







**A**s I sit by the window here at Culpeper Baptist Retirement Community looking at the beautiful surrounding countryside and mountains, I am thinking of the peaceful blessings that God has given to me in my life. A year ago, I was in my home where we had lived since 1993. My minister husband

had gone on to heaven and with the economy being so fragile, I was in the beginnings of bankruptcy and losing my car. I was on the verge of being a homeless person with nowhere to go. Here I was—me an only child, college educated and seminary graduate—67 years old. I had years ago dedicated my life

to the Lord's service and had trusted Him to lead not only me but my husband and me through life in His service. I *totally* now turned my life over to Him seeking His help. In our lives here, our surrender totally to Him is so important and now I really know, as the song goes, "I Surrender All." With the







help of Christian friends, I sit here today—loving my new home. I am not only surrounded by the beauty outside my window, but also the beauty of the staff and the new friends here. I am beginning to really live again with the joy I find here—the accommodations are lovely, I have three balanced

meals a day, each day I choose from a schedule full of activities—my life is full of joy, fun and fellowship. In seven months, I have come a long way from feeling fearful to feeling confidence and peace that only the Lord provides. He has worked through the goodness of His people who have

given funds to help this Servant feel safe and secure the rest of her life. To me, being here is like another wonderful step toward heaven.

— A resident of Culpeper Baptist Retirement Community





Each year we look forward to sending you the Annual Report because it is an opportunity for us to share with you the “big picture” of where Virginia Baptist Homes and Virginia Baptist Homes Foundation stand today. Our partnership with our Board of Trustees, residents, community members, staff, churches, corporations, foundations and the Baptist General Association of Virginia remains as solid as ever. Despite the inevitable changes and challenges along the way, our ministry is enduring the test of time because of supporters like you who are as passionate as we are about providing quality care and *Dignity in Living™* to each and every senior who walks through our doors.

It is the seemingly small, everyday blessings that make up the rich tapestry of our ministry. It might be a cheerful smile from a neighbor, a game of cards with friends, words of encouragement from a nurse, or a visit from the chaplain. Perhaps it is a gentle reassuring touch, a beautiful view of the mountains, an employee going the extra mile, sharing in fellowship at an annual golf tournament or a gift given in memory of a loved one. While our blessings are plentiful, one thing is certain—they would not be possible without the support of donors like you.

In 2009, benevolent assistance totaled \$913,706, benefiting 75 residents in all levels of care, including independent living, assisted living, nursing care and memory support. Providing this care to residents who outlive their financial resources remains at the core of everything we do.

You will find in this report a more complete overview of our benevolent need, benevolent funding sources and gift income than ever before. We hope that these reports will give you a better awareness of how your gifts are creating blessings for others. On behalf of the residents at all four of our communities who have and will benefit from your generosity, we extend our sincerest thanks.

We are grateful for your continued support.



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A calling by God more than 60 years ago led Pastor James Thomas Edwards of Culpeper Baptist Church to conceive a vision to create a Christ-centered home to care for aging Virginia Baptists. Pastor Edwards' dream was realized in 1945 when the Baptist General Association of Virginia voted to create a new ministry and open a home for seniors. The J. T. Edwards Society was established in 1996 to honor those who help keep Dr. Edwards' vision alive through planned giving,

including bequests, charitable gift annuities, charitable remainder trusts or gifts of life insurance. As a current supporter, or if you would consider joining those who share Dr. Edwards' vision, please take a moment to let us know that you have or would like to support this ministry through planned giving. We will respect your wishes for participation, recognition or anonymity, as you prefer. We are proud to honor these visionary individuals who support this ministry through planned giving.

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The President's Circle is Virginia Baptist Homes Foundation's annual giving club, which was established to recognize donors who give at the \$1,000 level and above. Each year, four recognition dinners are held—one at each community—as our way of saying “thank you” to these very special individuals. President's Circle membership not only continues to be renewed each year, but it also continues to *grow*. Whether the

donors listed give to benevolence, capital needs, “Seniorships,” or wherever the need is greatest, the most important characteristic they share is that they give generously to support our mission of *Dignity in Living*. We are grateful for these gifts by donors who go above and beyond to help meet the needs of the residents at Culpeper Baptist Retirement Community, The Chesapeake, Lakewood Manor and The Glebe.



I would like to extend to you and the staff at The Chesapeake and in particular the health care unit, my heartiest appreciation for the outstanding care provided my mother, Ida Patrick. From the moment she was released from the hospital, she has been treated with dignity, courtesy, and professionalism from each and every member of the staff with whom she has had contact. All of her “wants” were fulfilled with a cheerful smile and prompt attention. Not once did my mother

complain about any service or individual while in health care, and you may know that I speak with my mother every day at 8:00 a.m. In fact, an example of how wonderful the staff is—the young lady who distributed the medications to my mother at 8:00 in the morning rearranged her schedule to give mother her medications later in the morning because she knew I called promptly at 8:00 a.m. That is just one of the many examples of the wonderful care that was given to her.

Without the attention to her needs, both physically and mentally, I do not believe that my mother would have been able to go back to her apartment as rapidly as she did. Because they made their goal “my mother's” goal, your staff made her transition back to the mainstream at The Chesapeake a quick one.

Please pass along my gratitude to everyone and thank you once again.

— Albert W. Patrick, III

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This donation is made in loving memory of my mother, Florence C. Walters. She was so appreciative of the financial assistance that enabled her to be a part of the Lakewood Manor community. Mom wanted others to be able to benefit from this service, and I hope that this gift will help. I thank you from the bottom of my heart not only for your generous spirit but your kindness towards her. People like you made Lakewood Manor her home and she was so happy living there. — Peggy Martin

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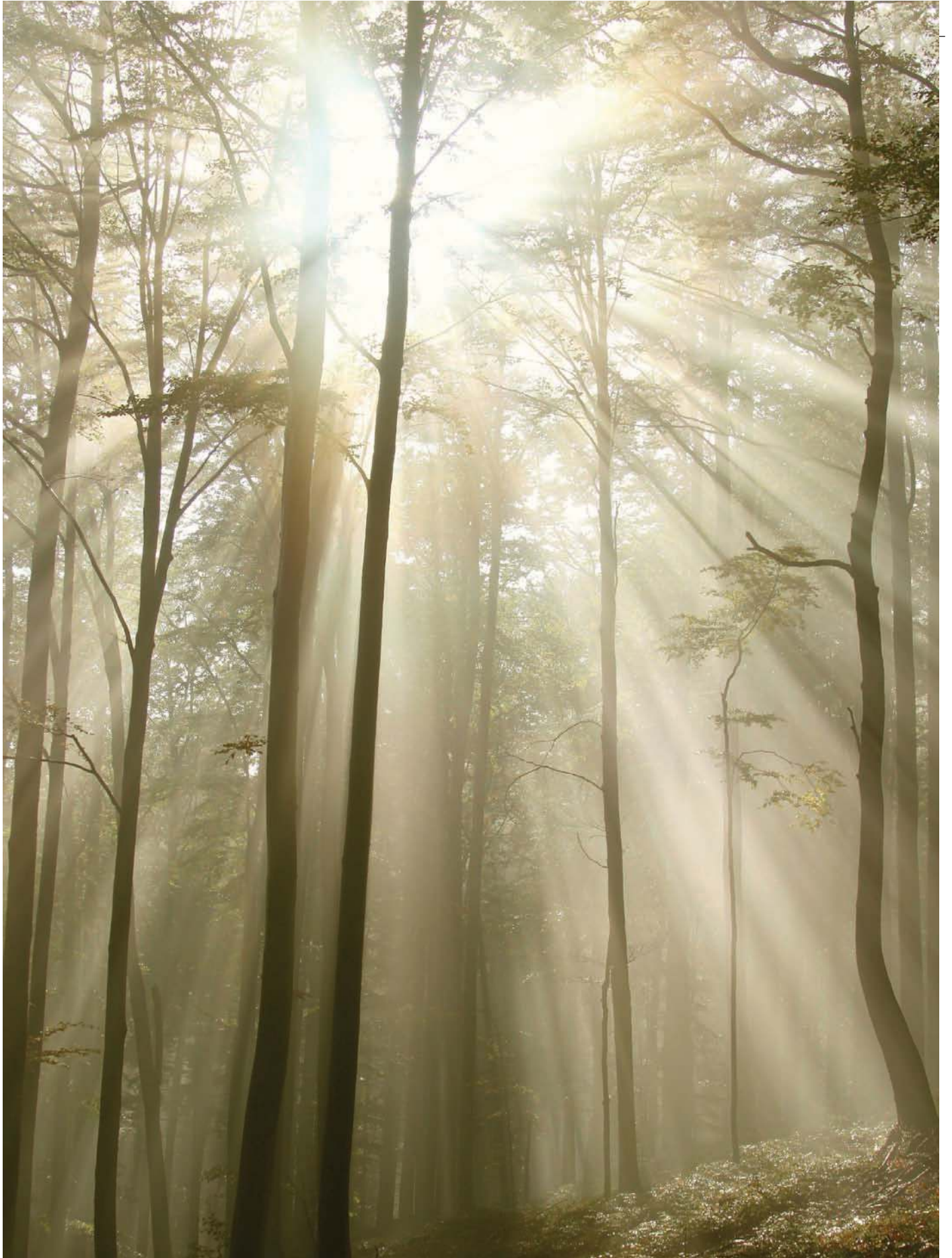
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Mr. and Mrs. Edward J. Pesor, Jr.  
Mr. and Mrs. Robert C. Smith  
Ms. Margaret D. Williams  
The Woodford Family

**Mr. Jathan Stone**

Mr. and Mrs. Aylett W. Goode

**Ms. Pat Strader**

Carole Edwards and Jacquelin Werb

**Mr. Frank Z. Thomas**

Mrs. Betty C. Abell  
Mrs. Beatrice D. Carr †  
Mrs. Lois G. Francisco  
Mr. and Mrs. Baxter B. Pierce  
Mr. and Mrs. William J. West  
Mrs. Lois L. Wolf

**Mr. Bill Warwick**

Carole Edwards and Jacquelin Werb

**Mr. Louis Wells**

Carole Edwards and Jacquelin Werb

**Mr. J. Russell West**

Sarah B. Wright

**Mr. Otis J. White**

Jeanne White

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**Mrs. Jean T. Williams**

Mr. Donald E. Williams

**Mary Williamson**

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Mrs. Harriett L. Olden

Mrs. Julia D. Tye

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Ms. Ann L. Williams

Mr. Tyree L. Wright

**Mr. Earl T. Worley**

Sharon W. and R. Craig Hopson

**Mrs. Mildred F. Worley**

Sharon W. and R. Craig Hopson

**Mrs. Custis C. Wright**

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**Mrs. Lillian C. Yowell**

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Mrs. Olive B. Crummett

Mrs. Janet G. Manson

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IN HONOR

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Mrs. Florence S. Clay

**The Reverend Hugh T. Busey †**

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**Mr. † and Mrs. Thomas J.**

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Dr. and Mrs. Gary L. Kunz

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Mrs. Olive B. Crummett

**Mrs. Jackie Rowland**

Millie and Herb Heltzer

**The Reverend Frank G. Schwall, Jr.**

Millie and Herb Heltzer

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Mr. Richard G. Smith

**Mrs. Rita M. Stone**

Millie and Herb Heltzer

**The Reverend Wayne E. Varner**

Millie and Herb Heltzer

**Mr. and Mrs. Oliver L. Way**

Mr. and Mrs. LeBron J. Holden

**Mr. Donald E. Williams**

Millie and Herb Heltzer

**Mr. Hudson H. Williams**

Michael H. and Pamela S. Williams



# Ida Crowder: 105 reasons to be thankful

Ida Crowder recently celebrated her 105th birthday among her friends at Lakewood Manor. Ida was born on June 20, 1905, and she is a native of Richmond. She has lived through both World Wars, saw women earn the right to vote, experienced how automobiles became commonplace and has seen countless inventions come about. She notes that she has seen a lot of change.

Richmond is home to Ida. She taught second and third grades for 45 years and she fondly recalls teaching hundreds of youngsters to read. "I loved seeing the children grow,"

says Ida. Ida has been a member of Northminster Baptist Church for 95 years and has fond memories of being baptized when she was 10.

Making her home at Lakewood for more than 30 years now, Ida is numbered among the "charter" residents of Lakewood moving to the community in 1978. She has played an active role in Lakewood life. For many, many years, she planned Lakewood's Monday entertainment programs to the delight of her fellow residents. "I enjoy everything at Lakewood and still go to everything we have," says Ida.

Since becoming a centenarian, Ida has coined a phrase for each birthday, and she quickly recalls each phrase:

- 101 and having fun!
- 102 and not through!
- 103 ...just wait and see!
- 104 and going for more!
- 105 and glad to be alive!

Ida Crowder has not only made a lasting impact on the children she taught, but she continues to touch the lives of residents and staff at Lakewood, and she is an inspiration to all.

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## GIVING OPPORTUNITIES

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A gift via check or credit card is a very meaningful way to give to Virginia Baptist Homes Foundation. A gift may be designated to a specific Virginia Baptist Homes retirement community or a specific fund designated by the donor. Many donors choose to give to the general fund for benevolence (current ministry), while others support The Endowed Fund for Seniorships (future ministry) at Culpeper Baptist Retirement Community, Lakewood Manor, The Chesapeake or The Glebe.

### **A Gift of Securities**

A gift of appreciated stock enables a donor to receive a charitable deduction of the full fair market value of a stock on the day it is donated, while also avoiding any capital gains taxes on the appreciated stock. Gifts of stock may also be used to fund a charitable gift annuity.

### **Golf Tournaments**

A donor may support this ministry and at the same time enjoy the fellowship of participating in one—or all four—of our annual golf tournaments. Proceeds from sponsorships and entry fees benefit the Endowed Fund for Seniorships at each community.

## **PLANNED GIVING**

### **Charitable Gift Annuity**

A charitable gift annuity is a gift in which the donor transfers an asset, often cash or appreciated stocks, and in return the donor and/or another person designated by the donor receives lifetime annuity payments. The annuity may be established over a period of one or two lifetimes—one of which is often the donor's—at a payout rate decided at the inception of the gift. A charitable gift annuity is a very attractive method of giving, as it benefits the donor *and* our ministry.

### **Bequests**

Including the Virginia Baptist Homes Foundation, or any of our four communities, in the donor's will allows the donor to make specific provisions for the distribution of assets.

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There are many ways to give in support of this ministry; please feel free to contact us to review giving opportunities so you may select your best option.

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

<b>Summarized Consolidated Balance Sheet</b>	<b>December 31, 2009</b>	<b>December 31, 2008</b>
Current Assets	\$34,480,244	\$33,104,603
Investments	7,059,196	14,401,839
Assets Whose Use is Limited	16,659,868	18,605,552
Property, Plant and Equipment	148,196,648	157,175,957
Other Assets	8,271,961	9,335,645
	<b>\$214,667,917</b>	<b>\$232,623,596</b>
Current Liabilities	\$97,052,953	\$94,490,942
Advance Fees	49,503,579	46,817,022
Annuities Payable	832,311	879,304
Future Service Obligation	4,071,000	3,502,000
Long Term Debt	101,313,785	121,195,427
Net Assets	(38,105,711)	(34,261,099)
	<b>\$214,667,917</b>	<b>\$232,623,596</b>

<b>Summarized Consolidated Statements of Operations and Changes in Net Assets</b>	<b>December 31, 2009</b>	<b>December 31, 2008</b>
Resident Related Revenues	\$52,510,656	\$49,125,428
Contributions	504,980	357,994
Investment Income	675,755	2,467,109
Other Income	1,616,818	1,887,171
(Increase) Decrease in Future Service Obligation	(569,000)	(2,080,000)
	<b>\$54,739,209</b>	<b>\$51,757,702</b>
Salaries, Wages and Professional Fees	\$27,275,765	\$28,139,973
Depreciation and Amortization	10,645,429	10,622,402
Interest	9,107,566	9,598,570
Other Expenses	15,197,722	13,584,235
	<b>\$62,226,482</b>	<b>\$61,945,180</b>
Revenues Over (Under) Expenses	(\$7,487,273)	(\$10,187,478)
Other-than-temporary decline in value of investments	(\$350,842)	(\$3,290,554)
Gain on Long-Term Debt Retirement	\$421,104	\$0
Net Assets Released from Restrictions		
Used for Operations	189,958	156,120
Purchase of Equipment	203,722	160,840
	<b>(\$7,023,331)</b>	<b>(\$13,161,072)</b>
Unrealized Gain (Loss) on Investments	\$2,541,054	(\$1,967,406)
Increase (Decrease) in Unrestricted Net Assets	(\$4,482,277)	(\$15,128,478)
Restricted Contributions and Other Increases	\$302,871	\$206,963
Change in Present Value of Perpetual Trusts	638,431	(2,179,093)
Assets Released From Restrictions	(303,637)	(334,625)
Increase (Decrease) in Restricted Assets	\$637,665	(\$2,306,755)
Increase (Decrease) in Net Assets	<b>(\$3,844,612)</b>	<b>(\$17,435,233)</b>
Net Assets at Beginning of Year	(34,261,099)	(16,825,866)
Net Assets at End of Year	(38,105,711)	(34,261,099)





Mother lived at Lakewood Manor for twelve years before her death last April. She was a wonderful, loving Mother, Grandmother, and Great-grandmother to all her family. Before the cruel reality of her dementia overtook her life, Mother was a wonderful example of Christian kindness and caring for others. As we (her three children: Connie, Jack, and me) considered how best to honor her memory, we knew we wanted to find a way to continue her desire to help those in need. We joyfully concluded that giving back in some measure to the Health Care nursing staff, and by extension to all the residents of the Health Care Unit, would honor that spirit. Our family was pleased to make the initial gift to establish the Ruth Pitzer Nursing Education Fund.

As the sibling who lived in Richmond, I had the privilege of spending a great deal of time with Mother at Lakewood Manor. Her entire experience there exceeded every hope any of us had, especially the quality of care she received in the Health Care Unit. In any organization, I believe that consistently superior employees are a very positive reflection on the entire management team, and I want to give full credit where it is due. That said, the extraordinary competence, compassion and love exemplified by the Health Care staff especially must surely be largely due to the leadership of Sue Bloomfield. As Mother's disease progressed, her usual sunny mood could shift to reflect a frightened, cantankerous, or suspicious woman, and yet the staff never wavered in their affection and kindness toward her. I saw it in the soft way they spoke to her, the kindness in their eyes, the gentle reassuring touch. It was Cheryl coming in early to give Mother her bath because Mother liked to wake up early and get dressed before the morning

shift change; it was Stenio bringing Mother food items cooked just the way she liked them because the side effects of her many medicines made it hard for her to enjoy food or Tom Billups faithfully checking in with her and trying to find foods she would like; it was Kristen who stroked her hand and kissed her cheek when Mother felt sick or angry; it was Tina whose playful sense of humor could often restore Mother's good mood; it was Sue who always helped Mother feel safe and empathetically listened to her complaints and fears; it was Kelly with her unfailing honesty that earned Mother's trust even during difficult times; or Cara whose exuberance for life brought laughter to Mother's day. Really, I should name everyone on the entire staff, because the kindnesses were universal. I don't believe any of the staff thinks of their work as a "job," I believe it is a ministry for them. My observation was that they glorified God on a daily basis through their loving kindness.

So whatever it is that Sue Bloomfield is doing, whatever it is that Lakewood is doing, we want to try to help perpetuate it, so that all the residents in Health Care can share the same extraordinary experience there that our precious Mother did. It is our hope that this goal can be met by creating a fund to help with in-house staff development and also to provide financial assistance for further formal nursing education opportunities for the staff.

— Donna Broughton



*Left to right: friend Lloyd Brooks, daughter Donna Broughton, daughter Connie Gagnani, Ruth Pitzer, and son Jack Pitzer.*

**BENEVOLENT MINISTRY FUNDING NEED 2009**

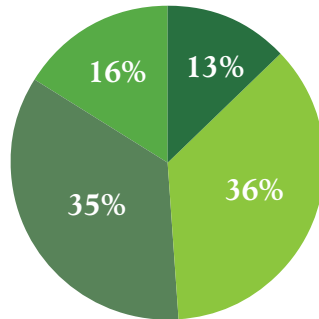
During 2009, gifts totaling \$913,706 were designated for the Benevolent Ministry to provide care for 75 deserving residents. These funds assisted with fees, health care costs, living expenses, and other daily needs. In addition to the vital financial benefit of these gifts, the support of the Benevolent Ministry by each donor provides peace of mind, comfort and reassurance for residents who know that all their needs will be met. Following her recent move to Culpeper, a resident wrote about her “peaceful blessings” in a letter in

which she expressed the following words of gratitude: “In these seven months, I have come a long way from feeling fearful to confidence and peace that only the Lord provides. He has worked through the goodness of His people who have given funds to help this Servant feel safe and secure the rest of her life. To me, being here is like another wonderful step toward heaven.” This ministry is grateful for the gifts of both funds and reassurance as we strive to meet the benevolent needs of our residents.

<b>Benevolent Funding Sources</b>	<b>Total</b>	<b>Culpeper</b>	<b>The Chesapeake</b>	<b>Lakewood Manor</b>	<b>The Glebe</b>
BGAV Cooperative Program	121,714.83	64,009.83	57,705.00	0.00	0.00
Gift Income	321,859.70	173,166.39	148,193.31	0.00	500.00
Endowment Income	324,950.00	0.00	0.00	324,950.00	0.00
Other Income	145,181.47	56,259.78	82,045.69	0.00	6,876.00
<b>Total Benevolent Funding</b>	<b>913,706.00</b>	<b>293,436.00</b>	<b>287,944.00</b>	<b>324,950.00</b>	<b>7,376.00</b>

**Benevolent Funding Sources**

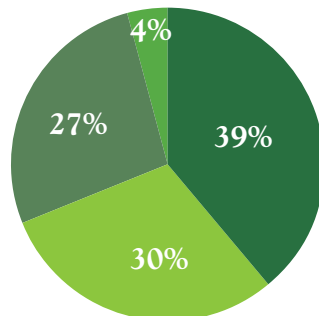
BGAV Cooperative Program	13%
Endowment Income	36%
Gift Income	35%
Other Income	16%



<b>Benevolent Ministry</b>	<b>Total</b>	<b>Culpeper</b>	<b>The Chesapeake</b>	<b>Lakewood Manor</b>	<b>The Glebe</b>
Residents Receiving Assistance	75	29	20	23	3

**Benevolent Residents**

Culpeper	39%
The Chesapeake	27%
Lakewood Manor	30%
The Glebe	4%



ANNUAL GIFT REPORT | Year Ending December 31, 2009

	Total	VBH Foundation	VBH	Culpeper	The Chesapeake	Lakewood Manor	The Glebe
<b>Unrestricted Benevolent Gifts</b>							
BGAV Cooperative Program <sup>1</sup>	121,714.83	0.00	121,714.83	0.00	0.00	0.00	0.00
Church Gifts	62,488.24	10,224.93	46,579.98	5,183.33	500.00	0.00	0.00
Individual Gifts	117,947.01	57,727.67	25,566.26	13,150.00	14,174.22	7,328.86	0.00
Bequests	204,506.16	184,983.78	11,522.38	8,000.00	0.00	0.00	0.00
Gifts Transferred from VBH Foundation	0.00	(197,508.53)	185,196.78	5,436.75	6,050.00	325.00	500.00
Gifts Transferred from VBH	0.00	0.00	(390,580.23)	205,406.14	185,174.09	0.00	0.00
<b>Total Unrestricted Gifts</b>	<b>506,656.24</b>	<b>55,427.85</b>	<b>0.00</b>	<b>237,176.22</b>	<b>205,898.31</b>	<b>7,653.86</b>	<b>500.00</b>
<b>Restricted Gifts (Churches &amp; Individuals)</b>							
Specific Purpose Gifts/ Bequests	18,693.71	0.00	0.00	1,000.00	4,759.81	12,633.90	300.00
Building Fund Gifts <sup>2</sup>	9,201.00	0.00	0.00	0.00	0.00	9,201.00	0.00
Benevolent Fund Gifts <sup>2</sup>	102,438.12	0.00	0.00	0.00	0.00	101,913.12	525.00
Endowment Fund <sup>2</sup>	0.00	0.00	0.00	0.00	0.00	43,755.08	0.00
<b>New Gift Annuities <sup>3</sup></b>	<b>98,000.00</b>	<b>98,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Seniorship Endowments <sup>4</sup></b>							
Golf Tournament	57,112.78	57,112.78	0.00	0.00	0.00	0.00	0.00
Other Gifts	23,409.30	23,409.30	0.00	0.00	0.00	0.00	0.00
<b>Total Restricted Gifts</b>	<b>308,854.91</b>	<b>178,522.08</b>	<b>0.00</b>	<b>1,000.00</b>	<b>4,759.81</b>	<b>167,503.10</b>	<b>825.00</b>
<b>Total Gifts</b>	<b>815,511.15</b>	<b>233,949.93</b>	<b>0.00</b>	<b>238,176.22</b>	<b>210,658.12</b>	<b>175,156.96</b>	<b>1,325.00</b>

<sup>1</sup> Designated for Culpeper and The Chesapeake

<sup>2</sup> Lakewood Manor Fund

<sup>3</sup> Gift Annuities Held in Trust by VBH Foundation for Communities (Culpeper: \$15,000, The Chesapeake: \$18,000 and Lakewood Manor: \$65,000)

<sup>4</sup> Held in Trust by VBH Foundation for Communities (Culpeper: \$8,017.33, The Chesapeake: \$36,055.39, Lakewood Manor: \$19,726.98, and The Glebe: \$16,722.38)



### **Virginia Baptist Homes, Inc.**

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

### **Virginia Baptist Homes Foundation, Inc.**

1900 Lauderdale Drive  
Richmond, Virginia 23238  
Randall Robinson, D. Min., President and CEO  
Lindsey R. Torres, Director of Development  
(804) 521-9229  
www.vbh.org

### **Culpeper Baptist Retirement Community**

12425 Village Loop  
P. O. Box 191  
Culpeper, Virginia 22701  
R. Stephen McElmurray, Executive Director  
(540) 825-2411  
(800) 894-2411  
www.culpeperretirement.org

### **The Chesapeake**

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

### **Lakewood Manor**

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

### **The Glebe**

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

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