Bethany
retirement living

CROSSROADS

Bethany Retirement Living Accolades

Bethany Retirement Living Earns USNews Awards

Both Bethany on University and Bethany on 42nd have been recognized as "High Performing" nursing facilities by US News & World Report. The two Bethany campuses are among the top 19 percent of all nursing facilities nationwide.

More than 15,000 nursing facilities across the country were rated by USNews. Nearly all nursing homes received one of five Overall ratings – High Performing, Better than Average, Average, Worse than Average, or Poor. The ratings are based on USNews' own in-depth analysis of data from the federal Centers for Medicare & Medicaid Services, including data not factored into CMS's star ratings. For more information on the rating process, visit the USNews website at http://health.usnews.com/best-nursing-homes.

"This recognition of the outstanding care we provide our residents at Bethany helps us stay on-track as we continually strive to improve services for our residents," said Dawn Hummel, RN, Senior Executive of Resident Care at Bethany Retirement Living. "We are very proud to be recognized in this way as we endeavor to enrich the lives of those who call Bethany 'home.' Certainly, this reflects on our quality nurses and caregivers, but it also includes dining services, housekeeping, chaplaincy, social services and countless others who affect our residents' lives daily."

Bethany Chosen Best in Nine Categories

Bethany Retirement Living was voted BEST in an unprecedented nine categories in The Forum's annual Best of the Red River Valley contest. Readers of The Forum nominate and vote on their favorite business in many categories. Bethany garnered the top spot in:

Best Retirement Community
Best Assisted Living Facility (a new category)
Best Large Employer (50+)
Best Physical Rehabilitation Facility
Best Customer Service – Health & Beauty
Best Customer Service – Family & Community
Best Customer Service – Business & Services
Best Medical Facility
Best Non-Profit Organization

Shawn Stuhaug, President & CEO at Bethany, said, "The results this year are unbelievable! We are grateful for the votes cast by our residents and patients, their families, our employees and friends of Bethany. This overwhelmingly positive response attests to the appreciation people have for our employees and the care they provide those who live at Bethany. The Bethany team works very hard every day to give our residents, patients and family members a great experience; it's gratifying to see that effort recognized by readers of The Forum."

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for your information

Sponsoring Congregations:

Bethel Lutheran, Wahpeton
Bethlehem Lutheran, Fargo
Buffalo Lutheran, Buffalo
Davenport Lutheran, Davenport
Emmanuel Lutheran, Abercrombie
Faith Lutheran, Dwight
Faith Lutheran, West Fargo
First Lutheran, Fargo
Galchutt Lutheran, Galchutt
Herby Lutheran, Harwood
Hope Lutheran, Fargo
Horace Lutheran, Horace
Kindred Lutheran, Kindred
Lutheran Church of the Cross, West Fargo
Maple Sheyenne Lutheran, Harwood
Martin's Lutheran, Casselton
Messiah Lutheran, Fargo
Mooreton Lutheran, Mooreton
New Hope Lutheran, Leonard
Norman Lutheran, Kindred
Olivet Lutheran, Fargo
Our Savior Lutheran, Page
Our Savior's Lutheran, Colfax
Peace Lutheran, Fargo
Pontoppidan Lutheran, Fargo
Richland Lutheran, Walcott
St. John Lutheran, Arthur
St. John Lutheran, Embden
St. John Lutheran, Fargo
St. Mark's Lutheran, Fargo
St. Paul's Lutheran, Tower City
St. Peter Lutheran, Leonard
Zion Lutheran, Harwood

Leadership

Shawn Stuhaug, *President & CEO*
Kaye Angus, *CFO*
Adam Broers, *Senior Executive Human Resources & Safety*
Dawn Hummel, *Senior Executive Resident Care, Skilled Operations*
Joyce Linnerud-Fowler, *Senior Executive Housing & Assisted Living*
Grant Richardson, *Senior Executive Development & Community Relations*

Medical Director

Dr. Parul Gupta

Board of Trustees

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Mission Statement

To provide living opportunities in a senior community shaped by Christian values.

Vision

Bethany's vision is to be the region's preeminent provider of senior living services.

Values

BELIEVE: We believe in the power of the individual. Every resident is unique and special; every employee has the opportunity to make a difference. We believe in the power of faith.

ETHICS: Ethical behavior drives our daily decisions. We are open and honest with our residents, co-workers and the community.

TEAMWORK: We are a regional leader in long-term care because of the exceptional teamwork of our employees, working together to achieve our mission.

HOME: This is our residents' home. We will treat every resident with compassion, courtesy, dignity and respect. We provide excellent care for each based on his or her individual needs. Every decision puts the resident first.

ACCOUNTABILITY: We are accountable for our conduct and decisions.

NEW: We are consistently searching for new and innovative ways to meet the needs of our current and future residents.

YOU: You make a difference! Bethany is a community of individuals living and working together, enriching the lives of residents, employees, volunteers, visitors, and families.

About Bethany

Operation	Function	Established	# of Residents/Units
American Lutheran Homes			
Skilled I	Nursing Care	1979	65
	Transitional Care / Rehab		31
Skilled II	Nursing Care	1968	76
Towers	Basic Care	1963	77
Towers	Assisted Living & Basic Care	1978	45
Bethany Personal Care Services		1986	
Bethany Foundation	Charitable Support	1986	
Bethany on 42nd			
Gables	Senior Apts & Assisted Living	2009	40
Skilled	Nursing Care	2009	116
Grace Pointe	Independent Housing	2016	58
Ethos Home Care	Home Health & Hospice	2015	

Chaplain's Corner

"But the angel said to them, "Do not be afraid; for see—I am bringing you good news of great joy for all the people: to you is born this day in the city of David a Savior, who is the Messiah, the Lord. This will be a sign for you: you will find a child wrapped in bands of cloth and lying in a manger."

Luke 2:10-12

As we enter into this busy holiday season, I am mindful of all the giving that takes place. Thanks Giving is a time when we give thanks for the abundant blessings in our lives. During Christmas we give gifts to each other as a sign of our love and appreciation. Finally on New Years we give thanks for the year we have experience and well wishes for the new year ahead. As I consider all this giving, I'm mindful of the greatest gift ever given, the gift of God's only Son.

This precious gift of God's love showed up in the most unexpected of ways. Wrapped in swaddling clothes and laid in a manger. God chose to send his son in the innocence and the vulnerability of a baby. When you consider the ultimate power of God, it seems almost inconceivable that God should come to us in such a way. However, this is how God chooses to come, not in power and strength and might, but instead a powerlessness, meekness and dependence.

The God of all power chooses powerlessness as the way to show us we are loved. The Lord of hosts comes not to be served but to serve. The God of creation becomes a part of creation in order to free us from the power of sin and death. In the dead of winter when the darkness surrounds us and all life seems gone, God comes to us in the form of a baby and hope is born anew.

During this season I pray that you might experience the powerful presence of the God who comes to us in unexpected ways. May you be surprised by the power of God's love born anew in your life though the Christ child who has come and who continues to come in unexpected ways. May God's presence and peace surround you this holiday season as you celebrate the gift of God's claiming love.

In Christ,
Pastor Brian Hansen

Please Consider Bethany...

Your will (or living trust) indicates your intentions, then provides the power to accomplish them. This document remains the key element in most estate plans. Bethany Retirement Living depends greatly on outright gifts and unconditional bequests so that it can faithfully serve our residents. An example of a charitable bequest favoring Bethany is as follows:

I give, devise and bequeath to Bethany Homes, Inc., a qualified 501(c)(3) non-profit corporation in Fargo, North Dakota, $_____ (or __% of my residuary estate) (or description of in-kind property) to be used by Bethany Retirement Living.

Paper or...?

Some of Bethany's friends enjoy receiving the Crossroads newsletter in print form (like this issue, for example.) Increasingly, though, readers of the newsletter prefer to receive and read the newsletter on their computer, tablet or phone. It's convenient for the reader, they can take it with them should they want to refer to something and it can arrive more quickly.

From Bethany's perspective, sending the newsletter electronically saves printing and postage costs and can reach readers in a more timely fashion.

If you would prefer to receive the Crossroads newsletter by email rather than by mail, please contact **Grant Richardson at Bethany (701.478.8910 or grichardson@bethanynd.org)** to make the switch.

Matters of Philanthropy

Navigating new laws: Opportunities for 2025

It's more important than ever to stay informed about how changes in the tax law may affect your charitable giving. The recently-passed One Big Beautiful Bill Act (OBBBA) creates challenges as well as opportunities for structuring your philanthropy. We encourage you to reach out to your attorney, CPA, and financial advisor to evaluate how the changes in the law impact your own situation.

To help you along this journey, we've provided the checklist below of issues to discuss with your advisors.

Evaluate whether "bunching" may be right for you.

The OBBBA increases the 2025 standard deduction to $15,750 for single filers and $31,500 for married couples filing jointly. The higher standard deduction will likely impact tax-motivated charitable giving, even with the expected uptick in the number of itemizers thanks to the OBBBA's state and local tax deduction allowances (subscriptions required to the Wall Street Journal). There are important exceptions and nuances to consider, which you'll want to discuss with your advisors. For example, if you are 65 or older, you're eligible to receive an additional $6,000 "bonus" deduction—but it begins to phase out if your modified adjusted gross income (MAGI) exceeds $75,000.

Based on the increases to the standard deduction, you may want to talk with your tax advisors about "bunching" charitable gifts for 2025 using a donor-advised fund at the FM Area Foundation. Through this technique, you can make several years' worth of charitable contributions in a single year to exceed the standard deduction threshold, thereby maximizing tax benefits in that year. Over the following years, your donor-advised fund can distribute grants to charities over time according to your wishes.

There are additional reasons to discuss with your advisors the possibility of front-loading charitable contributions in 2025. In 2026, a new provision under the OBBBA takes effect that allows you to take a deduction for charitable gifts only to the extent that your giving exceeds 0.5% of your AGI. What's more, if you're in the highest tax bracket, 37%, you can still only deduct charitable contributions at the 35% rate.

The upshot here is that you and your tax advisors may decide that 2025 is the year to bunch charitable contributions to maximize tax savings.

Get familiar with the deduction for non-itemizers, coming next year.

If you don't itemize your deductions, you'll be glad to know that starting in the 2026 tax year, you can claim a deduction for cash gifts to qualifying public charities—up to $1,000 for single filers and $2,000 for married couples filing jointly. Excluded from this new provision are gifts to donor-advised funds and non-cash gifts, which is unfortunate because those vehicles are popular, convenient, and tax-effective. Still, keep in mind the new deduction, and, if you're encouraging your adult children to get involved in philanthropy, make sure they are aware of this deduction. It could be particularly helpful for young people, as many of them do not yet itemize.

If you are over 70 ½, review the benefits of Qualified Charitable Distributions.

A Qualified Charitable Distribution (QCD) enables individuals aged 70 ½ or older to donate up to $108,000 per year (as of 2025) directly from an IRA to eligible charities, and in the process exclude the donated amount from taxable income altogether–rather than relying on an itemized deduction. QCDs may be especially advantageous after the OBBBA's significant increase to the standard deduction because QCDs provide a direct tax benefit regardless of whether you itemize or take the standard deduction. Indeed, using a QCD to fulfill required minimum distributions (RMDs) can lower your adjusted gross income, potentially reducing taxes on Social Security income and Medicare surtaxes and helping you sidestep the new floors and caps on itemized charitable deductions imposed by the OBBBA starting in 2026.

Thank you to Eric Wilkie at the Fargo-Moorhead Area Foundation for providing this valuable information. This information is provided for illustration and educational purposes only and is not to be considered legal or tax advice. Individuals should contact their attorneys and financial advisors for guidance in their specific circumstance.)

Bethany Scholarship Recipients Named

Abbigail "Abby" Olson has been named the recipient of the **Lorraine Krenelka Nursing Scholarship** at Bethany Retirement Living. She will receive $1,000 to apply toward her nursing education costs for the 2025-26 academic year.

Olson is a graduate of West Fargo High School and is enrolled in the LPN program at Minnesota State Community & Technical College in Moorhead. She has been a Certified Nursing Assistant, Resident Assistant and Administrative Services Assistant at Bethany Retirement Living.

Lorraine Krenelka graduated from the St. Luke's School of Nursing in Fargo before embarking on a nursing career that culminated in her service as a surgical nurse at St. John's Hospital in Fargo. Following retirement, Lorraine was a hospice nurse for ten years. Her family established the Lorraine Krenelka Nursing Scholarship in 2007 to provide nursing education opportunities for employees at Bethany Retirement Living.

In the interest of providing nursing education opportunities for the employees of Bethany Retirement Living, the Lorraine Krenelka Endowed Nursing Scholarship Fund is made available through the generosity of Lorraine's family. The scholarship is available to qualified Bethany Retirement Living employees who desire to expand and improve their skills in geriatric care.

Marjan Dosky has been named recipient of the **Kim Marchell Endowed Scholarship** at Bethany Retirement Living. She will receive $500 to apply toward her nursing education for the 2025-26 academic year.

Dosky is a graduate of Moorhead High School and attended Concordia College. She is currently enrolled in the Registered Nurse program at Minnesota State Community & Technical College in Fergus Falls. Dosky is an LPN at Bethany Retirement Living.

DOSKY

OLSON

Kim Marchell served as Quality Improvement Coordinator at Bethany Retirement Living for more than eleven years, beginning in 1993. Under her guidance, Bethany's emphasis on quality care was focused and directed to help staff and the facility reach unprecedented levels of achievement. Kim passed away in August 2004. Through the scholarship in her name, Bethany Retirement Living provides financial support to qualified Bethany employees who are continuing their education in a nursing-related educational program. The Kim Marchell Endowed Scholarship Fund is made available through the generosity of Kim's family and other donors to Bethany Retirement Living.

Both Marjan Dosky and Abbigail "Abby" Olson have been named recipients of the **Catherine Larson Endowed Nursing Scholarship** at Bethany Retirement Living. Each will receive $500 to apply toward nursing education costs for the 2025-26 academic year.

Catherine Larson spent her life working with her husband on the family farm. She was a mother, crafter and nurse. A resident of Bethany Retirement Living, Catherine passed away in October, 2018.

A native of Dwight ND, Catherine Larson graduated from Wahpeton High School. She graduated from St. Luke's School of Nursing in Fargo and began her career as a Registered Nurse at St. Francis Hospital in Breckenridge MN. She worked primarily in medical-surgical nursing.

Catherine became a resident of Bethany Retirement Living in the summer of 2014. While living in both assisted living and skilled nursing at Bethany on 42nd, she was always encouraging her caregivers to continue their education.

In the interest of providing nursing education opportunities for the employees of Bethany Retirement Living, the Catherine Larson Endowed Nursing Scholarship is made available through the generosity of Catherine's family. The Bethany Foundation will invest the funds in a diverse investment portfolio and will distribute only the earnings on the investment to support continuing education of employees of Bethany Retirement Living.

Bethany to Participate in Giving Hearts Day

Bethany Retirement Living will be a participant in Giving Hearts Day on Thursday, February 12, 2026.

Giving Hearts Day is an innovative, online fundraising program made possible through a partnership between Impact Foundation, Dakota Medical Foundation (DMF), nonprofits such as Bethany that have been trained through the Impact Institute and other community donors.

On Giving Hearts Day, all donations of $10 or more made to Bethany online at **www.givingheartsday.org** are matched by DMF and other community donors. This 24-hour fundraising event reinforces the Institute's High Impact Fundraising Training by giving nonprofits an opportunity to use the concepts they learned to raise awareness about their organizations, identify new donors, and secure more money for their missions.

*** You can schedule your gift BEFORE Giving Hearts Day so you don't have to remember to log on February 12. Beginning in early January, you'll be able to log on to the Giving Hearts Day website to make your gift in advance. ***

This will be the thirteenth year that Bethany has participated in Giving Hearts Day. With on-line gifts and matching funds, Bethany has received nearly $300,000 in charitable support through Giving Hearts Day. More than 40 percent of our GHD donors have been new donors to Bethany.

Mark your calendar for **THURSDAY, FEBRUARY 12, 2026**. During that 24-hour period, log on to **www.givingheartsday.org** and make a gift to Bethany. Gifts of $10 or more will be matched, multiplying the benefit to Bethany's residents.

For more information, contact Grant Richardson, Senior Executive – Development & Community Relations, at 701.478.8910 or grichardson@bethanynd.org.

A Letter of Appreciation

I want to share my sincere appreciation for the wonderful team at Bethany Retirement Community. My mother, Janice, is 84 years old and needed to move from assisted living into a higher level of care due to mobility challenges. The transition was difficult, especially since I don't live in the Fargo Metro area, and I rely heavily on communication from the staff.

From the very beginning, the caregivers at Bethany have been amazing. Every time I visit and spend the day with my mom, I see firsthand how genuinely they care for her. They are kind, patient, and take the time to connect with her – whether she's being her fun, silly self or having a more challenging day. Even when she's not at her best, the staff always handles her with compassion and understanding, and they reassure me that she will soon return to her usual self.

I wish I knew the names of all the staff members who care for her, but I would like to extend a special thanks to Lindsay and Casey, with whom I regularly communicate and work. Their kindness, communication, and dedication mean a great deal to both my mother and me.

I am so grateful for the peace of mind Bethany provides and for the loving care they show my mom every day. They truly go above and beyond for both residents and their families. I would wholeheartedly recommend Bethany Retirement Community to anyone looking for a place where their loved one will be treated with respect, kindness, and genuine care.

Sincerely,
Deb Ellis

expressing our gratitude

We gratefully acknowledge the following gifts received between July 1, 2025, and October 31, 2025. Memorials of $100 or more are listed in two places.

CURRENT GIVING

$2,500 or more

Thomas Rickard

$1,000 to $2,499

Hope Lutheran Church, Fargo
Bonnie Schlegel
Julie Severson

$500 to $999

Shawn & Tanya Stuhaug

$100 to $499

Kaye & Mark Angus
Adam & Jessica Broers
Cathy Eckman
Brian & Kendra Hansen
Joel Minchinton
Grant & Michelle Richardson
Shane & Sarah Underdahl
Bette Vandersteen

OTHER CURRENT GIFTS

Other Current Gifts
Benetta Anderson
Anonymous
Anonymous
Samantha Blevins
Alyssa & Richard Blumler
Jordon Boschee
Kathleen Brey
Vanessa & Ryan Bryn
Justine Cadwell
Ginny & Grant Carpenter
Macy Christiansen
Bon Chyn
Elizabeth Erickson
Lori Fischer
Esmeralda & Michael Franssen
Stephanie Germolus
Suzann Gross
Shannon Hauge
Jamie & Sheri Haugen
Heidi & Fred Heilman
Rebecca Hendrickson
Jordan & Matt Hruby
Dawn & Myron Hummel
Patty Ingemansen
Elley Kemper
Stacy Kolb
Shawn Kreil
Erika Kyllo
Gerald & Deanne Larson
Shilo Larson
Joyce & Bruce Linnerud-Fowler
Anna & Ryan McGillivray
Amanda McIntosh
Katie Monk
Tia Nicholas
Connie Niemi
Alexandra Nord
Jetara Norris-Jones
Heather & Chad Ogdahl
Marlene Ptacek
Ashleigh Rauscher
Krista Rennecke
Lisa Renner
Maren & Roger Samuelson
Allison Schendel
Kelli & Ryan Seeger
Shelby Siems
Maja Sunjic
Carman & Kelby Swenson
Amy Thorsteinson
Jennifer Weifenbach
Tammi & Cory Weiss
Kristi Wick
Breana Williams

IN-KIND GIFTS

Stanley Bartholomay
Coca-Cola Bottling Company
Harriet Greuel
Roger Hendricks
Connie Jaeger
Dawana Jensen
Cleo Koefelda
Carolyn Odden
Lavonne Pherson
Sandy's Donuts
Susan Scheel
Bonnie Schlegel
Stuart Schulstad
Carol Sipsock
Pam Stirling
Dana Woodruff

MEMORIAL GIFTS

Gerald Bierdeman
Ray & Diane Weisgarber

John Conlin
Chris & Helen Adducci

Arlene Haux
Darrell & Gail Discher

Todd Hogarth
Mickael & Bonnie Fosse

Marian Kramer
Joan Justesen
Pam Stirling

Ruby Lyman
Willis Lyman

Joanne Meisner
Craig & Sharon Lindeman

James Newgren
Sylvia Newgren

Janice Nelson
Terry & Jill Ginder

Joan Pherson
Lavonne Pherson

Lois Rickard
Thomas Rickard

Herbert Schlegel
Cathy Eckman
Glen & Barbara Gettemeyer
Duane & Betty Hanson
Gwen Kreft & Ron Frei
Bonnie Schlegel
Jane Schmit

Phyllis Teich
Carol Lipsock

Rudy Vandersteen
Bette Vandersteen

Myrna Witty
Julie Severson

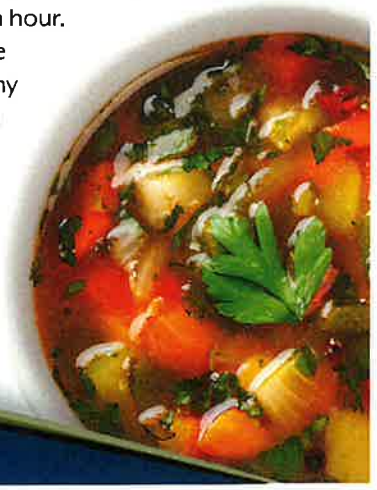
Auxiliary "Soup of the Day" Dates Set

What would be better on a cold winter day than a bowl of hot, homemade soup? The answer: nothing! The popular Bethany Auxiliary Soup of the Day fundraising event is back so plan now to stop in.

Since 2012, Auxiliary members, other volunteers, resident family members, and Bethany employees have been providing a slow cooker full of their favorite soups. Many years, we've had nearly 40 varieties of soup. Coupled with fresh, delicious bread and desserts from Bethany's Dining Services, Soup of the Day is the perfect way to spend a lunch hour.

Events at both campuses will be held from 11:am to 1:00 pm. Bethany on University will host the event on Thursday, January 15. The event will take place on Thursday, January 22, at Bethany on 42nd.

Dine-in and take-out options will be available.



Bethany retirement living

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www.bethanynd.org

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ELECTRONIC SERVICE REQUESTED

Do You LIKE us?

BETHANY RETIREMENT LIVING is taking advantage of social media to tell our story, share information about activities at Bethany, enlist employees and volunteers, provide health information and feature employees and residents. We post something interesting nearly every day to both Facebook and Twitter. We just recently added Instagram to our menu of social media options.

Among the most popular posts are profiles of some of our residents. The short videos (also available on YouTube) provide a glimpse into the personality, background and likes of some of our residents. There are some amazing people residing at Bethany. You are encouraged to "like" us on Facebook or "follow" us on Twitter and Instagram to get the latest information from Bethany.

http://www.facebook.com/BethanyND
https://twitter.com/BethanyND
bethany_nd on Instagram

HIPAA Disclaimer - Please write to us at our address if you wish to have your name removed from the list to receive fund-raising requests supporting Bethany Retirement Living in the future. In the event that you contact us with this request, all reasonable efforts will be taken to ensure that you will not receive any fund-raising communications from us in the future.

Bethany Online - Information relating to all facets of Bethany's operations, as well as admission, employment and volunteer inquiries can be accessed 24 hours a day online at **www.bethanynd.org**.

Please write to us at our address if you wish to have your name removed from the list to receive fund-raising requests supporting Bethany Retirement Living in the future. In the event that you contact us with this request, all reasonable efforts will be taken to ensure that you will not receive any fund-raising communications from us in the future.