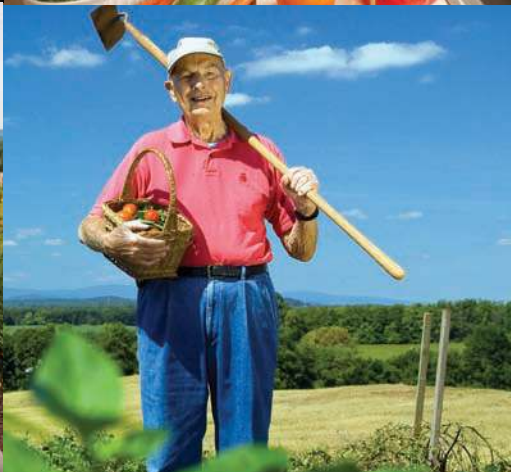


# BOUND TOGETHER *by* COMPASSION

— VIRGINIA BAPTIST HOMES ANNUAL REPORT 2010 —





**At Virginia Baptist Homes, benevolence is provided through financial assistance, as well as the services and amenities available 24 hours a day with ease of access for our residents. These acts of benevolence are provided to strengthen the independence and self-worth of residents.**

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As we look back over the generations, care has often been provided by families. Today, with families living thousands of miles away, career and family obligations, and the differences between the lifestyles of the senior adult and their adult children and grandchildren, this support is often difficult, sometimes impossible, and can result in tremendous stress on family relationships.

All aspects of benevolent care are important in the lives of our residents. Seniors move to our communities for a variety of reasons. Many are interested in planning for future care or are tiring of maintaining a house. Within the first few days of settling in their new home, it is typical for new residents to feel that they have found a safe haven among neighbors and staff.

For instance:

- Uncertainty is replaced with a plan for their future.
- Being alone is replaced with having neighbors who share similar interests.
- Struggling to find reliable help is replaced with the caring service of dedicated staff 24 hours a day.
- The uncertainty of not knowing who will come if they need assistance is replaced with a call that brings to their side staff who know them well.
- Concern about driving is replaced with convenient transportation.

- Hesitancy to call on family or friends to pick up items at the grocery store or the pharmacy, take them to a physical therapy appointment, etc. is replaced with a short stroll down the hall to take care of these daily activities on their own.

These services and amenities are primary to the benevolence of care provided for residents every day in our four communities.

We are sincerely grateful for the many acts of benevolence—from easing financial burden of a resident to the offering of a helping hand—through the Christian love shown by those who support this ministry enabling Virginia Baptist Homes to continue its mission and ministry.

In partnership,



**Michael E. Keck**  
*Chair, Board of Trustees*



**Dr. Randall Robinson**  
*President and CEO*

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Opposite page: Stained glass windows at Lakewood Manor inspired by the paintings of Lakewood resident Franklin Fowler. Read more about the Fowlers on page 13.

# For whom is the home being built?

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**Dr. J. T. Edwards, the visionary founder of Virginia Baptist Homes, asked this very question in his first newsletter, *Baptist Home Messenger*, to the VBH community in 1947. His answer:**

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“...for men and women of our churches who have grown old and find themselves at the end of the way with no home, no security, and no one to care for them.”

While serving as pastor of the Culpeper Baptist Church, Edwards became aware of the responsibility of Virginia Baptists to care for their senior adults. God gave him the dream of our first home in Culpeper as well as the joy of seeing his dream realized. The J. T. Edwards Society was established in 1996 to honor those who help keep Dr. Edwards’

vision alive through legacy giving—bequests, charitable gift annuities or trusts, or gifts of life insurance. If you would like to join the Society, please take a moment to let us know that you would like to support our ministry through a legacy gift. Your choice of recognition or anonymity will be respected. You will also be invited to our annual dinner with the President’s Circle to celebrate what we have accomplished together.

We are proud to honor these visionary individuals who share Dr. Edwards’ dream:

---

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# The closest thing to paradise

The Glebe is the most amazing place I have ever lived! After 56 years in New York, 11 years at Smith Mountain Lake, and now 5½ years at The Glebe, I feel that God has brought me into a spiritual union with my fellow man.

Always happy and fulfilled throughout my working years as a teacher, then retiring at Smith Mountain Lake and now The Glebe, I find myself totally immersed in the beauty of life in my “golden years.” Truly, I cannot enumerate all of my blessings. I enjoyed my career, but believe it or not, I can enjoy ANY past

activity, and many NEW activities with more freedom and no worries of home ownership and all of its responsibilities and challenges.

Even my piano ensemble performing group, “Carole Edwards and Friends,” formed in New York in 1974, has not only continued, but has given its 38th annual consecutive performance to a growing audience. Living at The Glebe has made this all possible. Volunteer opportunities abound here at The Glebe and in the surrounding community with what I term “selfish” rewards. People want to know how to be

happy—I say happiness happens when one gives of oneself.

Living and giving at The Glebe—the closest thing to paradise one could imagine.



**Carole Edwards**  
Glebe Resident and Member  
of the J. T. Edwards Society

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# Meeting the needs year after year

The President's Circle was established to recognize donors who give at the \$1,000 level each year. Recognition dinners are held at each community as our way of saying "Thank You!" to these very special individuals. President's Circle membership continues to grow each year. Whether the members listed give to current benevolence needs, capital needs, "Endowed Funds for Seniorships," or wherever the need is greatest, the most important thing they share is that they give from the heart to support our mission of *Dignity in Living*. We are grateful for the generous people who go above and beyond to help meet the needs at Culpeper Baptist Retirement Community, The Chesapeake, The Glebe and Lakewood Manor.

---

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# “I want to give something back.”

Bernard Williams, known to his friends at the Culpeper Baptist Retirement Community as Bernie, moved into his cottage in December of 1991. As a single retired man living alone in a home in Warrenton, he began looking at retirement communities close by. He disliked the idea of having to impose on his neighbors for help getting to the doctor if he was ill.

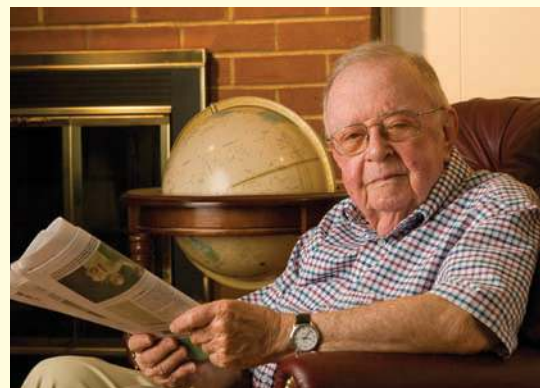
What he found at the Community were good vibes, good reputation, good facilities—and the price was right. It seemed nicer and more convenient to him than other places he had visited. He likes the security and peace of mind; it's a big plus for him to be close to the medical facility where he can receive care and referrals to specialists when needed.

Over the years, he has made lots of friends, and living in the cottage is like living in a regular neighborhood—with block parties and other festivities throughout the year. “There's no reason to be bored here—if you are it's your own fault,” he says. It's a close community of people who enjoy each other; no one is isolated.

He can cook, but loves to eat in the CBRC dining room with his friends. “The staff are wonderful people. They make living here so much better,” adds Bernie.

When asked why he became a President's Circle member with his first charitable gift a few years ago, he said he wanted to show the staff his appreciation for the work on the grounds around his home. He chuckles as he says, “The world didn't come to an end and I felt good about it, so I'll keep doing it as long as I can.”

“The Community has taken care of me over the years, so I want to give something back. I firmly believe in the ministry. It's a good life here,” he adds as we say goodbye.



**Bernard Williams**  
Culpeper Baptist Retirement  
Community Resident and  
President's Circle Member

A photograph of an elderly woman with short, light-colored hair, wearing glasses, a light blue turtleneck sweater, a white bucket hat, and yellow gardening gloves. She is smiling and looking towards the camera while tending to a bush of red roses in a garden. The background features a wooden fence, a dense line of tall pine trees, and a clear blue sky. The text "BOUND TOGETHER by GENEROSITY" is overlaid on the image in a white, serif font.

BOUND TOGETHER *by* GENEROSITY



Virginia Baptist Homes is sincerely grateful for all of those donors who make it possible for us to fulfill our mission to provide *Dignity in Living* to seniors in our communities.

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## Not Retired from Living

Franklin and Dorcas Fowler have long been an integral part of the Lakewood Manor community. This year they helped to make a lasting mark to further beautify the campus. After they moved to Lakewood in 1987, they noticed that many of the residents could not go to church because they were no longer driving and their church did not send a bus or those churches that did send a bus could not get wheelchairs on the bus.

They began a ministry with short services in Healthcare “...Dorcas played and I preached,” said Fowler. As time went by, they began to receive more help from other retired pastors.

In 2007, the services were moved to the newly constructed Health Services Building. The room was spacious but the walls were blank. Their daughter, Lindon Rice, who is an interior designer, attended a service with them and agreed that something should be done to beautify the room. They needed a beautiful place to worship that would also accommodate other activities.

In addition to their worship ministry, Dr. Fowler had been painting pictures of the flowers found at Lakewood. Over the years, their wonderful collection of paintings grew. They decided to donate these images to the community.

With this simple idea, the Health Services Beautification project got started. The campaign was successful and raised \$20,000 needed for renovations.

Colorful stained glass windows were designed using the flower paintings for inspiration. They offer soft light that inspire residents during worship and other activities. Now that the room is finished, it is full every Sunday with 40-50 residents coming to worship.

The Fowlers remind us of the importance of these services; for many in the room it will be the last worship service that they will attend.

“Some people are not with us mentally but could sing the hymns from memory so it’s a ministry,” said Dr. Fowler.

Dorcas has taken great pleasure over the years in never knowing a stranger at Lakewood. “One of the most rewarding things that I have done here is to get to know and greet everyone. I simply say “I don’t know you, but I am Dorcas Fowler. I just greet people and that is my ministry,” said Mrs. Fowler. Dr. Fowler chuckled, “People ask me all the time who I am and I just tell them that I am Dorcas’ husband; then they know who I am.”

The Fowlers have been involved with life at Lakewood since the day they moved in. “We may be retired but we are not retired from living,” said Mrs. Fowler.



**Franklin and Dorcas Fowler**  
Lakewood Manor Residents and  
J. T. Edwards Society Members



Left: One of the many paintings of flowers found at Lakewood Manor produced by Franklin Fowler over the years. His paintings were the inspiration behind the beautiful stained glass windows in Lakewood’s chapel as part of the Health Services beautification project.

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Mr. and Mrs. Leonard F. Winslow III

**Mrs. Edith M. Wyatt**

Mrs. Betty C. Abell  
Mr. and Mrs. Christopher  
E. Andrews  
Mrs. Alma L. Clark  
Mrs. Vera N. DeFreitas  
Mrs. Louise A. England  
Mr. and Mrs. Daniel J. Farrell  
Mrs. Lois G. Francisco  
Mr. and Mrs. Stephen A. Herman  
Sheila Hess and Suzanne Perry  
Mr. and Mrs. Alan B. Mansfield  
Mrs. Jane McDorman  
Ms. Marjorie Osborne  
Mrs. Ruth A. Robinson  
Dr. John V. Upton, Jr.

**Mrs. Lillian C. Yowell**

Mrs. Annie C. Brandon  
Mrs. Vera N. DeFreitas

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**IN HONOR**

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**Richard and Betty Bruce**

The Reverend Nancy Hayes

**Katherine Buzzelli**

Millie and Herb Heltzer

**Mrs. Margaret K. Carleton**

Mr. and Mrs. Herbert H. Wyndham

**Mrs. Sara Lu Chenery**

Millie and Herb Heltzer

**Mrs. Olive B. Crummett**

Mr. and Mrs. Robert N. Bradshaw  
Millie and Herb Heltzer

**Mr. Ignacio T. Cruz**

Mr. and Mrs. Eric W. Cruz

IN HONOR

---

**Renea DeVinney**  
Millie and Herb Heltzer

**Virginia P. Drury**  
Mr. C. Andrew Ramstetter

**Mrs. Shirley H. Freeland**  
Millie and Herb Heltzer

**Mr. Wayne A. Freeland**  
Millie and Herb Heltzer

**Evelyn Graves**  
Millie and Herb Heltzer

**The Reverend Nancy Hayes**  
Mr. and Mrs. Stanley Chappell  
Mr. Donald Detloff  
Mr. and Mrs. Phillip Gruber  
Mrs. Marilyn B. Lyles  
Ms. Louise Marchello

Ms. Mary Odom  
Mr. and Mrs. Joseph Olney  
Ms. Doris M. Shea  
Mr. and Mrs. John Slack

**Blandy and Faye Haynes**  
Mrs. Amy K. Landrum

**Jim Ladd**  
Mrs. Betty D. Heuston

**Alyssa Miller**  
Millie and Herb Heltzer

**Mr. Aleck Mollen**  
Millie and Herb Heltzer

**Mrs. Gladys M. Northen**  
Dr. and Mrs. Gary L. Kunz

**Mrs. Jacqueline Rowland**  
Millie and Herb Heltzer

**The Reverend Frank G.  
Schwall, Jr.**  
Millie and Herb Heltzer

**Mrs. Kathryn Skeirik**  
Millie and Herb Heltzer

**Mrs. Nell A. Warren**  
Millie and Herb Heltzer

**Dr. and Mrs. Elmer West**  
Mrs. Mary E. Small

**Bill and Ellen White**  
Mr. and Mrs. John E. Beach

**Mr. Hudson H. Williams**  
Michael H. and Pamela S. Williams



BOUND TOGETHER *by* FAITH

# Living and Giving with VBH

The Virginia Baptist Homes Foundation has been entrusted with a very important mission: to support the work and ministry of Virginia Baptist Homes by developing funds to help our seniors enjoy a loving, welcoming community, with quality care, security, and peace of mind through their lifetime. We take our work seriously, but we can't do it without the support of generous contributors who understand how important it is that our parents, grandparents, and friends can live with dignity no matter what their social, spiritual, and physical needs are as they age. You can make a difference by joining our family of contributors today.

You can help where the need is greatest by making a gift to:



Or you can designate your gift to one of our four communities:



## Cash Gifts

1. Give online with your credit card through our secure web site: [www.vbh.org](http://www.vbh.org)
2. Call us at (804) 521-9229 to give by phone with a credit card
3. Mail your check to:  
Virginia Baptist Homes Foundation  
1900 Lauderdale Drive  
Richmond, VA 23238
4. Participate in our four annual golf tournaments

## Gifts of Appreciated Securities

You can transfer stock to us electronically through your broker to Virginia Baptist Homes Foundation.

## Charitable Gift Annuity

A charitable gift annuity is a method of making a remainder gift while at the same time providing life income for you.

## Bequests

Including Virginia Baptist Homes Foundation or any of our four communities in your will allows you to make specific provisions for the distribution of assets.

CONSOLIDATED BALANCE SHEET AND STATEMENTS OF OPERATIONS AND CHANGES IN NET ASSETS

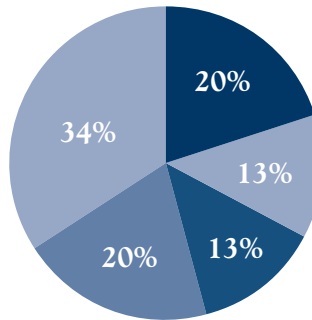
<b>Summarized Consolidated Balance Sheet</b>	<b>December 31, 2010</b>	<b>December 31, 2009</b>
Current Assets	\$20,143,304	\$34,480,244
Investments	15,936,936	11,055,522
Beneficial Interest in Perpetual Trust	5,507,363	3,434,861
Assets Whose Use is Limited	7,839,592	9,228,681
Property, Plant and Equipment	140,636,775	148,196,648
Other Assets	6,910,899	8,271,961
	<b>\$196,974,869</b>	<b>\$214,667,917</b>
Current Liabilities	\$88,352,164	\$97,052,953
Advance Fees	49,954,054	49,503,579
Annuities Payable	765,416	832,311
Future Service Obligation	4,625,000	4,071,000
Long Term Debt	97,394,806	101,313,785
Net Assets	(44,116,571)	(38,105,711)
	<b>\$196,974,869</b>	<b>\$214,667,917</b>
 <b>Summarized Consolidated Statements of Operations and Changes in Net Assets</b>	 <b>December 31, 2010</b>	 <b>December 31, 2009</b>
Resident Related Revenues	\$55,176,883	\$52,510,656
Contributions	320,106	504,980
Investment Income	975,179	675,755
Other Income	1,700,802	1,616,818
(Increase) Decrease in Future Service Obligation	(554,000)	(569,000)
	<b>57,618,970</b>	<b>54,739,209</b>
Salaries, Wages and Professional Fees	27,998,530	27,275,765
Depreciation and Amortization	10,451,777	10,645,429
Interest	8,667,535	9,107,566
Other Expenses	17,815,997	15,197,722
	<b>64,933,839</b>	<b>62,226,482</b>
Revenues Over (Under) Expenses	(7,314,869)	(7,487,273)
Other-than-temporary decline in value of investments	0	(350,842)
Management Contract Termination Fee	(550,000)	0
Gain on Long-Term Debt Retirement	241,152	421,104
Net Assets Released from Restrictions		
Used for Operations	335,520	189,958
Purchase of Equipment	200,000	203,722
	(7,088,197)	(7,023,331)
Unrealized Gain (Loss) on Investments	789,515	2,541,054
Increase (Decrease) in Unrestricted Net Assets	(6,298,682)	(4,482,277)
Restricted Contributions and Other Increases	243,974	302,871
Change in Present Value of Perpetual Trusts	579,368	638,431
Assets Released From Restrictions	(535,520)	(303,637)
Increase (Decrease) in Restricted Assets	287,822	637,665
Increase (Decrease) in Net Assets	<b>(6,010,860)</b>	<b>(3,844,612)</b>
Net Assets at Beginning of Year	(38,105,711)	(34,261,099)
Net Assets at End of Year	<b>(44,116,571)</b>	<b>(38,105,711)</b>

ANNUAL BENEVOLENT ASSISTANCE FOR YEAR ENDING DECEMBER 31, 2010

<b>Funding Sources for Benevolence Expenditures</b>	<b>Total</b>	<b>Culpeper</b>	<b>Chesapeake</b>	<b>Lakewood Manor</b>	<b>Glebe</b>
Individuals, Churches & Bequests	\$180,945	\$115,319	\$52,892	\$12,459	\$275
BGAV Cooperative Program	\$118,414	\$72,706	\$45,708	\$0	\$0
Benevolent Fund Income	\$120,684	\$0	\$0	\$120,684	\$0
Richmond Baptist Trust Fund Income	\$176,177	\$0	\$0	\$176,177	\$0
Other Income	\$308,771	\$172,536	\$131,230	\$0	\$5,005
<b>Total Benevolence Expenditures</b>	<b>\$904,991</b>	<b>\$360,561</b>	<b>\$229,830</b>	<b>\$309,320</b>	<b>\$5,280</b>

**Funding Sources for Benevolence Expenditures**

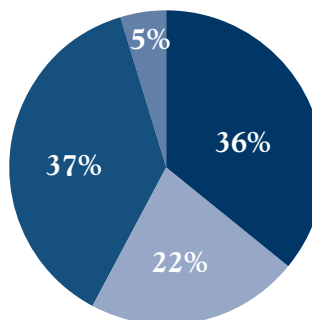
Individuals, Churches and Bequests 20%  
 BGAV Cooperative Program 13%  
 Benevolent Fund Income 13%  
 Richmond Baptist Trust Fund Income 20%  
 Other Income 34%



	<b>Total</b>	<b>Culpeper</b>	<b>Chesapeake</b>	<b>Lakewood Manor</b>	<b>The Glebe</b>
Number of Residents Provided Benevolent Support	64	23	14	24	3

**Benevolent Residents**

Culpeper 36%  
 The Chesapeake 22%  
 Lakewood Manor 37%  
 The Glebe 5%





ANNUAL GIFT REPORT YEAR ENDING DECEMBER 31, 2010

	Total	VBH Foundation	VBH	Culpeper	Chesapeake	Lakewood Manor	The Glebe
<b>Unrestricted Benevolent Gifts</b>							
BGAV Cooperative Program*	118,414.29	0.00	118,414.29	0.00	0.00	0.00	0.00
Church Gifts	44,587.90	8,459.49	32,283.01	3,782.40	63.00	0.00	0.00
Individual Gifts	91,344.52	28,980.00	29,673.34	5,165.00	26,376.18	1,125.00	25.00
Bequests	66,046.83	0.00	38,889.92	27,156.91	0.00	0.00	0.00
Gifts Transferred from VBHF	0.00	(4,870.75)	0.00	3,795.75	1,025.00	50.00	0.00
Gifts Transferred from VBH	0.00	0.00	(219,260.56)	134,625.98	84,634.58	0.00	0.00
<b>Total Unrestricted Gifts</b>	<b>320,393.54</b>	<b>32,568.74</b>	<b>0.00</b>	<b>174,526.04</b>	<b>112,098.76</b>	<b>1,175.00</b>	<b>25.00</b>
<b>Restricted Gifts</b>							
Specific Purpose Gifts	82,048.58	0.00	0.00	3,500.00	345.00	78,053.58	150.00
Building Fund Gifts**	35,840.63	0.00	0.00	0.00	0.00	35,840.63	0.00
Benevolent Fund Gifts**	5,290.90	0.00	0.00	0.00	0.00	5,040.90	250.00
Richmond Baptist Trust Fund Gifts**	6,242.90	0.00	0.00	0.00	0.00	6,242.90	0.00
New Gift Annuities	15,000.00	15,000.00	0.00	0.00	0.00	0.00	0.00
<b>Seniorship Endowments</b>							
Golf Tournaments	52,695.84	52,695.84	0.00	0.00	0.00	0.00	0.00
Other Gifts	33,886.78	33,886.78	0.00	0.00	0.00	0.00	0.00
<b>Total Restricted Gifts</b>	<b>231,005.63</b>	<b>101,582.62</b>	<b>0.00</b>	<b>3,500.00</b>	<b>345.00</b>	<b>125,178.01</b>	<b>400.00</b>
<b>Total Gifts</b>	<b>551,399.17</b>	<b>134,151.36</b>	<b>0.00</b>	<b>178,026.04</b>	<b>112,443.76</b>	<b>126,353.01</b>	<b>425.00</b>

\*Designated for Culpeper and The Chesapeake. \*\* Lakewood Manor Fund

BOUND TOGETHER *by* DIGNITY



# Caring and Sharing

Soon after my wife, Barbara, and I reached age 70 (1991) in our journey through life, we began thinking of settling into a more comfortable living arrangement. In the summer of 1999, A. Woodfin Patrick, a member of VBH Board of Trustees who is now deceased, suggested that we explore the possibilities of The Chesapeake in nearby Newport News. We visited the campus a few days later and found a most friendly and professional staff who treated residents as family. At the encouragement of our two sons, both dentists, we selected a new apartment that was under construction and scheduled for completion in the summer of 2003.

However, in April 2000, my wife underwent triple bypass surgery and several days later suffered a major stroke. Extensive therapy enabled her to regain some of her physical strength, but her speech never completely returned. During this period, we had the assistance of a nursing assistant during the day. As our apartment neared completion, we began the process of selling our home and downsizing for a move-in on October 27, 2003. This was one of the best decisions that we ever made.

We lived happily in our apartment for almost six years until Barbara's health began to deteriorate. We participated in numerous activities—fitness, church, travel, gardening, games, and more. Everyone is so kind and friendly, which creates an atmosphere of love and caring. Several of our friends visited us periodically and they also discovered the sense of closeness and belonging here. Some of them have become residents themselves and have had the same wonderful experiences that we have enjoyed.

In January 2010, Barbara's mental condition declined sharply and she was transferred to the Memory Support Unit at The Chesapeake. It was traumatic, but God works in mysterious ways. Just before her move, we visited the unit to see first-hand what it would be like. As we entered, the first person who greeted her was the Nursing Assistant who had worked with us in Hampton a few years earlier. This made a difficult situation much smoother and everyone gave Barbara a big welcome. She has become well-adjusted in the unit and loves everyone there. They all love her as well, and it is a precious blessing to have her in such a first class place for people in her condition.

I still live in our same apartment and visit my wife daily to do personal things with and for her—laundry, walking, watching television, and other activities. She gets 24-hour nursing care and I have the peace of mind knowing that she is in good hands. I use the fitness center regularly to enhance my own physical condition and longevity.

The beauty of living at The Chesapeake is that it provides a lifestyle for any medical condition a resident may have. As we grow older, what a pleasure and privilege it is to live in an environment that provides security and benefits for us to complete our earthly life's journey.



**Cliff Francis**  
Chesapeake Resident, President's Circle Member, and lead gardener at The Chesapeake's "Funny Farm."

**Virginia Baptist Homes, Inc.**

12399 Village Loop  
P. O. Box 191  
Culpeper, VA 22701  
Randall Robinson, D.Min., President & CEO  
(540) 825-1569  
www.vbh.org

**Virginia Baptist Homes Foundation**

1900 Lauderdale Drive  
Richmond, VA 23238  
Patricia S. Morris, MPA, CFRE, Vice President  
(804) 521-9229  
www.vbh.org

**The Chesapeake**

955 Harpersville Road  
Newport News, VA 23601  
Mark T. Woodard, Executive Director  
(757) 223-1600  
(800) 345-0474  
www.thechesapeake.org

**Culpeper Baptist Retirement Community**

12425 Village Loop  
P. O. Box 191  
Culpeper, VA 22701  
R. Stephen McElmurray, Executive Director  
(540) 825-2411  
(800) 345-0474  
www.culpeperretirement.org

**Lakewood Manor**

1900 Lauderdale Drive  
Richmond, VA 23238  
Jeffrey J. McInnis, Executive Director  
(804) 740-2900  
(866) 521-9100  
www.lakewoodmanor.org

**The Glebe**

200 The Glebe Boulevard  
Daleville, VA 24083  
Robert H. Gerndt, Executive Director  
(540) 591-2100  
(877) 994-5323  
www.theglebe.org

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