



# HERDER



## MISSION STATEMENT

*Providing family oriented Christian homes for adults who have developmental disabilities, on a working ranch.*

VOL. 23, NO. 3

*"Shepherding the Hesitant"*

DECEMBER 2010

## MESSAGE FROM THE EXECUTIVE DIRECTOR



As you can see in the adjoining picture there is progress on the new resident home. In the July newsletter I talked about two construction phases: the first being to completely finish the exterior and the second to finish the interior. Going ahead with the interior was dependent on raising the balance of the funding.

In September we were awarded a "top off" grant from the M.J. Murdock Charitable Trust. What this means is that they will grant the final \$200,000 to finish the project. To get to that point we still needed to raise \$200,000. On October 13th a couple in Billings asked a friend, Don Havig (who is on our Board of Directors) to join them on a visit to SKR.

A most interesting thing happened. After showing them the house in progress and sharing our vision to have a home that was more accommodating for the older residents we took them to the greenhouse complex to meet the residents and see the tomato operation. When we opened the door Hank, our oldest at 71, greeted our visitors with "hello, I'm Hank Gremmer I'm going to live in the new house". Then he proceeded to lead us to the tomato houses.

This was on a Wednesday which is picking and packing day for Thursday deliveries. As usual the residents greeted our visitors with smiles, a hand shake, and questions while wiping, sorting, labeling, and packing tomatoes. Others were picking and explaining how they care for the plants.

When we got back to the office we sat for a while and talked briefly about some of our program needs. Our visitors shared how impressed they were and their desire to do something to help. They left saying they needed a little time to think and pray about what they could do.

A couple of hours later I received a phone call from our morning visitors. I was told, "We can't get the ranch and those residents off our mind. We keep thinking that house needs to get finished so Hank can move in; we're going to send a check for \$200,000 so you can get the grant and complete the house."

This is yet another moment in the story of Special K Ranch when God's providence has brought surprise and blessing to both giver and recipient.

Now our challenge is to meet the remaining portion of the campaign goal by raising an additional \$1.5 million for endowment; this is to insure that Special K Ranch will be "A Place to Always Call Home" for people who have developmental disabilities.

We are truly grateful for all who have shared gifts: in-kind, volunteering, prayer, financial, bequests, etc. all of which have been moments of God's providence in the history, the present, and the future of this special place. Thank you.

**MERRY CHRISTMAS!**



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When we first visited Special K Ranch in September of 2009, we had no idea that in two short months we would be traveling back, with a loaded U-haul, to take a position as house parents. What a whirlwind our lives became! As we reached the one-year mark this month, we reflected on the story of how we ended up here and all that has taken place since our arrival. We have become part of an incredible family...fellow staff who are now forever friends and unforgettable residents who

challenge and bless us on a daily basis. The love and support we have experienced as members of the SKR team is second to none.

The "icing-on-the-cake" to living and working with an amazing group of people is that Dan has found great satisfaction in utilizing and expanding his gardening skills, while I (Michele) have been home caring for our son, Eli (who just turned 2). As much as we love and miss family and friends back in Wisconsin, we are thrilled to be at Special K and know that this is exactly where God wants us to be.

Dan, Michele & Eli Washkuhn

## A Great Gift Idea

We all have someone on our Christmas list that seems to have everything, that lives some distance from us, or is just downright hard to buy for. A nice way to let them know you are thinking of them is to give a gift in their honor to help some special people living at Special K Ranch. A card will be sent to the person being honored with a note about the ministry of Special K Ranch.

Your Will, A way to help others A will is the simplest form of a planned gift and it affords everyone the opportunity to help others and have a living legacy. Consider naming Special K Ranch in your will for a percentage, a specific amount, or as the sole benefactor. Special K Ranch could also be named as beneficiary of a life insurance policy, your tax deferred IRA or other retirement plan. The blessings you have received will continue to bless and help others. (Check with your attorney for the proper legal forms and wording).

## CONSIDER A GIFT

New or good used passenger van

Feed ,Grain, and Hay

Gift Certificate for tires (vehicles or equipment)

Livestock, calves, and sheep

Hand Tools

Tractor 30 horse or larger

Designate a Cash Gift

A commercial type popcorn maker for special events

Carpeting and linoleum for one of our homes (est. \$7,000)

A piano

**These are some items SKR could use. If you have any of these items that you would be willing to donate, please give us a call at 406-322-5520**

## CONTACT JOE BURST

at 671-9635 or skjrjoe@hughes.net if your club, church, or organization would like a presentation on Special K Ranch and/or have a tour of the ranch.



## JOE BURST, DEVELOPMENT DIRECTOR

In Larry's article he mentioned the great news regarding the money raised to build our new home.

When we started our current Capital Campaign I was confident that we would raise the funding to build our new home. ***We had a specific purpose which held true to our mission to provide a setting where our residents would always have a place to call home and we now have the opportunity to bring in 8 more new residents as a result of this campaign and your generosity to see things through.*** But Larry also mentioned the need to continue our efforts to raise an additional \$1.5 million for our endowment. ***Although I am confident that this will also be achieved, it's not as exciting as raising funds for something as tangible as the actual home and therefore requires even more effort to achieve success and probably an explanation of why the Endowment is as important as the home itself.***

### **What is an endowment?**

An endowment is a fund created to provide a permanent source of support to be used for charitable purposes. The principal or value of the fund is never spent. Earnings of the fund are interest, dividends and market gains and/or losses. Direct proceeds to the organization are a portion of the total annual earnings of the fund. An endowment is not a reserve or "rainy day" account.

An endowment can be a stabilizing force in an organization's future, helping the organization to weather economic downturns.

### **How does the endowment work?**

Unlike a personal checking account, the endowment is not a cash reserve that Special K Ranch can draw on at will. Instead, virtually all endowed funds are invested, and a portion of the earnings is released each year to support the Ranch and the purposes specified by donors. In most cases, the Ranch is legally prevented from depleting the original value, or principal, of an endowed gift.

Special K Ranch's Foundation Board of Trustees determine how much of the endowment to spend each year. The average payout rate for most foundations is equal to between four and five percent of the value of the endowment. That means a \$1 million endowment may pay out as much as \$50,000 a year. Typically earnings in excess of the payout are returned to the endowment to preserve its purchasing power against inflation, to provide a cushion for periods of poor

market performance, and to allow for modest growth over time.

### **Does income from the endowment have a significant impact on Special K Ranch's budget?**

Yes and the more that we can grow the endowment, the greater the impact will be. The goal of the endowment is to provide a stable source of annual income thereby lessening the chance that we would need to make up the difference by cutting expenses or raising fees. The more the endowment grows, the less Special K must rely on other sources of revenue.

### **How is a gift to endowment different from an annual gift or some other type of gift?**

Different gifts help Special K Ranch in different ways. Annual gifts are vital because they meet present needs, but their full value is spent immediately. Endowment gifts provide a source of perpetual support for the Ranch.

### **How much does an endowment gift grow over time?**

Based on historical averages, a \$1 million endowment gift made today can be expected to pay out about \$500,000 over the next 10 years. Over the same period, its principal will have grown to more than \$1.8 million thanks to reinvested earnings.

### **How important are endowment gifts to the success of Special K's capital campaign?**

Increasing the endowment is critical to the campaign. This new money will allow Special K not only to preserve its signature strengths but also to move with confidence into addressing future needs as we continue to develop. A larger endowment will help control fee increases, the need for special appeals and also properly compensate a very dedicated staff of caring individuals. Today's endowment is simply not large enough to accomplish these many important goals.

### **How do I learn more about Special K Ranch's endowment and endowed gifts to the Ranch?**

To find out more about the direct impact endowed gifts have on our residents and learn more about the multitude of planned giving tools available please feel free to contact me at 406-671-9635 or [skrjoe@hughes.net](mailto:skrjoe@hughes.net).

Hopefully this helps explain the need to continue the focus on our campaign as well as celebrate what you have already helped us accomplish this past year.

In closing, ***I hope you have a very Merry and Joyous Christmas and a very Happy New Year.***

Yours in service,  
Joe Burst

# MEMORIALS AND HONORARIUMS June 1, 2010 - October 31, 2010

We are pleased that the people memorialized and honored on these pages are part of the on-going ministry of Special K Ranch. A special thanks to those making these gifts.

## HONORARIUMS:

### KIWANIS CLUB ANACONDA

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Barbro W Garland

### S. JOE BURST

Louise Regelin

### DALLAS EIDE

Allene Helgeson

Richard & Mildred Parker

### MARY L FARNES

Alison A Turner

### BRYAN FORTIN

Jan F Clark

### DON & CARYL GOEHNER

Mike & Deanna Bennett

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### WALT & SHIRLEY GOEHNER

Ida Radach

### WALT & SHIRLEY GOEHNER

Mrs Edna Weedman

### FREDA HAIDLE

Adeline Schmidt

### BETTY HOEKSEMA

Charles & Katherine Safris

### NICOLE JOY HOFFNER

Kerry & Doris Keyser

### CORA LEE NEIFFER

James & Carol Swanson

### JASON & REBECCA REMMICH

Donna Beutler

### RALPH & MARILYN SHOWERS

Larry & Joy Goehner

## MEMORIAL:

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Dr. Harry & JeanMcLane

### TED ADOLPHSEN

Stewart & Jeanie Cousins

Blake & Roberta Mackin

Sherman & Fran Oland

Annegret Westwood

### MARIE ALTMAN

Hazel Tanner

### RUSSELL AMEN

Ralph & Bev Amen

### GEORGE ANDERSON

Hohn Engineering, PLLC

### CAROLINE ANDREWS

Bob & Beverly Harper

### DORIS AVENT

Patrick & Helen Mullaney

### ED & EILEEN BACKMANN

Dan & Judy St Don

### VERNON BAKKER

Richard & Luanne Lavold

### NOLAN BEKKE

Marvin Duncan

Eugene Gaustad

Pete & Karolyn Gilbertson

Michael & Susan Gullede

Al & Betty Hague

Vaughn & Karleen Hague

Curtis & Karen Johnson

Jay & Stacy Lemelin

Elmer & Lilah Meldahl

Tim & Yvonne Richardson

Lelah Ritz

Ruth E Schatz

James & Wanda Smith

Paul Torgerson

Dale & Kimberly Wallila

Edward & Judy Workman

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K. & Virginia Huckins

### FLORENCE BERG

Donna Beutler

### JIM BERNHARDT

William & Gladys Bernhardt

Jan & Irene Stingley

### ROBERT BERNHARDT

William & Gladys Bernhardt

### RUEBEN BESEL

Richard & Vicki Farnes

### TONY BEUTLER

Donna Beutler

### DENVER BLACK

Earl & Jackie Beck

### DAN BOWLES

Ken & Colleen Ekle

### SHARLENE BRANDES

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Chris Carrington

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Robert & Sherrie Willems

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Bob & Mavis Shotwell

Debra Roman

Gail Sheets

Ralph & Marilyn Showers

Keith & Sharon Simecek

James & Barbara Stevenson

John & Carolyn Swenson

Dorothy Thompson

Robert & Ibis Valles

Frank & Carolyn Wapiennik

Fred & Barbara Wennemar

Len & Muriel White

### ART HAGAN

Helen Hanson

### HAROLD HAGBERG

Ken & Colleen Ekle

Robert & Phyllis Willems

### ALLEN L HAIDLE

Adeline Schmidt

### FRED J HAIDLE

Adeline Schmidt

### DONNIE HARVEY

Bob & Betty Saxbury

### MABEL HAWORTH

Mr & Mrs Terry & Rena Laughery

### IRENE HEDEGARRD

Keith & Donna Nelson

### GINNY HEIN

Darlene Kohl

Tom & Pam Robertus

Ervin & Peggy Wood

### HERBERT HELGESON

Allene Helgeson

### MARK HENCKEL

Michael & Lorrie Bernhardt

Samuel & Jeannette Cain

Gregg & Margery H Gaab

Bob & Betty Saxbury

### BEN & SHIRLEY HERSHBERGER

Don & Lee Eide

### BLAINE & LELA HERSHBERGER

Don & Lee Eide

### DONALD & ANNA HERSH-

BERGER

Don & Lee Eide

### JOHN & EMMA HERSHBERGER

Don & Lee Eide

### MARY LEE HERSHBERGER

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Mina Cox

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### HARRY HODGES

Samuel & Jeannette Cain

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Samuel & Jeannette Cain

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### MELVIN P HOINESS

Doug & Gladys Harrison

### WALTER HOLMES

Elsie Holmes

### JAMES HOTZEL

Brotherhood of Locomotive -

Engineers-Div 232

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Maretta & Bobbi French

### JIM HUCK

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Mike & Kathy Boileau

Amy Evangelisti

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Ms Josephine Mendenhall

### CLARENCE & JANITH JENKINS

Larry & Joy Goehner

### JAMES C JENSEN

William & Gladys Bernhardt

### LOUISE JOHANSEN

Nolan Bekke

### BILL JOHNSON

Willa McSweyn

### BRUNHILDE KARG

John & Susan Kroll

### BOB KEIL

Betty Kuehn

### ARTHUR KELLER

Sue Keller

### LEO KELSEY

Virginia M Arter

Donna G Bangert

Ben & Alice Brown

Roger & Diana Haugrud

Karen Hergenrider

Terry & Diane Holzer

Roy & Rhua Kepferle

Montana Seed

Prairie Winds Cafe

Rapelje Schools

Daniel & Teri Swartz

### BONNIE KEM

Robert & Charlotte Van Oosten

### HAROLD KENT

Geri & Clayton Johnson

## YOUR WILL A Way To Help Others

A will is the simplest form of a planned gift and it affords everyone the opportunity to help others and have a living legacy. Consider naming Special K Ranch in your will for a percentage, a specific amount, or as the sole benefactor. Special K Ranch could also be named as beneficiary of a life insurance policy, your tax-deferred IRA or other retirement plan. The blessings you have received will continue to bless and help others. (Check with your attorney for the proper legal forms and wording.)

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Ervin & Peggy Wood	Ethel H Pelton	Michael & Lorrie Bernhardt	Clarence & Jane Minch
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Helmer & Hannah Kautz	Bobbie Ostrum	Patrick & Helen Mullaney	PHYLIS WAGNER
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## SPECIAL K UPDATE

Back when we decided to build a house for our older residents we knew we had to come up with a new vocational program for them. Something with shorter hours and could be done indoors in a controlled environment. We have looked into several options some of which could possibly fit those criteria. One in particular could be very beneficial to both entities involved. We were contacted about a month ago by Montana Silversmiths to see if we were interested in meeting with them about a project they were working on. I told them we are always interested in talking about ventures that could benefit the Residents and or the Ranch. We set up a meeting with Montana Silversmiths new CEO Rick Ruebusch, Wayne Gransbery VP of Product Supply and Colette Schlehber Director of Human Resources at their corporate office in Columbus. They began to talk about a vision they had and how Special K Ranch could be a part of it. It seems that a portion of their production process was being done overseas in China. The Chinese were producing the little felt lined metal boxes which hold the fine jewelry and watches that Silversmiths create. We talked at length about the whole endeavor and what the big picture looked like. It truly seemed to be something that could in time become a feasible venture. I have to admit I began to get caught up in what this could mean to Special K Ranch and not only our older population but future residents as well. I don't want to bore you with all the details of what this will take to become big picture reality, but I will tell you we are moving forward on it. After several meetings and having Montana Silversmiths come tour the ranch we have decide to start small and ease into phase one of this business enterprise. You never know, someday you just might read in the newspaper or hear on the news about a little business endeavor in the state of Montana that is bringing lost overseas jobs back to the USA.

I want to take this time to pay tribute to one of our own. Judy Hadlock was not only the mom of Debbie Hadlock one of our residents here at Special K Ranch, but she was also an employee and volunteer at the ranch. Judy did weekend and vacation relief in our resident homes so that the house parents could have some quality time off. It truly was a blessing for us to have someone like Judy who understood our residents and our ministry here. Judy and her husband Gary volunteered in so many areas at the ranch, be it in the greenhouse, tomato project, or overseeing volunteer work groups that come to the ranch. As part of their ministry to us they would come as a family to Special K on Christmas morning and feed the livestock and do the chores so that the ranch staff could spend that time with their own family. The Hadlock's truly did understand the mission here. Several years ago Judy took on the responsibility of overseeing our Special Olympics program. It didn't take long before she got Gary involved and together they really organized our program and took some of the load off our staff. Judy will be truly missed by all of us at the Ranch and our prayers go out to her family.

With the passing of Judy we are in need of someone with a heart for Special K Ranch and a desire to help the residents with their Special Olympics program. If you feel God directing you to learn more about this volunteer position please contact me.

*Great are your purposes and mighty are your deeds. Your eyes are open to the ways of all mankind; you reward each person according to their conduct and as their deeds deserve.*

**Jeremiah 32:19**

**It is people like the Hadlock's that remind me how blessed I am and why I love my Job!**

**Press On**

**Mike**

## SPECIAL K HAS A NEW WEBSITE.

Please visit our new site at [www.specialkranch.org](http://www.specialkranch.org) and tell us what you think. New features are continuously being added so keep coming back to check it out.

November and December is a time that the residents of Special K Ranch always look forward to. It is a time when they start thinking about the holidays and either visiting friends and family or being visited by family and friends. November is also time for Special Olympics Basketball. Once again held in Butte Montana. We had another great year with our teams taking silver and a gold medal. Our individual participants were also awarded with many medals. We would like to extend a huge thank you to Betsy Pahut, Howard Skjervem, the

Comfort Inn, and the Butte Silverbow Kiwanis for providing us a meeting room and dinner on Thursday prior to the opening ceremonies. Thank you to the War Bonnet Inn for their hospitality during our stay. Here are a few pictures from the games

You can also see many more pictures on our website at [www.specialkranch.org](http://www.specialkranch.org) and also on the Special K page on facebook.



## Year End Gifts a Win-Win Situation

A gift to Special K Ranch this time of year allows you to fulfill your charitable intentions and may result in immediate and possible future benefits for you and your family. Here are a few examples.

**Gifts of Securities-** The best stocks to donate are those that have increased in value. To preserve tax advantages, it is suggested that you transfer the securities to SKR instead of the proceeds of the sale.

**Appreciated securities.** When you give publicly traded stocks held long term (more than one year) to SKR you avoid all capital gains taxes. In addition, you may take the full fair market value of the stock gift as a charitable deduction on your income taxes up to 30 percent of your adjusted gross income, carrying any excess deduction forward for up to five additional years.

**Depreciated securities.** If you have stock losses, you can sell the stock to realize the loss and take the allowable deduction for tax purposes. Then generate a charitable deduction by donating the cash proceeds from the sale to SKR.

**Gifts of Life Insurance-** You can make a gift using life insurance by naming SKR as either the owner of the policy or the beneficiary. If you make SKR the owner of the policy, you can claim an income tax deduction for an amount equal to the lower of the fair market value or cost basis. In addition, if you continue to pay the premiums on a policy we own, you can deduct the ongoing premium payments.

**Gifts of Real Estate-** If you own un-mortgaged property that has appreciated in value, a charitable gift may be an attractive option. You can claim an income tax deduction based on the fair market value of the property, avoid all capital gains taxes and remove that asset from your taxable estate. Or you can transfer your home or farm to us now and continue to use the property for life. You will be entitled to an income tax deduction based on your age and the value of your property. Please contact us beforehand if you are considering a gift of real estate.

**Charitable Gift Annuities-** can provide you with an income. Income for life can begin immediately or on a future date. You get a guaranteed return often greater than money market rates. You get an immediate charitable income tax deduction. You get a reduction in capital gains taxes if the gift is made with appreciated securities. You can get a dollar for dollar reduction in Montana State Taxes up to \$10,000 per tax payer if used to establish an endowment (based on 40% of the charitable deduction).

***These examples are general in nature and we can give you more detailed information according to your situation. Call our office to make an appointment with Joe Burst, 406 671-9635. As with all financial dealings, please consult your professional tax advisor or attorney prior to making a gift to Special K Ranch.***



P.O. Box 479  
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406-322-5520

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Angela and Shorti pose in front of a scarecrow that the special K Aktion Club made for the residents at Beartooth Manor in Columbus

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Tell your friends about our website at [www.specialkranch.org](http://www.specialkranch.org)

**25<sup>th</sup> ANNIVERSARY**  
Save The Date

Please Mark your calendars and plan to attend our **Annual Dinner** **Tuesday, April 19, 2011** at the **Holiday Inn Convention Center.**

This year's will mark our 25th Anniversary so you can bet that we will have an extra special evening planned for you. The planning committee is already hard at work making sure that this event is the biggest and best ever. If you'd like to host a table, donate an auction item, help the committee or help sponsor the event, please call us at 322-5520 or email <mailto:skrjoe@hughes.net> or [skrjoe@hughes.net](mailto:skrjoe@hughes.net) for more information.