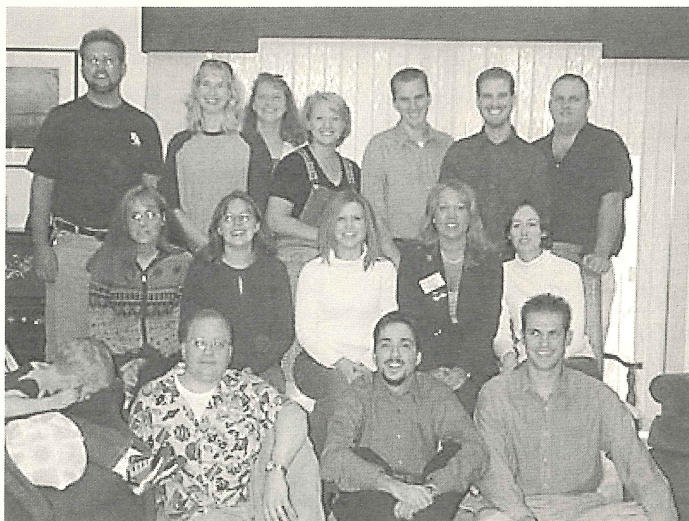
There were two things that hit me most about the weekend. First, how we all had changed, but yet really hadn't changed. We all looked basically the same, talked the same, laughed the same and remembered the same things about FA. But we also have changed, matured, and some of

### Car Rental and Alumni Weekend

We have been offered a group rate for car rentals for next year's Alumni Weekend that ranges from \$25-36 with Avis. Please watch for additional information in future *Spirits* and let me know if there is anything else I may do to make Alumni Weekend or any other Fletcher Academy function more accessible to you. —EST



us have families of our own now. The stories we all shared with each other to catch up on 10 years were funny, emotional, and enjoyable. I missed seeing



some of you there, but I was glad that we had (I think) 19 of us there at one point or another. Out of 29 graduating, that was a great turnout, but I still missed some of your smiling faces. I hope it isn't another 10 years before I get to see each of you again.

I think I can best sum up the weekend with the words I heard someone say Sabbath afternoon, while we were all eating and visiting: "It really feels like we just graduated yesterday." What that person meant was friendships go on forever and we had all picked up just where we left off. Thanks for each of you who made the time and took the effort to come to Alumni weekend, and I hope to see more of you in the years to come!

**Remember:**  
**Next year's Alumni**  
**Weekend**  
**October 1-3, 2004**  
**Honoring the classes of**  
**1954, 1964, 1979,**  
**1984, 1994!**

## Ingles Tools for Schools

Fletcher Academy will participate in the Ingles Tools for Schools Program again this year. This program is designed to help FA earn much needed educational equipment for our school. The equipment will be used by our students to further enhance their education, and we need your help.

### ***Here's Just How Easy It Is!***

When you sign-up for your Ingles Advantage card, simply note either Fletcher Academy's number (11004) or Captain Gilmer's number (11849) on the form. The store should be able to supply these numbers if you forget them.

If you already have your card, you can have the number added while you're at the store or you can visit [www.ingles-markets.com](http://www.ingles-markets.com). Select *Tools for Schools* and then *Link Your Advantage Card to a school*. Enter the school's name, click on the school's ID number, and fill-in the appropriate information.

Captain Gilmer has the specific goal of earning enough points to get an outdoor playground unit for the younger children of the school. Thanks so much for your support.





## Alumni Weekend Report

### Partying at the Inn

By Fred Veltman, Class of 1945

On Saturday night of Alumni Weekend, about fifty of us gathered in the dining room of Fletcher Park Inn (FPI). We were the fifty-year-plus grads of Fletcher Academy (FAI) or what many of us remembered as the Asheville Agricultural School. At least, that is how our diplomas read. The Inn provided the place and the refreshments, Otis Graves (Class of '43) furnished the keyboard accompaniment, and I lead the singing. Gerald Nash, President of FAI, answered our questions on the progress of the Lelia Patterson Center and Linda McIntyre, Director of Marketing at FPI, narrated a video on the accommodations of Fletcher Park Inn.

All of this was interesting and informative. The nuts, fruits and sweets were tasty, but what I enjoyed the most was the time we spent recalling the times and the events we lived when we were students way back then. I met fellow students I had not seen in over 50 years. Several alumni brought pictures from their student days, but there were so many different conversations going on that I did not get around to viewing them. There was no time.

I came away with the feeling that everyone enjoyed the evening, but that we can do better. Next year we will dedicate *the whole evening* to looking at each other's pictures, chatting with our classmates and enjoying the "goodies." Also, knowing that the Class of 1964 (next year's honor class) will have a big "shindig" of their own, FPI will invite anyone from the classes of 1930-1963 to come and party with us.

We may even take over the entire dining area and do something special for

viewing your pictures. If you have other suggestions for making the night of October 2, 2004 more enjoyable, please phone me at (828) 684-2704 or send me an e-mail at [fvelzman2@juno.com](mailto:fvelzman2@juno.com). And thanks to each of you who came to the party last month! You helped to make it a good time for all of us.

## Alumni Weekend Report

### Nurses' Alumni Weekend

by Don Lowe, Class of 1958

The year was 1985. An era was coming to a close. An era that had spanned some 56 years. The Fletcher Hospital (Mountain Sanitarium and Hospital) School of Nursing was graduating its last class of nurses. Sad? Yes! The educational process for nurses had left the hospital-based programs for the college and university classrooms. Truly an era had past.

August 2003, the Fletcher Academy campus was "a buzz" as Fletcher nurses were arriving for the Annual Alumni Weekend. The rain came and went. The atmosphere was damp and even soggy at times, but the enthusiasm of the Alumni of the School of Nursing was not dampened or soggy in the least.

We gathered in the Academy band room on Friday evening for a reception, where Brenda Jenks and her staff prepared a lavish spread of tasty tidbits for our enjoyment. The preparation and presentation was handled by Vangie Archer (School of Nursing '81) and her family. It was exquisite, Brenda and Vangie. We thank you and all the others who provided this special event for the sixty or so alumnus plus friends, spouses, and former faculty.

After we were able to pull ourselves away from the reception, we returned to the Chapel for a sacred, vocal concert by Charles Downing. Thank you Charles

### Quality Inn and Alumni Weekend 2004

In contrast with the quotes of \$90-130 per night from several local hotels, Quality Inn of Hendersonville has offered us a group rate of \$69.99 for exterior rooms and \$79.99 for interior rooms. The facility features an indoor heated pool, sauna, whirlpool, game room, fitness room, and mini putt-putt. They also offer a hot breakfast as part of their package. Please make your reservations early! Call 877-906-4959 (toll free) to make your reservation. Don't forget to mention Fletcher Academy in order to get the discounted rate.



and family for providing us with spiritual food.

Sabbath morning, we were welcomed by the Fletcher Church, where we participated in the Sabbath school and Church services. Bernard Devasher—husband of Ikey Devasher—a former faculty member and now a nurse anesthetist, delivered the sermon. He was the right man in the right place at the right time. Bonnie, Shirley, and Donna still “have it” and shared their musical talent with us for special music.

The church fellowship hall was full-to-overflowing for lunch. Where did all the food come from? You “locals” were so generous in providing for visitors in your midst.

Sunday morning, thirty-three Alumni answered as Sandy Meier Brown (our secretary) called the roll. We were fed a tasteful, nutritious breakfast by the hospital's cafeteria staff. Thank you so much, Park Ridge Hospital Administration, for your continued support of Fletcher Nurses' Alumni.

Martha Rebman, our treasurer, gave us a report on the financial status of our association. We don't have dues, but we seem to have funds to fulfill our goals. We were able to give Adam Sutton, a freshman nursing student at Southern Adventist University, a \$1,000 scholarship. He was very appreciative of this. We have also contributed in excess of \$25,000 to the Lelia Patterson Center.

Ellen Martin Wetmore, our VP, shouldered most of the “details” for bringing the weekend together. Thank you, Ellen, for all you did and are doing.

What does 1985 have to do with the first weekend in August each year? Everything! The school of nursing closed, but the “spirit” of the School of Nursing is very much alive and well. Come see for yourself! Set aside the first weekend in August to visit all your Nursing Alumni friends!

A sad note that has occurred since we

met is the death of Alumnus, Faculty Member and friend, Fern Anderson. She sleeps, waiting the call from Jesus to arise. We miss her.

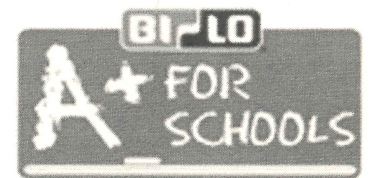
God bless you all until we meet again.

## Buy Groceries for Student Scholarships!!!

by Greg Lindquist, FA Music Director

Help support the Fletcher Academy Music Department Scholarship Fund through the BI-LO A+ For Schools program. Simply sign-up and every time you shop at BI-LO with your BONUSCARD, a portion of your purchase amount will be credited to our school!

Sign-up once for this school year and your BONUSCARD does all the work. It's that easy!



To enroll your BONUSCARD to support the FA Music Dept., you can either visit the BI-LO website at [www.BI-LO.com](http://www.BI-LO.com) or call the toll-free, automated phone line, 800-950-BILO (2456). You will enter your twelve-digit BONUSCARD number, last name, and our A+ For Schools account number, which is 1998.

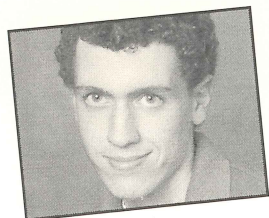
## Thank you . . .

On behalf of the girls in the dorm, I would like to say thank you for your generous gift of a new vacuum cleaner. It is so nice to have a vacuum cleaner that does the job it is meant to do. The girls greatly appreciate the help in keeping their rooms neat and tidy.

Many thanks,  
Julie George  
Dean of Girls



# Alumni Weekend Reports

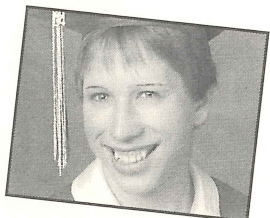


*I was proud to receive this scholarship and I am going to continue to work hard, so I can continue to learn and grow deeper in knowledge. I am continually trying to find new ways that I can grow closer to God. It's tough being a youth in today's time, but with God's help I will make the right choices.*

—**Andrew Eszler**, recipient of the Class of 1960 Scholarship

*I greatly appreciate your consideration of me to receive this scholarship. It is most helpful. Thank you again for your support and help to me as well as the other students here at Fletcher Academy.*

—**Casey Herbert**, recipient of the Pauline Lowe Scholarship



*I feel unworthy to receive this award, but I greatly appreciate it—more than you will ever know. This form of encouragement has helped me come closer to reaching my goal of graduating from Fletcher Academy and advancing in my education and in my spiritual walk with God.*

—**Diana Lifford**, recipient of the Class of 1958 Scholarship

*I greatly appreciate this gift that you have given me and I will do my best to show you that I am deserving of it.*

—**Jeffrey Owen**, recipient of the Class of 1958 Scholarship

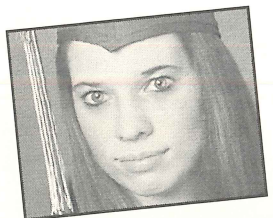


*I appreciate the scholarship more than you may know. I received this scholarship because of my leadership and being nominated was honor in itself. I have strived during all my years in school to do well, and I will continue to do so, not only for myself but also so I don't disappoint you.*

—**Ellie Barker**, recipient of the Class of 1960 Scholarship

*Your scholarship has greatly motivated me to do my best in school and on Fletcher Academy's campus. I am very honored and thankful for this help in my education here.*

—**John Boehmer**, recipient of the Class of 1959 Scholarship



*Thank you for the scholarship. I really appreciate it.*

—**Kristen Gregory**, recipient of the Derrick Watkins Scholarship

*I would like to express my deep appreciation and thanks for the scholarship I received. I believe that God uses people like you to encourage young people through their journey in life. This gives me hope that one day I will be what God wants me to be. I want to thank you again from the bottom of my heart.*

—**Kristin Eszler**, recipient of the Pauline Hill Lowe Scholarship



*Thank you so much for the scholarship.*

—**Mark Jackson**, recipient of the Margaret and Alex Clark Scholarship

*Thank you so much for the scholarship you bestowed upon me. Your many contributions to students, such as myself, are much appreciated and always will be. I would also like to thank you on behalf of my parents as well. They do appreciate your concern for my education and for the young people in all generations. I will do my personal best to uphold the standards that I've achieved to be eligible for a gift such as the scholarship you so gladly gave to me.*

—**Michael Blevins**, recipient of the Class of 1970 Scholarship



*I wanted to express my feelings of gratitude and thanks for the Prof Nestell Scholarship. I am sorry I was unable to be there to accept this award on Alumni Weekend; however, I appreciate it greatly. Like Prof Nestell, I strive everyday to have a positive outlook on life and a dedication to each student here at Fletcher. I continue to look forward to attending Fletcher Academy in the future.*

—**Olivia Sawyers**, recipient of the Prof Nestell Scholarship

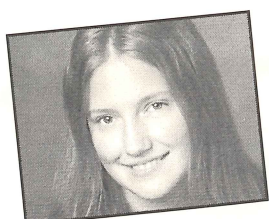
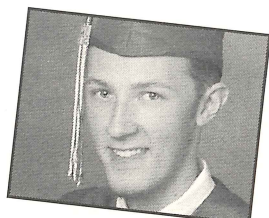
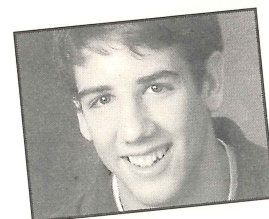
*It is nice to know that previous students of Fletcher Academy still care about the school and all that it represents enough to help the students who are currently attending with their finances. It is very encouraging and I promise you that I will strive to the best of my ability to live up to the expectations you and our wonderful Lord have for me. Thank you for all your support and please keep me in your prayers as well.*

—**Rebekah Nicholaides**, recipient of the Class of 1959 Scholarship



*I would like to thank all the alumni who have contributed to the scholarships given out Alumni Weekend. Your generosity makes it possible for our students to have the Fletcher experience you so cherished during your time at Fletcher Academy.*

*Randy Cox  
Interim Principal of Fletcher Academy*



For more information about scholarship opportunities, please contact Pauline Lowe or Erin Syfert Teague.



## Captain Gilmer Receives High Marks in 5-year Evaluation

*by Jeannie Bradley, CGS Principal,  
Class of 1988*

Every five years, Captain Gilmer School (CGS) is evaluated in order to keep our Certificate of Accreditation from the North American Division of Seventh-day Adventists current. This year, our school also applied for accreditation from S.A.C.S. (Southern Association of Colleges and Schools). There is only one other school in the Carolina Conference that has this dual accreditation, and CGS was the first to have the teams run a joint evaluation team on the same day. The team came and reviewed

techniques. Eight Action Plans for school improvement were designed. The evaluation team spent the entire day comparing, exploring, processing parent surveys, and interviewing students.

We are excited to report our school received the highest term of accreditation, which is a term of five years. We received the five-year term from both the North American Division and from S.A.C.S. The team stated that our school was warm, friendly, and inviting. They were pleased to know that we had accomplished 100% of the recommended items for improvement that came from the last term of accreditation, 1998-2003. The greatest news of the report came from the parent and student surveys. When parents were asked if they thought teachers held high expectations for student learning, 96% agreed. When asked if they thought the educational program offered at this school is of high quality, 92% of parents agreed. Parents were asked if they felt welcomed at the school and 100% said they did. Students were surveyed. When asked if they thought that their teachers cared about them, 98% thought that their teachers did. And best of all, 96% of the students agreed that CGS is helping them to grow spiritually.

We are looking forward to the future for our school. We want to maintain high academics and provide a great learning environment for the students. Each day we want to give students the opportunity to meet and know their Savior. We want to continue to bring honor and glory to God.



the school's curriculum, staff, policies, procedures, plant facility, and over-all mission. A detailed self-study was previously done by several different committees that represented community members, staff, and parents. Teachers reviewed all the subject areas and teaching



## FA Alumni News

Look for these individuals' full letters, contact information, etc. at [www.fletcheralumni.com](http://www.fletcheralumni.com) or contact Erin Teague for more information.

**Helen Miller Davidson, Class of 1936**—Warm greetings from California. I cherish the memories of happy days we shared at Fletcher Academy so long ago. I wish I could be there for this reunion. My sister, Virginia, passed away in October 2002. My sister, Ada, a graduate of the Fletcher Nursing Program, lives in West Palm Beach, Florida. I would appreciate hearing from my former classmates. 4160 Lomina Ave., Lakewood, CA 90713-3019

**Arthur C. Evans, Class of 1953**—After graduating from FA, Arthur earned his BS degree in Medieval European History from Troy State University, and his MS and Doctor of Education at Auburn University. He is an Adjunct professor of Mathematics and Education at Brenau University and the Chair of the Mathematics Department at Murray County High School in Georgia. He is a retired Colonel in the US Air Force and a Lieutenant Colonel, USAF Civil Air Patrol. He married Jan Burgess of Buckhead, Atlanta, and has four daughters and nine grandchildren.

**Dottie Dees Richey, Class of 1963**—When I left Fletcher, I went to Greenville, TN, and became an LPN at Tokoma Hospital. I later returned to my home town of Clinton, SC, and worked for five years at our hospital and another five at our nursing home in Clinton. When the Presbyterian Home of SC opened, I took a job there and I have worked for them for 27 years thus far. I celebrated my 25th anniversary with my husband, Jame T. Richey, in September of 2003. We have no children, but a dog named Shadow.

### Laura Pearman, Class of 2003—

Laura has just recently graduated and is already taking life by the horns! She is currently working as a concierge at the Raleigh-Durham International Airport, while she is studying Business Management at NC State University. Her next goal is to become a pilot and have her own business. Laura is concerned that her class will loose touch, so please stay connected Class of 2003!

This feature is designed to aid in communication among the Fletcher family. If you would like to be featured on this page or if you have news that you would like to share, please contact me at [advancefai@bellsouth.net](mailto:advancefai@bellsouth.net) or at:

Office of Advancement  
P.O. Box 5440, Fletcher, NC 28732  
828-687-5125

I will expand this section based on the response I receive.

## Shedding Some Light on the Subject

by Mary Jo Blankenship, Class of 1959

During the 2002 Alumni Weekend, Rebecca Crittenden Crawford and I decided to buy globes for the lights in the chapel. We rushed to Hendersonville to purchase them, picked out twelve different styles, and rushed back to the chapel to put them in before sundown.

We had barely begun the assembly process when we discovered there were no rims on which to place the new lights. For the whole last year, I have worried about getting them installed. Someone suggested I contact Glenn Clark, so I called him and Gene Wilkie. They stepped in, purchased individual light fixtures, took them apart and made the various pieces work to make bases for the globes. They made numerous trips to get the job done.

I then took the twelve different globe styles to a committee to choose the one that looked the best. The group made a selection and the lights were finally installed. Max Moffitt and Ellen Sweeney Lamb suggested that it should be a class project, so I'd like to say thank you to the class of 1959, and to send a special thank you to Gene Wilkie and Glen Clark for their time and effort.

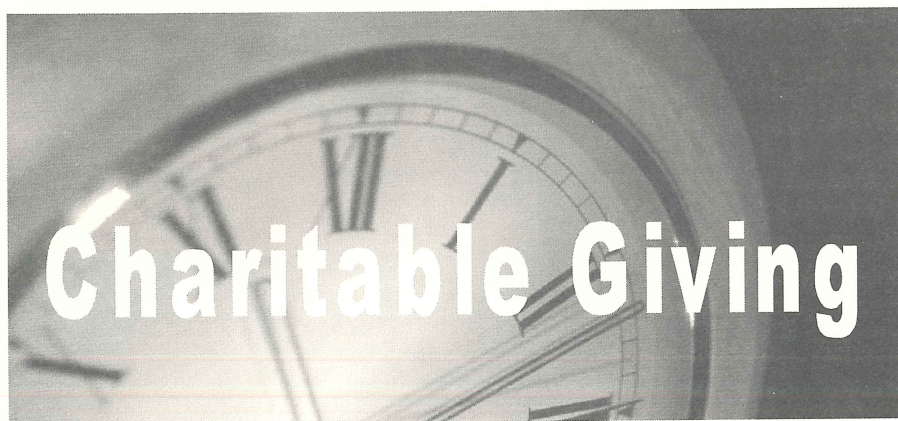
*The Academy would also like to say "Thank You!" to Rebecca Crittenden Crawford and Mary Jo Blankenship Pierce for seeing a need and doing something about it. It is that kind of spirit that has blessed this campus again and again. Thank you.*

—Erin Syfert Teague



*by Mark Hyder, CPA, JD, Class of 1978*

When November comes I begin to think about the holidays, festivities and finances. Yes... finances. I think about finances because I have only two more months to do most of my tax planning. After December 31, most of my opportunities to save money on my taxes will have passed, so I have to think about it now. One very good way to save money on taxes is through charitable giving.



**The simplest way is a direct gift of money.** If the gift is made before the year ends, the value of the gift can be used to reduce your income tax payable for that calendar year. Your total income taxes will be reduced by your marginal tax rate times the gift. Therefore, if you were to give \$100 and you are in the 28% tax bracket you would save \$28 on your gift. Or, in other words, the cost of giving \$100 to your favorite charity would be only \$72. I know that there may be many of the younger alumni that do not yet itemize their tax deductions and therefore would not benefit from a charitable contribution. If you are in that category, you may want to follow the newspaper closely over the next two months. The US House of Representatives has passed a bill called the Charitable Giving Act of 2003. This bill is supported by the Presi-

dent and there is a similar bill in the Senate. This bill would allow everyone who takes the standard deduction for charitable giving the opportunity to deduct up to \$250 on your tax return; \$500 if you are married and filing jointly.

**An even better method of making a charitable gift is to donate appreciated property.** Giving marketable securities (shares, bonds and mutual or segregated fund units) directly to a charity can reduce the cost of your gift even further. How can that be? Well, if it is long-term capital gain property (held for more than one year), you will not have to pay any capital gains tax on the gain, but you get to deduct the fair market value of the property on your tax return. Let's say you have a stock for which you paid \$1,000, you have held it longer than a year, and it is now worth \$3,000. If you sold the stock, it would generate a capital gain of \$2,000 which would likely be taxed at the 15% rate. If you give the property to charity, you get a charitable deduction of \$3,000, which, if you are in the 28% tax bracket, would be worth \$840 in tax savings. And you would avoid the capital gains tax of \$300. Therefore it would be possible to save more in taxes ( $\$800 + \$300 = \$1,100$ ) than you paid for the asset.

**Another way to assist a charity is through a charitable remainder trust.** This may be appropriate if you want to leave a portion of your estate to charity but need those assets to support your current lifestyle. A charitable remainder trust is created by putting assets into a trust. The charity is named residual beneficiary of the trust. As the settler of the trust, you qualify for a tax credit equal to a portion of the value of the assets you put in—the older you are, the higher the portion will be. The trust then provides income to you for your lifetime and the capital (the residual



interest or remainder) passes to the charity at your death. If you are considering such a gift please see a lawyer and or a CPA. I know there have been a lot of jokes about both of these professions, but in this case they will be very much worth their money.

**A similar method is to give a residual interest in an asset.** You can give an asset, such as real estate, to your favorite charity and retain use of the asset until your death. At that time, the asset irrevocably belongs to the charity. Because the gift is irrevocable on your death, you receive a tax receipt at the time the gift is made. As with the charitable remainder trust, the tax receipt is only for a fraction of the value of the asset. This can be an especially good method of benefiting a charity and preventing an asset such as your home from becoming subject to a Medicaid lien. The life estate that you retain will allow you to live in the home for as long as you or your spouse are alive. Please note that there are other non-charitable ways of protecting your house as well. If this is something that would appeal to you, please seek legal counsel.

**A further way to give significant sums to charity is through a gift annuity.** In this type of planning, you give money to the charity which in turn buys an annuity which pays you an income annually for the rest of your life. The annuity can continue after your death until the death of your spouse. A large portion, or possibly all, of the payments are tax free and you may also receive a tax receipt that can be used to reduce income tax in the year of the gift. This gift instrument, although similar to the charitable remainder Unitrust and the Charitable Annuity Trust, has the advantage of providing immediate benefits to the charity. The cost of this advantage is that the annuities' assets are not set aside in a trust to fund payments. Therefore it is less secure than the trust

options. Again it is important to seek legal counsel and the tax advice before investing in this type of instrument.

**Finally, life insurance can be used to obtain immediate tax relief.** If you already have a policy, but no longer need the coverage it provides, you can give the policy to a charity by changing its ownership to that charity. This will provide you with an immediate tax break - you will receive a receipt from the charity for the cash surrender value of the policy plus any accumulated dividends and interest less the amount of any loans against the policy. As you continue to pay the premiums on the policy in future years, you will also receive annual tax receipts for those payments. At your death, the charity, which must be named as beneficiary of the policy, receives the proceeds from the insurance.

Some of these methods of charitable giving are much more complicated and have limitations that I could not go into without boring you more than I have.

**Please see your local CPA or attorney for the really boring parts.** Have a great holiday season. And don't forget that probably the best benefit of charitable giving is the joy you have in your heart of helping the Lord's work.

## *Thank you . . .*

I would like to thank Mark Hyder for his down-to-earth explanation of the methods and benefits of End-of-Year giving. Some of you have already contacted us about this and we hope that this article will help everyone better understand the opportunities available. This is a topic to which we all should give consideration. —Erin Syfert Teague



## Calendar of Events

Nov 18	1pm .....	ACTS II ministry team at Waynesville Church
Nov 20	9am-4pm .....	FPI's Christmas and Craft Bazaar
Nov 22	10am .....	FA Concert Band and 11th Hour at Fletcher Church
Nov 24	9:45am-? .....	FPI's Green River Plantation Tour
Nov 25-30	— .....	Thanksgiving Vacation at Fletcher Academy
Dec 7	5pm .....	Mountain Love Lights at Fletcher SDA Church
Dec 7	7pm? .....	Boys' Open House-immediately following Love Lights
Dec 12	Vespers .....	ACTS II ministry team at Fletcher Church
Dec 13	10am .....	FA Choir at Fletcher Church
Dec 13	4:30pm .....	FA Music Dept. Christmas Concert at Fletcher Church
Dec 14	TBA .....	FPI's Tour of Six Historic Inns in Hendersonville
Dec 19-Jan 4	— .....	Christmas Vacation for Fletcher Academy
Jan 14	— .....	SAU Finance Meeting with Parents
Jan 16	12pm .....	ACTS II ministry team at Tryon—Children's Drama
Jan 17	10am .....	FA Choir at Fletcher Church

For more information about:

- Academy events, please call the main office, 828-687-5100, or visit [www.fletcheracademy.com](http://www.fletcheracademy.com)
- Captain Gilmer events, please call the main office, 828-684-8221.
- Fletcher Park Inn (FPI) events, please contact Elaine Padgett at 828-684-2882.

## Fletcher Spirit Online

***Are you interested in receiving your Fletcher Spirit via the Internet and your e-mail account? If so, please contact us at [advancefai@bellsouth.net](mailto:advancefai@bellsouth.net).***

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