

# GREETINGS FROM MIKE

Winter 2016

Happy New Year! The elders send their greetings and wish you the best in 2016. They are thankful for the warm apartments, care and nutritious meals your donations make available to them each and every day. In the evenings when it is quiet at the Heritage Living Center, I visit with the elders and listen to them talk about the old days. Days of poverty, isolation and hardship. Father Emmett often wrote about growing up during the Depression and the difficult times his family experienced. He said it did not compare to the suffering of the Cheyenne. My life was similar. During the 50s, 60s and 70s, I lived in Oklahoma, Nebraska and Montana, and grew up in a family that worked hard and struggled to make ends meet. But, it was nothing compared to what I hear from the elders and see, even today, on parts of the reservation.

You can know that your gifts change the lives of elders. They now live longer and healthier lives. We

can't change the clock as everyone ages, but through your gifts we can provide safe shelter, nutritious meals



Mike Skaggs and HLC staff preparing food boxes.

and care to assist them in their elder years.

I want to tell you about how wonderful Christmas was this year at the Center. Your gifts and donations blessed us and made it possible for the elders and staff to be part of something special. During Christmas, we filled boxes with enough food to make a nutritious meal for families so their holiday wouldn't be just another hungry day. Those families almost always have an elder living with them. I'm pleased to tell you that we helped over 100 families in towns like Ashland, Rabbit Town, Birney, Lame Deer and Muddy Creek.

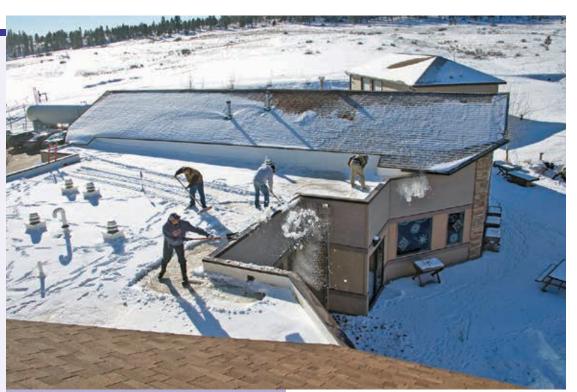
Some of the food recipients didn't understand what was happening at first. If they didn't see our small bus pull up to their out of the way home and wonder what was going on, they surely wondered why someone was knocking on their door. After some caution, they realized that we had food for them and their hesitance turned to a sense of

surprise and gratitude.

Great joy filled the Center's residents and staff. We were so excited to be part of the food deliveries. We loaded up boxes and traveled across the frozen landscape to bless families with the gift of food. The photo at the top of page 1 gives you an idea of the winter conditions we "enjoyed" as we traveled from village to town bringing food to needy families and elderly shut-ins. I was told many times that this year was the most meaningful Christmas our residents had in a long time. As they walked to houses with the food, they began singing Christmas carols that they hadn't sung in years. Elders Delpha Harris, Rita Shoulderblade, Lazona Harris and many others joined in. Other elders spent time with children at the Boys and Girls Club of the Northern Cheyenne as each child received a toy or game. For the elders, the children's laughter and hugs were "gifts" they will always remember.

Thank you for making this past Christmas one to remember at Heritage Living Center. It was a time when we thought about the needs of others rather than our own needs.

Looking into the future I don't need to look very far to see a project where I desperately need your help. After 14 years, our building is getting tired. I recently wrote a letter about our leaking roof and the water that comes into the building at the entrance to the dining room. I can't close off this area. It is the most heavily used part of the building where the residents gather three times a day for nutritious meals. to respond to my letter, look for the



HLC staff clearing snow and ice from the rooftop near the dining area.

To keep water from entering the building our administrator, Jerry Thex and maintenance leader, Brian Red Star take a team up on the roof after each storm and clear the snow and ice so that when it thaws, the water doesn't pool and leak in above the dining room entrance. I have a topnotch roofing company standing by as soon as I can raise \$10,000 needed to replace the damaged section. They must remove soft boards, waterlogged insulation and rebuild the roof with just the right slope to drain and keep the building dry. I've worked with this company before and I know they will do the job right. You can count on your donation being used wisely.

If you haven't had an opportunity

light blue envelope in this newsletter and send a generous gift to help us with this unbudgeted cost.

Thank you for your friendship and generosity. If you are new to Soaring Eagle, I hope our friendship lasts a lifetime. If you are a longtime benefactor to Soaring Eagle, thank you for sticking with us and sharing your donations with us over many years. If you plan to travel to Montana this summer, consider stopping by. We have a guest room you can stay in overnight, enjoy breakfast with the elders and resume your travels. We would love to have you visit.

God bless you for your kindness. With a grateful heart,

Mike Skaggs



Left: HLC staff and residents walk up a wheelchair-accessible ramp while carrying Christmas food boxes for unsuspecting elder, Agnes Bear Comes Out, who answered the door with total surprise and gratitude.

Below: inset, the group disembarks from the van to surprise Mike and Florence Running Wolf, center, with food boxes and Christmas carols in the village of Birney.



2 signals



# LIKE IT WAS JUST YESTERDAY . . .

schoolhouse, built soon after the hair. Northern Cheyenne first came to their reservation. It was a big, wonderful step up from the tent.

When Susie Tall White Man games on the prairie where Cain was born, her parents and great horse herds once roamed. nine others lived in a tent. Her The land was lush with flowers father was a ranch hand and berries. Then the Great her mother took in washing. Depression of the 1930s arrived, One summer when Susie and with it came a decade of was a young girl, the family drought. The land dried up and moved into a rough log cabin dust filled every nook and cranny that had once been used as a of their cabin, their clothes and

working mother tan deer hides wife had walked down the - rubbing flour into the leather to Their new surroundings were make them white. These she sold carrying the food she knew glorious pine-covered hills and along with beaded moccasins. her neighbors would gladly valleys. The children played Susie helped her mother carry accept. For years afterward,

Susie Tall White Man Cain revisiting her childhood home.

loads of washing down to Lame Deer Creek. After a garment was washed and wrung out, Susie's job was to lay the clothing on top of nearby bushes and tall grass to dry in the hot sun.

When winter came, the snow was often too deep to get around in by horse and wagon. Always industrious, the family cobbled together a homemade sleigh. The children loved the sleigh rides, Susie remembers, riding in it to church and after services eating cookies made by a white lady named Mrs. Schmaus. Naturally the little ones took to calling her "Mrs. Mouse."

Early one morning the children heard someone yelling, "Yoohoo. Anybody home?" They ran outside. There was Mrs. Mouse with a big bowl of eggs and fresh baked bread. Susie's mother was so grateful to have wholesome Susie watched her hard- food for her children. The farm long road from her ranch house

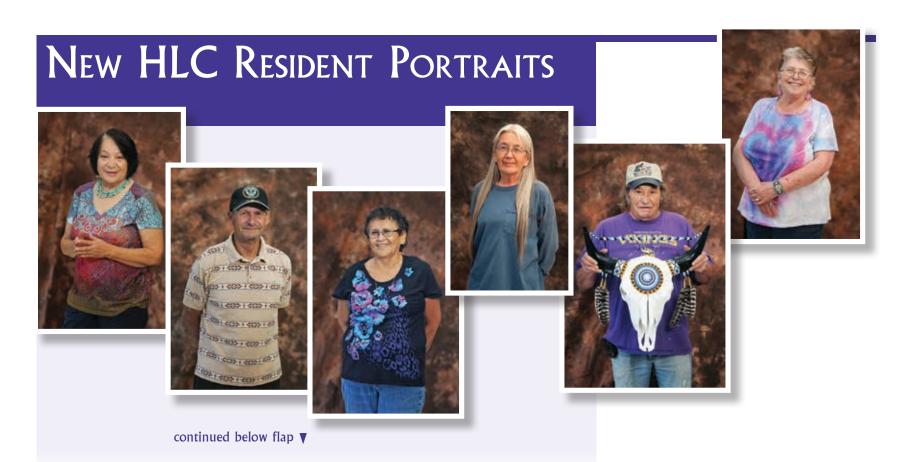
the generous, devout woman's calling card - "Yoo-hoo"- would be heard, announcing to Susie's family she had brought them fresh foods. Susie fondly recalls the memory of Mrs. Mouse, and how she seemed to always come by and call out just when they had completely run out of everything.

Susie now lives at HLC. Recently she said she knew where her old log home was and if we wanted to see it, she would take us there. The road to the homestead is now paved, until we turned onto a rutted dirt road with tall grass growing down the middle. The chinked log structure was built by strong hands more than a century ago - it still sits solid - though it's missing windows and half of the roof. Across the rural highway sits their old wagon, now a roadside ranch decoration. Susie was quiet as she peered in the doorless entrance of the old home to see what remained - things she might recognize and remember. Then she turned back and smiled. I wondered if she heard Mrs. Mouse calling.



From the bed of the old family wagon, Susie looks out over her childhood prairie playground. Below, she peers into the front room of the log home, looking for clues of their time there.







Left to Right

Top Row:

Toyce Knows His Gu

Joyce Knows His Gun, Richard Foote, Rita Shoulderblade, Gloria American Horse, Ronald "Jake" Jacobson, Georgia Ann Burns.

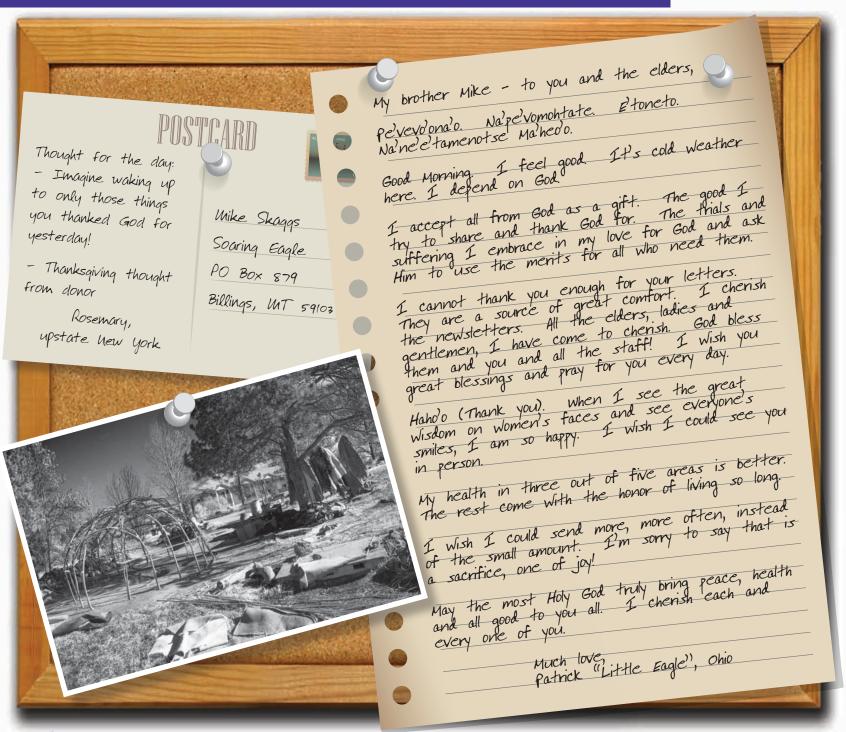
Bottom Row:

Howard Twenty Stands, Grace Morin, Lloyd Littlebird, JoAnn Elliott.



DETACH, MOISTEN GLUE STRIP AND SEAL

# WE ENJOY HEARING FROM YOU: Our Donors and Friends!





# CARING AND SHARING Two Gift Planning Ideas

to give in many different ways. Most people think of writing a check. It Eagle. is easy and quick to accomplish. Checks are always good and help us meet our immediate needs for the elders. Some donors use credit cards. It's easy, convenient and each month the donor has a statement with all of their purchases and donations in one place.

When a donor contemplates a special gift, it can take planning and time to complete. These are usually called planned gifts meaning they take planning on the part of the donor, their advisors and sometimes, the charity receiving the gift.

This article presents two planned

Soaring Eagle's friends are able gift ideas for those thinking about making a special gift to Soaring

### Your Will – You Need One

Many people think that you have to be wealthy before you need a will. If you have any assets at all, you need a will, even if your estate is modest, your heirs few and your wishes simple.

If you don't have a written will, then the state in which you live has prepared one for you. The state written will is impersonal and usually a "one size fits all" plan for distributing your property and deciding who will have guardianship over minor children. That is probably not a very good solution for most Snow and cold blankets the HLC grounds during Montana's winters, while inside the residents are safe and warm.

people.

For most persons, a well written will designed to meet their family and personal needs and desires is the best way to go. It is usually best to seek the advice of an attorney who works in the area of estate planning. Before visiting with an attorney it can help to spend a few minutes to consider the Four Ps of estate planning.

**People** – Who are the family members, friends and charities important to you and for whom you want to provide when you pass

**Property** – List all of your property. Helpful information to include is the original cost (if known), today's value and the way it is owned. Do vou own it with someone else including your spouse, children, business partner? Include debt on the property and income associated

**Plans** – Consider how you would like to match your property with the people you have listed.

**Planners** – List the professional advisors who would assist you in making your plans a reality. That list will likely include an attorney, accountant, financial advisor, and sometimes a charity representative.

For many people a will is the document they need to carry out their final plans. For others it is one part of their estate plan that

includes other documents and tools for distributing their property when they no longer need it.

To learn more about wills, please request our free booklet "How to Make a Will that Works".

## Giving Through Your IRA - The **Qualified Charitable Distribution**

For many years, donors who owned IRAs have been able to give to Soaring Eagle through their IRA accounts. Funds placed in a traditional IRA have been sheltered from taxes. In the past, when a donor wanted to make a charitable contribution and chose to utilize their IRA for funds to make that contribution, the donor withdrew the funds or asset, recognized it as income, paid taxes on it, and then made their donation with what was left over.

In recent years, Congress enacted legislation to allow donors to directly transfer funds or assets from their IRA account to charities including Soaring Eagle and not recognize the funds as income. The result is no taxes are paid on that income and the entire amount goes directly to a charitable purpose of the donor's choosing. One problem was that Congress often waited until late in the year to pass legislation or made it retroactive. Donors were not able to respond or move quickly enough to make their gift by the end of the they plan for their required minimum year.

donors who want to make tax-wise gifts from their IRA accounts. In each year rather than an afterthought December, Congress passed the or last minute use of funds to meet available in all states.

Protecting Americans from Tax Hikes (PATH) Act of 2015 and the President signed the legislation into law. What is significant about the PATH Act is the Qualified Charitable Distribution from an IRA is now a permanent law. Donors and charities will no longer have to wait, hold their breath, and wonder if that tool will be available to them each year.

The requirements to make a Qualified Charitable Distribution are as follows:

- 1. Funds must be transferred directly from the IRA to the charity.
- **2.** Applies only to distributions from IRAs (not 401(k) or other qualified plans).
- 3. IRA owner must be age 70<sup>1</sup>/<sub>2</sub> or older on the date of the donation from the IRA to the charity.
- 4. The maximum limit is \$100,000 per person in a single year.
- 5. Must be to a public charity like Soaring Eagle.
- **6.** The Oualified Charitable Distribution counts towards satisfying the IRA owner's required minimum distribution obligation for the year.

Now that the legislation is permanent, donors may want to look at making their Qualified Charitable Distribution earlier in the year as distribution. Donor's plans for their Now, there is good news for IRAs can include gifts to charity as part of a complete financial plan

their required minimum distribution.

Donors should keep in mind that securities, bonds and mutual fund shares can be transferred directly to Soaring Eagle without converting to cash. For information on how to accomplish such transfers, please contact us.

Check with your IRA advisor to see if a Qualified Charitable Distribution to Soaring Eagle can fit in with your annual financial goals utilizing your IRA.

To learn more about how to give through your will or IRA and help us care for the Heritage Living Center elders, please contact Mike Skaggs, CEO, Soaring Eagle, P.O. Box 879, Billings, Montana 59103, or call 406-256-8500.

The information in this newsletter is presented to Soaring Eagle's donors and friends to provide general information and encourage charitable giving. Soaring Eagle is a public charity incorporated in the state of Montana and does not engage in rendering legal, tax, financial, or any other professional advice. Consult your own professional advisors as it pertains to your individual situation. Consult an attorney if your plans require the creation of or revision of a will or other legal document. Tax deductions vary based on numerous factors including personal financial circumstances, tax codes, and applicable federal discount rates, which can change each month. Charitable gift annuities may not be

## **Soaring Eagle Annuity Rates** One-Life Annuity

Age	% Rate	Age	% Rate	
65	4.7	78	6.4	
66	4.8	79	6.6	
67	4.8	80	6.8	
68	4.9	81	7.0	
69	5.0	82	7.2	
70	5.1	83	7.4	
71	5.3	84	7.6	
72	5.4	85	7.8	
73	5.5	86	8.0	
74	5.7	87	8.2	
75	5.8	88	8.4	
76	6.0	89	8.7	
77	6.2	90+	9.0	

Lower two-life rates are available. Please contact us for information.

"I learned that I could receive a good return with a gift annuity. I asked Soaring Eagle to send me information illustrating the benefits of a gift annuity. It was free and there was no obligation. It was straight forward and simple to complete, so I sent \$10,000 for a 7.2% annuity. Now, I can count on my payments for the rest of my life and help care for Cheyenne elders at the Heritage Living Center. received a tax deduction when I set up my annuity. Best of all, most of each payment is tax-free."



RECEIVE HIGH FIXED PAYMENTS FROM MY SOARING EAGLE GIFT ANNUITY!

To learn more about the benefits of a Soaring Eagle gift annuity, please use the coupon in this newsletter or call Mike Skaggs at 406-256-8500, Soaring Eagle, PO Box 879, Billings, MT 59103.

# YOUR WILL KEEPS ON GIVING

Please use one of the following sample forms of bequest when preparing your Will:

- A. Giving a Specific Amount "I give, devise, and bequeath to Soaring Eagle Public Charity, a corporation created under the laws of the State of Montana, located at Billings, Montana, the sum of \$
- B. Giving a Specific Property "I give, devise, and bequeath to Soaring Eagle Public Charity, a corporation created under the laws of the State of Montana, located at Billings, Montana, (identify specific property, example: 500 shares of XYZ stock)."
- C. Giving a Percentage "I give, devise, and bequeath to Soaring Eagle Public Charity, a corporation created under the laws of the State of Montana, located at Billings, Montana, \_\_\_ % of my estate."
- D. Giving the Residue "All the rest, residue, and remainder of my estate, I bequeath to Soaring Eagle Public Charity, a corporation created under the laws of the State of Montana, located at Billings, Montana."
- E. Giving a Contingent Bequest "I give, devise, and bequeath to Soaring Eagle Public Charity, a corporation created under the laws of the State of Montana, located at Billings, Montana my beguest to (name of intended recipient) should he/she not be living or be able to accept my bequest."

The above are sample forms only. Consult your attorney when preparing any legal document.

To learn more about giving to Soaring Eagle through your will, request our free booklet "Giving Through Your Will" by writing or calling: Soaring Eagle, PO Box 879, Billings, MT 59103 406-256-8500.

Over the years I have gained a healthy respect for the snow and cold weather because it has taken the lives of so many people on the reservation, some were my close friends. One of my greatest fears of winter is to be caught in a blinding ground blizzard on some isolated stretch of road.

I stood by my window today, watching the blowing snow. Driven by high winds it seemed to be snowing horizontally. I glanced at the thermometer; the temperature fell eight degrees in less than an hour. I thanked God as I thank Him now. I thank you for helping make the Heritage Living Center possible. Then my mind flashed back and recalled many winter memories of the past 50 years.

I relived the day many years ago when Benno Standing Elk accompanied me on a bright, sunny, but very cold winter morning, to check on children who had not returned to school on Sunday with the other boarding students. I feared they might be sick, perhaps needing help, food or firewood to heat their tar-paper covered homes to keep out the blowing wind and snow.



# Reminisce with Father Emmett

12 Years Ago...

We didn't speak much as we made our way down the winding road. Suddenly, Benno pointed to a little log cabin along the Tongue River saying, "There is something wrong with Woodenthigh!" "How can you be so sure he needs help?" I asked. "There is no smoke coming out of his chimney; he must be sick," he answered.

We shoveled our way through deep snow to get to Woodenthigh's cabin. Benno knocked on the door – there was no answer. He pounded his fist on the door. We heard a weak voice saying, "Come in!" There was no heat in the log cabin. Woodenthigh was on his cot shivering in the cold, burning

with a fever. I ran to the car for a blanket I always carried for emergencies. We wrapped him in the blanket and carried him to the car. The 62 miles to the nearest hospital seemed endless as I listened to his coughing and moans. Thanks to Benno's sharp eye, Woodenthigh recovered.

During winter storms, elders share memories of their sufferings. They remember going without food so they could feed their children or heat

their cabins. They thank me and the benefactors for providing the Heritage Living Center where they are warm, safe and their needs are taken care of each day.

This is the most difficult time of year to provide the care they need. For some reason contributions have fallen off, while the bills pile up and wait to be paid. Your generous gift is the only hope and means we have to provide for the daily care of the elders.

I will ask God to bless you and your loved ones abundantly for your sacrifices and generous help.

Your beggar friend, Father Emmett



THANKS FOR USING YOUR STAMP

SOARING EAGLE PO BOX 879 BILLINGS MT 59103-0879

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## ~ SOARING EAGLE ANNUITY ~

YES, I'm interested in a Soaring Eagle Charitable Gift Annuity.

Please send me more information.

Name			
Address			
City	StateZip		
Birth date(s) of annuitant	E-mail		
	(optional)		
Annuity Amount \$	Minimum annuity amount \$5000 (up to 2 names/birth dates allowed per annuity.)		

This is a non-binding proposal. Upon receipt of actual payment for an annuity, a formal contract will be mailed. For more information call (406) 256-8500.



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