



## Inside View

### What is Love?

I have never much cared for Valentine's Day. In fact when I began dating my boyfriend – much to his liking – we agreed Valentine's Day was not to be celebrated between us; no cards, no chocolate, nothing special for February 14<sup>th</sup>. I felt that there should not only be one specific day in the year we choose to appreciate and love each other.

However, I recently ran across the quote: "When love is viewed as a verb, its focus is on giving, not receiving." I began thinking about this quote and how it could apply to Valentine's Day. Often times, we view "love" as a noun – something we feel, something we possess, something we receive. Love is so much more than something to hold onto; it is something to share.

As we go through our days, often times we get caught up in day-to-day activities and take for granted that a friend or family member will be here tomorrow, that we can share our love with them some other time when we have more time. But do we ever "have more time?" As we have seen too often, tomorrow is not guaranteed; the friend or family member you're thinking about today may not be here tomorrow to

give them love. Love them today.

Valentine's Day is our reminder to see "love" as a verb – to love our neighbors, love our friends, love our family. Make that call, send that card, give that hug today. Sometimes holidays are gentle reminders to slow down and not let life pull us down, not let those most dear to us get lost in the shuffle. Valentine's Day comes around once a year to remind us that we should make "love" a verb every day.

So this Valentine's Day, I plan to make "love" a verb. I will focus on loving those around me. I firmly believe when someone is on your mind, the Lord is nudging you to reach out. Too often, I ignore when He nudges me; it is too easy to say I will do it later. This Valentine's Day, I will not ignore Him. I will remember to take a moment and reach out when someone is on my mind. I will remember to use "love" as a verb and focus on giving, not receiving. Will you?

Jennifer Allen  
Director of Life Enrichment





## First Citizens WEALTH MANAGEMENT

Did you know that in addition to being your retail banking partner, First Citizens Bank can also serve to provide guidance from a wealth management and planning perspective? We have begun a new year, and if you are a charitably inclined individual, there are things that you may want to consider when making charitable gifts.

The gifting of highly appreciated securities (as opposed to cash) may be advantageous from an income tax perspective and can be a very effective source of charitable gifts.

If you are currently taking Required Minimum Distributions (RMDs) from your IRA, you may be able to make a Qualified Charitable Distribution to directly gift your RMD to the qualified charity of your choice and gain some tax benefit.

The creation of a Donor Advised Fund is a way to make tax deductible charitable gifts and to advise on the use of the funds, as well as the charities to receive the funds. This may allow the funds to grow and be used over time.

Charitable giving doesn't have to cease at death. Did you know that you can incorporate charitable planning into your estate plan to ensure that the causes you most care about will benefit after you are gone?

As you consider charitable giving and other key financial matters in the New Year, please allow your partners at First Citizens Wealth Management to assist in order to help you reach your goals and achieve your objectives. We've built a team of experienced Wealth Management professionals who work together to craft unique strategies around clients' financial needs and aspirations. We leverage the resources of one of the region's leading providers of personal, business, and institutional financial services. Helping people make better financial decisions is what we've done for over 100 years.

First Citizens Wealth Management is a joint marketing mark of First-Citizens Bank & Trust Company ("First Citizens Bank"), Member FDIC; First Citizens Investor Services, Inc., Member FINRA/SIPC, an SEC-registered broker-dealer and investment advisor; and First Citizens Asset Management, Inc., an SEC-registered investment advisor.

Bank deposit products are offered by First Citizens Bank, Member FDIC.

Investments in securities, annuities and insurance are not insured by the FDIC or any federal government agency; may lose value; are not a deposit or other obligation of, or guaranteed by, any bank or bank affiliate; and are subject to investment risks, including possible loss of the principal amount invested. Past performance is no guarantee of future results. Brokerage and some investment advisory services are offered through First Citizens Investor Services, Inc. Member FINRA/SIPC. First Citizens Asset Management, Inc. provides investment advisory services.

### February Recognition Dates

American Heart Month  
National Cherry Month  
National Weddings Month  
Feb. 01 - Bubble Gum Day  
Feb. 02 - Ground Hog Day  
Feb. 04 - Thank a Mailman Day  
Feb. 05 - National Weatherman's Day  
Feb. 06 - National Chopsticks Day  
Feb. 08 - Boy Scout Day  
Feb. 10 - Umbrella Day  
Feb. 12 - Abraham Lincoln's Birthday  
Feb. 14 - Ferris Wheel Day  
Feb. 14 - Valentine's Day  
Feb. 15 - National Gum Drop Day  
Feb. 17 - Random Acts of Kindness Day  
Feb. 18 - National Battery Day  
Feb. 20 - Love Your Pet Day  
Feb. 22 - George Washington's Birthday  
Feb. 22 - Be Humble Day  
Feb. 23 - Tennis Day  
Feb. 26 - Tell a Fairy Tale Day  
Feb. 27 - Polar Bear Day  
Feb. 28 - National Tooth Fairy Day

### Little Known Valentine's Day Facts

- Passing out Valentines is a 600 year old tradition.
- Esther Howland was the first manufacturer of Valentines.
- Candy hearts were originally medical lozenges.
- The chocolate box has been around for more than 140 years.
- Valentine's Day started with the Romans.
- Every Valentine's Day, the Italian city of Verona receives approximately 1000 letters that have been addressed to Juliet, where Shakespeare's Romeo and Juliet were said to have lived.
- One billion Valentine's Day cards are sent each year.
- Hallmark didn't produce its first valentine until 1913.



# Puzzle Page

Answers now on the last page!

## ACROSS

- 1.) Unimaginative birthday gift
- 5.) Margarita garnish
- 6.) Sticky secretion from a pine
- 7.) Margarita rim garnish
- 8.) Pine, for example

	1	2	3	4
5				
6				
7				
8				

## DOWN

- 1.) Alternative to TSA Pre-Check
- 2.) Division of a supermarket
- 3.) Strike down, biblically
- 4.) Farm clucker
- 6.) Letters between Q and U

9					7			8
3	1	8	5					
4		7		9	8			3
	2	3				9		5
					4			
1				5	9		2	
2		9	7	6		8		
7	3				1			
						7		

## Sudoku: How to Play

Sudoku is a logic-based, combinatorial number-placement puzzle. The objective is to fill a 9×9 grid with digits so that each column, each row, and each of the nine 3×3 sub-grids that compose the grid contains all of the digits from 1 to 9. The puzzle setter provides a partially completed grid, which for a well-posed puzzle has a single solution.

Enjoy!

## Did You Know?

### This month in 1965:

- Feb. 4 - The US performed nuclear test at the Nevada test site.
- Feb. 7 - The US begins regular bombing and strafing of North Vietnam.
- Feb. 8 - President Johnson deploys first US combat troops to South Vietnam with 3500 Marines sent to protect the key US airbase near Da Nang.
- Feb. 12 - Brett Kavanaugh was born in Washington, D.C.
- Feb. 13 - The US female figure skating championship was won by Peggy Fleming.



# The Story of Bowling Green

## Presbyterian Church

Written by: Janet Yocum

On October 10, 1895, a petition was presented to the Bethel Presbytery by 27 individuals, most members of the Bethel Presbyterian Church. Some of the families bore names famous in America's early history: Adams, Jacksons, and Clintons. The petition expressed their desire to establish a church in their community of Bowling Green, SC, not for reasons of ill will or petty spite, but because of their love of the Lord, belief of the goodness of the Church, and the progress of Presbyterianism. It explained that many had long rides in horse drawn wagons or on horseback in inclement weather, on cold winter Sundays and very hot summer days. The roads were very bad and some had to travel many miles.

Their petition was approved, and members were ready to proceed. Their first house of worship was in a frame structure on donated land. The church grew, and their influence was felt throughout the community. In 1924, it was time to build a new Church. Following Jesus' words in Matthew 7: 25 (NIV), "The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock." It was decided to build the Church with solid rock. Within a mile of the building site, there was a vast expanse of unique, solid rock known as South Carolina granite, the state stone. It is called "Flat Rocks." The work of quarrying the stone was begun by Bishop Ross Love, Sr., a farmer, together with other farmers who were church members. Most South Carolina residents 125 years ago were farmers. The stones were cut and hauled to the building site in wagons pulled by mules. During the year of building, it became a work of love, and there was much unity and love among the members. As in every building project, there was debt, and the farmers developed a plan to raise money. Each farmer planted an acre of cotton for the church. This was known as the "Lord's Acre," and it was tended to with great care and love. When the cotton was picked and ginned, it was brought to the church and sold at auction. Some years as much as \$2000.00 was raised and given to the church above their tithes and offerings. In today's dollars, that would amount to approximately \$28,000.00 per year. The new church was finished and the first worship service was held on Easter Sunday in 1925. The church was dedicated to the Lord and the Glory given to God. The church grew and continued to flourish. The 50th anniversary was celebrated on August 26, 1945 with between 500 and 600 members attending the celebration. On December 20, 1925, the first babies were baptized, one being Jim Love. Beautiful stained glass windows were dedicated. One notable window was dedicated in memory of Bishop Love, Sr. and in honor of his wife Addie H.

Love. Throughout the years, the church received beautiful gifts honoring many Loves: B. Love, Kenneth and Susan Love, P. Moore, Mary Jane Love, and Harry Love. The church just seemed filled with love and Loves!

Early in 1994, plans began to celebrate the centennial of the Bowling Green Presbyterian Church in 1995 with year long celebrations. On May 2, 1995, families gathered for an old fashioned trip to the rock quarry. Rather than travel by wagons pulled by mules, tractors were provided, pulling trailers for the families. As the children played, the adults enjoyed fellowship, box lunches, an old fashioned campfire roasting marshmallows, and singing campfire songs. On July 2, 1995, families gathered for an old fashioned picnic along with watermelons and churns of homemade ice cream and special music.

On a beautiful Sunday, September 10, 1995, church members, families, friends, and former church members came from near and far to join in celebrating the 100th anniversary of the Bowling Green Presbyterian Church. Church bells rang, and the church was overflowing. The sermon offered was based on Matthew 7:7, "Ask and it will be given to you; seek and you will find; knock and the door will be opened to you." Special music was sung all day, a wonderful picnic was held on the grounds with the day ending in special singing: "The Church's One Foundation," "Faith of Our Fathers," "How Great Thou Art," and closing with "Precious Memories."

Now for the rest of the story. The Bowling Green Presbyterian Church is the life long home of our own Betty Love, Apt. 321. Bishop Ross Love, Sr., along with his wagon and mule, who quarried the stone for the church, was her father; Addie H. Love, her mother; Susan Love, her niece, who with many other Loves now permanently reside in Bowling Green Presbyterian Church's cemetery. Our own Peggy Moore became a member in 1997. Just as Betty Love fills her church with joy and love, she now fills Westminster Towers with joy, love, and energy! We welcome Betty Love and Peggy Moore with our love and joy, and we thank her for the story of her church!





# Welcome to the Towers!



**Martha Haynsworth**  
Apt. 601



**Lloyd & Joann Twedt**  
Apt. 619



**Cynthia Dekun & Ronald Weisburg**  
Apt. 508



## Lee Smoak at The Citadel

Written by: Charles Smoak

Every year during The Citadel's reunion weekend, they have a dinner for all the alumni of the Junior Sword Drill. This is a group in which only about 12-14 cadets each year participate. It is an honor and very difficult to be chosen. This group does complicated silent choreographed marching with swords, and they are often used at certain formal ceremonies at The Citadel. My father is one of the oldest living members of this group, so they asked him to speak. He was part of the class of 1948 and participated in the Junior Sword Drill in 1943. They loved hearing him speak about what the Sword Drill was like back then and everyone was so impressed with how well he was doing. He gave a wonderful eight-minute talk and was placed at the head table, alongside the 4-star General Glenn Walters, who is the new President of The Citadel.







Betty Cunningham and Intern Jake



Ruth Page and Ray Damron

# Volunteer Ministries

While residents and staff members at Westminster Towers work together to build a strong network of care and support, we rely on our dedicated volunteers to help maintain the positive and supportive atmosphere we have created.

Westminster Towers works with all kinds of volunteers – from students to senior adults to school and community groups. Volunteers help with various activities in the Health Center, Rehab, and Manor:

- One-on-one visits
- Bingo
- Devotionals and Hymn sings
- Travel companions on outings
- Reading to our residents
- Manicures
- Serving refreshments
- Decorating for holidays
- Wheelchair strolls

In the Towers, volunteers served during the Spring Vendor Show, parties, Broadway Show, petting zoo, Hawaiian Luau, and many other big events.

Our volunteers served over 3,000 hours in 2018. One of our stars/volunteers, Carol Collins, was recognized as a National Point of Light Award Recipient in 2018, logging over 275 hours with us.

We have 40 active volunteers with 17 of these volunteers serving on a weekly basis at Westminster Towers Retirement Community.

We currently have four interns from Winthrop University who will be serving in Life Enrichment through activities and wellness from January



through May: Anita Birley, Jake Storms, Christian Smith, and Jazmine Gadsden. Look for these interns around the Westminster Towers campus.

Debbie Dyches, Volunteer Coordinator, assists the Life Enrichment Department in recruiting, training, and scheduling all volunteers at Westminster Towers. She works with individuals looking to make a difference in the lives of others. If you have a child or grandchild who is 15 years of age or older seeking volunteer hours for a class or a college application, please contact Debbie at [ddyches@westminstertowers.org](mailto:ddyches@westminstertowers.org).

She would be more than happy to get them involved!



**Debbie Dyches**  
Volunteer Coordinator





Lana and Ed Harding



Ruthann Poore and Louise Whitfield



Polly Schuerg



Betty Worrell





## Unit 2 New Year Celebration!



Steve and Barbara Ellsworth



Lorrain Burton



Donna Lyon and Daughter



Edith Blessing





Helen Benson



Miriam Hovis



Louise Lesslie



Willie Neil and Lois Dasher



## Have You Considered....

By: Dr. French O'Shields  
(Former Syndicated Columnist)

While writing some dates in my new weekly calendar, I realized the anniversary of my retirement was at hand. It didn't prompt any planned celebration, but some reflection was inescapable.

It had been years of new found pleasures, but not all pleasures. There has been some pain, but not all pain. Retirement is an experiencing of both.

For those of us who retired early because of necessity (whether medical or company policy) rather than by choice, it may be different. But I suspect for every retiree, there is both pleasure and pain.

For thirty years my daily schedule was largely determined by the members of the congregation I served. This new freedom to determine for myself what I do each day is better than having the IRS permanently lose my address. It feels so good; I have had a hard time convincing myself it wasn't sinful.

Who wouldn't enjoy getting up in the mornings by choice rather than an alarm. Oh, on occasion, to give a token nod toward discipline, I set the alarm. But most mornings, I can still overrule it. The choice is mine.

I have found great delight in having more time to devote to being a husband, father, and grandfather than the working years permitted.

Logic dictates and experience proves that normally retirement is more difficult for men. The profession or vocation that has been a major part of his life is no longer there.

There is more here than meets the eye. Because our culture is so performance oriented, a man equates his self-worth to his performance. So in retirement he struggles, painfully at times, with his sense of usefulness and self-worth. Under different cir-

cumstances, he has to fashion new goals. He is confronted with the reality of who he is and what life is all about without his work role to hide behind. Only those who have walked this path will know its pain.

My retirement years have convinced me that an enjoyable, successful retirement is determined more by attitude than anything else. Medical research has drawn the same conclusion.

I deplaned at Washington's National and walked across the street to the subway station. I asked a well dressed, nice looking man which subway stop was closest to the congressional office buildings. "I don't know, and furthermore, I don't give a d \_ \_ \_," he politely responded with a big smile. "I am retired!"

Then there was the man I have known all my life that I sat beside at a men's breakfast. After he told me he was retired, I asked, "What do you find to do to occupy your time?"

With every word embraced in laughter, he said, "Oh, that's no problem. You know me, I've never been very ambitious, and it doesn't take much to do for me to be happy. So I don't look for much."

"I'm having the greatest time of my life," a woman told me when I asked how she was adjusting to her retirement.

These people, and many others, have helped me along this journey. They have shown me the possibilities for the improvement of my attitude.

The thing that has helped me the most is the greeting card I picked up in a Christian bookstore in Kaneohe, Hawaii with this message: "Retirement is not being turned out to pasture, it is having more time to spend with the Good Shepherd who **LOVES** and cares for us more than any other! "



**Dr. French O'Shields**  
Writer

## Renovation Project Update

Exciting news – we have moved from the planning and design phase into the construction phase of the project! Many residents, community members, family members, employees and donors have been waiting for YEARS for us to be able to confirm that our renovation of Culinary/Life Enrichment spaces has begun!

During the last two weeks of January, the Fitness Room was closed and relocated to the basement, the Heritage Hall access hallway was closed, the Heritage Hall bathroom was demolished, windows and mirrors removed and other demolition work completed. This marks the beginning of phase one, when the current restroom/shower room is converted into two ADA-compliant restrooms and a new access hallway to Heritage Hall is built through the former Fitness Room. The swimming pool has also been closed for this phase due to the challenges of accessibility, dust and cleanliness when workers are having to walk through the pool space.

Behind the scenes, Rick, Elaine, Tray and the whole Culinary Services team are planning ahead: menu-writing, combining the schedules of two teams of kitchen staff, considering the logistics of getting food from the Health Center to the Heritage Hall without losing quality/temperature, how to set up the Heritage Hall as a Dining Room, what equipment/supplies are needed in the HH, how to provide breakfast/café options, and many other questions. We have also recently hired a Registered Dietician who will join the Culinary team and lead the clinical program in the Health Center, closely monitor safety/sanitation in all food preparation areas, and provide educational opportunities for residents across our campus to learn

about the impact of different diets on their personal health.

The Life Enrichment team is also using this time for some creative thinking on how to structure activities, programs and classes when the Heritage Hall is being used for dining. Expect to see some tight scheduling and quick resets/turnarounds in the Community Room, plenty of outings and some new and different classes/programs aimed at smaller groups with specific interests.

Many thanks to all of you for your patience as we work through this process.

### "Tell Me A Funny"

#### True Stories from around the Towers

**Resident:** Have you seen the police officers who patrol here at night?

**Amy:** Yes, I'm really glad to have them on our campus.

**Resident:** Did you see the one who was here last night? Do they hire them for their looks?

**Amy:** Ummm... I don't think so.

**Resident:** Because I'll tell you, I'd let that cutie frisk me anyway!

**Amy:** (speechless) !?!?!?



**Amy Laughlin**  
Director of Resident  
Services and HomeBridge





**Name Correction:** Jean McMath

## Contributions

### Endowment Fund

In memory of **Gloria Cody**  
Jeanette "Pix" Drennan  
Robert & Dorothy Southwell  
Vernon Sumwalt  
Ernestine Howard

### Rita Marks Education Fund

In memory of **Peg Arko**  
Thomas Thomas  
Frank Kiser  
Douglas Hollingsworth  
Ernestine Howard

### Life Enrichment

In memory of **Mary Louise Gregory**  
Lindsey Moore

## In Memory

**Gloria Cody  
Richard Denton  
Harold Denny**



*Who will win?*

Submit your vote to  
Dawn Martineau by  
February 12, 2019.

*King & Queen  
Prince & Princess*

**Any gift to the  
Endowment, Capital  
Campaign or Employee  
Assistance Fund can be  
made in honor or in  
memory of a loved one  
or neighbor.**



### Wally the Kangaroo

By: Pix Drennan

As most of you know, I was reared in Australia. When I was ten years old, some men were going kangaroo hunting and asked my dad if he would like to go with them. They were only supposed to shoot the males; however, someone shot a female by mistake. She had a baby in her pouch, and they asked my dad if he would like to take it home to me. He said yes, he would, and he brought him home. It was a lot of work because he had to be bottle fed for a couple months. We named him Wally.

I was very happy to get Wally, and we had a great time with him! Wally was with us for a couple of years. My dad was being transferred to another bank, and we could not take Wally with us, So we, along with Dad, took Wally into the country to mingle with other kangaroos. I was very sad. We saw some kan-

garoos feeding under a tree. Dad stopped the car, and he led Wally over to them. They accepted Wally right away. We stayed until the group moved to another patch of grass to feed. Wally looked at Dad as if to ask, "What do I do now?" Dad waved at him to go

join the others, and he hopped over to them. We stayed until they moved on again, and this time, Wally didn't even look back at us. He had discovered he was a kangaroo! I never saw Wally again and only hoped he had a happy life with the other kangaroos.



# This Month's Answers

	1	2	3	4
5		C	A	S
6	R	E	S	I
7	S	A	L	T
8	T	R	E	E



9	6	2	3	1	7	4	5	8
3	1	8	5	4	2	6	7	9
4	5	7	6	9	8	2	1	3
8	2	3	1	7	6	9	4	5
6	9	5	2	3	4	1	8	7
1	7	4	8	5	9	3	2	6
2	4	9	7	6	5	8	3	1
7	3	6	4	8	1	5	9	2
5	8	1	9	2	3	7	6	4

## Special Saturday BREAKFAST



FEBRUARY 9, 2019  
8:30 AM - 9:30 AM

OMELET STATION  
ASSORTED PASTRY DISPLAY  
FRESH FRUIT & YOGURT BAR

BREAKFAST BUFFET OF:  
SCRAMBLED EGGS  
BACON & SAUSAGE LINKS  
GRITS  
BISCUITS & GRAVY

ASSORTED JUICES, COFFEE, AND MILK

Westminster Towers, an extension of the ministry of Westminster Presbyterian Church, was founded on the theological principles and values of the Presbyterian Church in America. Our mission is to provide services that inspire, encourage, and empower seniors, while demonstrating the love of Christ to support individual well-being.



*Westminster Windows* is published monthly for the residents, staff and friends of Westminster Towers continuing care retirement community.

Submissions and column ideas are welcomed in writing to the following members of the newsletter committee (submissions will not be returned, and they will be used according to space availability and content appropriateness).

Newsletter Committee — Editor: **Sandy Graham**; Members: **Vernon Sumwalt, Pinky Funderburk, Beverly Henriquez, Gaylon Syrett, Marshall Doswell, Barbara Gladden, Janet Yocum, Linda Lenz**; Residents' Association President: **Frank Kiser**, President and CEO: **Jim Thomason**; Director of Life Enrichment: **Jennifer Allen**