



From the **DEVELOPMENT DEPARTMENT...**

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did you often wish you could carve that special decoy, or build a doll's crib for a little one in your life? Well, now you can. And you have the place. Just come on down to the Woodworking Shop, have fun and enjoy the company of others who have similar interests.

Another area of interest to the residents is the Investment Club. This group first met in 1995,



and meets every other month. It comprises beginners and knowledgeable residents, and is always interesting. Residents enjoy sharing knowledge, tracking stocks and bonds, learning, teaching and investing as a group. As we all know, investing can be a full or part time job, is always changing, is always interesting, and there obviously are no experts (witness the number of people who professionally give advice, but themselves aren't millionaires). The "bottom line" is that we all have to protect our hard earned dollars, make informed decisions and invest our assets. The Investment Club is just the place to do this, and enjoy the advice and fellowship of other residents.

Happenings in Our Community



There is so much to do at Westminster at Lake Ridge that many residents say they are busier now than before they retired. The truth is, the choice is yours. Days are filled with a wide variety of activities from various creative programs to exercise, from trips to dancing, from volunteering to visiting with friends and family over an excellent meal in the dining room. Or, simply relax in the comfort of your home.

One of the activities available to residents is the Woodworking Shop. First opened in 1993, the Woodworking Shop has been

continuously utilized by residents, and it is well equipped. Residents in the shop, with various levels of skills, have repaired more than 200 chairs, tables, coffee tables, antiques, and other valuable items for other residents, plus many items for the Westminster community. They made the card rack in the Gift Shop, the podium in the Potomac Room, and shelves and tables in the Garden Room. They constructed and maintain the benches around the campus, as well as the platform, cabinet, cross and hymn book cart in the Chapel. When you were working,

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Appreciation Luncheon

The Fourth Annual Appreciation Luncheon for the residents and friends who have contributed to Westminster at Lake Ridge had the largest attendance ever. There were



over 120 residents, Board members and friends who enjoyed a wonderful lunch, great fellowship, and the excellent keynote speaker, Dr. Bruce MacLaury. This event also served as the kick-off for the Fall Resident Supporting Fund campaign.

Appreciation is also extended to all those who have contributed to the Resident Supporting Fund in the past, and to those who are helping us reach the goal of \$75,000 in 2007. This important fund will support those residents who, through no fault of their own, need financial

assistance to continue living at Westminster. This confidential assistance will assure dignity and peace of mind for all residents. As has been shared in the past,

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GIVING ON YOUR TERMS

By Karl Mattison

Many of us would relish the opportunity to give more to our favorite charity. So, why don't we? Mostly because of fear – albeit very rational fear – of giving away too much.

Our fear comes from the unknown. We simply cannot predict the future, so we are afraid of one or several of these constraints:

- I live on a fixed income
- I don't have money to spare
- I don't want to be a burden on anyone else
- I simply cannot predict my (or my family's) future needs

What if we could mitigate these very rational fears? Planned giving helps

do that. Planned gifts can help many of us increase our support for our favorite cause without advancing our fears of scarcity into a reality. Planned giving considers *your* situation and on *your* terms. In it we explore three variables:

1. Different things you can give: currency, stocks, retirement accounts, a time share, a herd of cattle, etc.
2. Different times you can give: today, next year, or whenever
3. Benefits to you: a lifetime income, maximized tax savings, a streamlined comprehensive giving plan, improved inheritance planning for heirs.



If you are excited about greater possibilities for *your* charitable giving, take out a pencil and write down on your terms:

1. Your favorite cause.
2. What assets you could consider giving.

3. When you might be able to share them.

4. What benefits you might hope to incorporate.

Next, share your thoughts with Maureen Backof in the Development Office or call her at 703 496 3403

Remember, “planning” is a key word. While many planned gifts can be simple, some are more complex. When considering charitable giving, you should talk with your tax, legal, or financial advisor.

Mr. Mattison is a Gift Planning Specialist who works for the Presbyterian Foundation and serves on the Westminster Board of Directors and the Foundation Board of Directors.

THE MEN'S BREAKFAST

The Men's Breakfast meets the second Thursday of every month at 8:00 A.M. in the Potomac Room. Dining Services prepares a full buffet breakfast which includes a selection of the following: an omelet station, scrambled eggs, French toast, bacon, sausage, hash browns, hot cereal, pastries, fresh fruit, juices and coffee.

“Mac” Gerlach, Larry Kreider, and Art Rynearson are in charge of finding a speaker for each month. Some of the Westminster resident speakers and their topics have been: Bob Winklareth's presentation on the “Bismarck,” “Mac” Gerlach's presentation on “Terrorism 101” and Cliff Suer's presentation on “Energy.” The most recent speaker from outside of the community was Ms. Deborah Johnson of Dominion Virginia Power who spoke on “Providing for the Electrical Power Needs of Northern Virginians”.

The Lake Ridge Rotary invited the Men's Breakfast group to join their meeting on Wednesday,

November the 14th to hear the Rotary's speaker Mr. Charles Stein. Mr. Stein was born to a Jewish family in Vienna, Austria and had been admitted to the Medical School of the University of Vienna. When the Nazis marched into Austria, and arrived in Vienna on March 13, 1938, he began his search for a way for his family to leave Austria. Mr. Stein was able to escape, but his entire family, with the exception of two cousins, died in concentration camps. His story was compelling, tragic, and informative. He told of receiving his visa to the U.S.A., arriving in New York on December 18, 1939, being drafted into the U.S. Army on October 7, 1941 and serving in Military Intelligence in Europe during World War II.

The Men's Breakfast has grown to include approximately 40 men from Independent Living and the Health Center. They enjoy breakfast, speakers and companionship that they share with each other every month.

Appreciation Luncheon

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all contributions to Westminster, whether to the Resident Supporting Fund or as a gift or bequest, will always remain at Westminster and be used for their designated purpose.

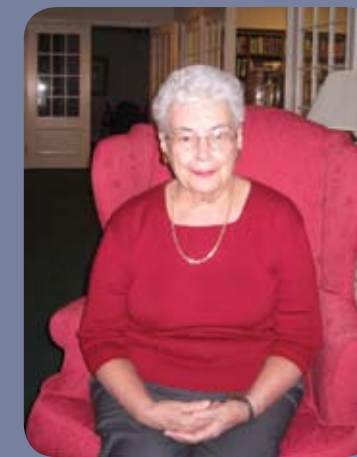


Westminster is sponsoring a series of seminars on various topics, which will be led by experts on the topics, and we believe will be informative, interesting and helpful. The topics will include, among others, investing in retirement, living wills and advance directives, how best to minimize taxes and maximize income, and how to contribute wisely and maximize the benefits to your charity and to yourself and your estate. These seminars will be well publicized, and we hope you will enjoy them.

Resident Spotlight

“I really enjoy meeting and spending time with other residents and staff, that's what makes Westminster my home”

Joan Armstrong



We are delighted that Mrs. Joan Armstrong has agreed to be the focus of our spotlight for this edition.

Joan and her husband Bill are long-time residents in our community, and have been very active participants in many of the social activities. To name a few Joan has been a member of Resident Supporting Fund Committee, Planned Giving Committee, Resident Council, Hospitality Committee, Resident Health Care Committee, Investment Club.

Joan is very respected and a favorite of her neighbors and peers. She continually shares her time and energy to help make our community a more enjoyable place to call home. This must come from Joan's par-medical background, always nurturing and helping others.

Joan and Bill came to Westminster from Vienna, Virginia where they lived for 42 years. Joan worked as a radiographer at Johns Hopkins Hospital in Baltimore, MD for eight years. After her children were raised she worked as a Chief Radiography Technologist for a group of physicians in Vienna. In her spare time, Joan enjoyed cooking for her family.

Thank you Joan and Bill for all you do for Westminster.

Financial Planning Seminar – Second in the Series

Mr. Karl Mattison, Gift Planning Specialist, was the guest speaker for the second seminar in a series on Financial Planning. He spoke on November 8th at 10:30 A.M. in the Westminster at Lake Ridge Potomac Room.

Mr. Mattison shared very informative and valuable information on the benefits received through a charitable planned gift.

Mr. Mattison is a development officer with the Presbyterian Foundation and has many years of experience in charitable organizations with investments and endowments, and helps individuals with advice on incorporating charitable giving into their financial planning.

The next seminar in the series will be held in February 2008 with the date and topic to be shared in advance of the seminar.