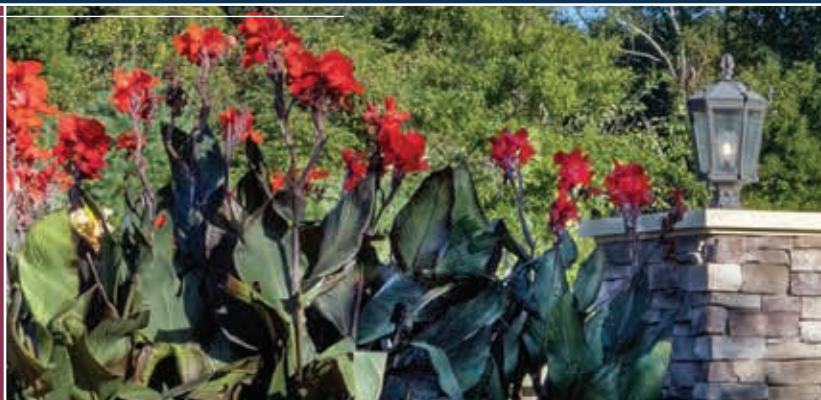




Lutheran
Social Ministries
OF MARYLAND

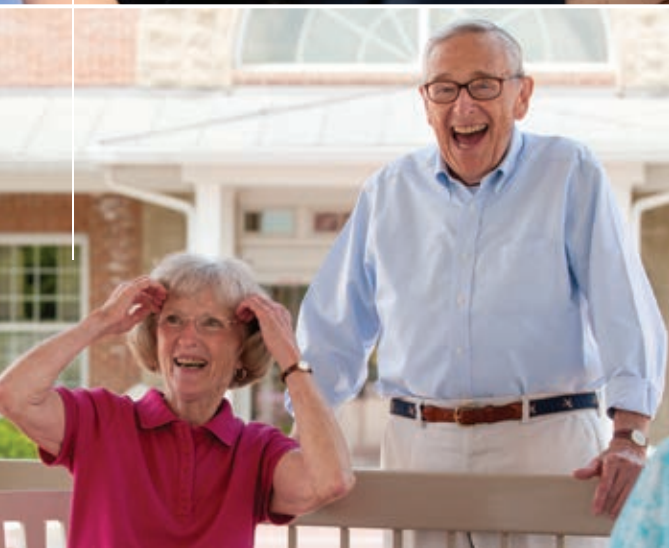


Helping individuals
live their **best**
lives in Carroll and
Howard Counties.



ANNUAL REPORT 2024

*Carroll Lutheran Village
Lutheran Village at Miller's Grant*



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Lutheran Social Ministries of Maryland

117 E. Main Street
Third and Fourth Floors
Westminster, MD 21157
marketing@lsmmd.org
443-605-1008
lsmmd.org



Lutheran Social Ministries of Maryland, established in 2018, provides strategic growth, vision, management and resources to its continuing care retirement communities, Carroll Lutheran Village and The Lutheran Village at Miller's Grant, which enables the communities to:

- Improve operational efficiencies, quality of care and services
- Attract a new generation of residents and team members
- Prepare for future growth and industry changes

Lutheran Social Ministries of Maryland is a ministry of the Delaware-Maryland Synod of the Evangelical Lutheran Church in America.

Our Mission

Lutheran Social Ministries of Maryland, guided by our faith-based values, and through collaboration with affiliated ministries and ventures, forges relationships among the broader communities, leverages organizational capacity and identifies and explores opportunities for further service.

Our Vision

Reimagining aging through innovation and thoughtful stewardship.

Our Values

- Respect
- Trust
- Innovation
- Compassionate service
- Integrity
- Community

Awards

Our award-winning recognition is proof of our excellence in senior living.



Carroll's Best

Voted by Carroll County residents, Carroll Lutheran Village has been recognized as Carroll's Best for 12 consecutive years as:

- Best Assisted Living
- Best Nursing Home
- Best Retirement Community



Best of Howard

Voted by Howard County residents, Lutheran Village at Miller's Grant has been recognized as the Best of Howard for best senior housing in Howard County for six consecutive years.

HSPCC Partnership

In staying true to the community core value, Lutheran Social Ministries of Maryland supported the Human Services Programs of Carroll County by encouraging team members to volunteer for the Westminster non-profit organization.



Left to right: Monica Burnham, development coordinator, and Mary Dietz, executive assistant

Team members volunteered to assist the organization in various activities including adopting a garden plot. During the summer of 2023, some of LSMMD's green-thumb team members did everything to care for the plot including preparing the soil, planting vegetable seedlings, watering the crops and harvesting fully-ripe vegetables, all to provide Carroll County's underserved residents with fresh produce.

HSPCC provides a variety of services (e.g. tax preparation, child care, parent classes, family shelter, cooking classes, food provision, ESL classes and aid with utility bills) to Carroll County's underserved residents. After considering several non-profit organizations in Westminster, HSPCC's outreach services provided an ideal opportunity for LSMMD team members to serve.



Pride, Joy and Gratitude

VICTORIA BURTON HATHAWAY

Board of Trustees Chair

Pride, joy and gratitude are the words penciled at the top of the page as I reflect upon my message for this year's annual report. These three words best describe how I feel about the individuals who lead, serve and reside in our communities; the past year's accomplishments; my six years of service to the board of trustees for Lutheran Village at Millers Grant and Lutheran Social Ministries of Maryland; and our organization in general.

LSMMD's Vision reads:

"Reimagining aging through innovation and thoughtful stewardship." Spending the past years working together with team members, board members and residents, doing just exactly this – innovating and stewarding this organization – has been an incredible privilege.

Innovative leadership has created wonderful outcomes including Carroll Lutheran Village's beautiful

renovation of Avondale Place and the construction progress of LVMG's Phase II residences and Performing Arts Center/Chapel. All are a result of strategic planning and initiatives at the leadership level, thoughtfully led by our President and CEO Jeff Branch and the executive team, all the way through to daily operations.

New and better services are apparent in every aspect of community life, whether it is delivering care, communications, culinary services, events, philanthropy, staffing and other services. Keeping the tried and true traditions that make us who we are as LSMMD has been the hallmark.

Stewardship is a principle I take very much to heart, and it has been phenomenal to see it embraced at every level at LSMMD and the communities. By working together as a team, over the years, we are creating community, while showing integrity, respect, trust

and compassionate service – LSMMD's core values – to each other every day.

As I review the past year's activity, I see stewardship shining through in everything from fiduciary responsibilities – every mission has a margin – to promises being honored with beautiful and sensitive renovations in each community, especially in memory care and health care/skilled nursing.

LSMMD's mission is more important than ever, and we are uniquely poised to continue our tradition of excellence in service, partnership with the wider community and future growth.

As we move into the new year, we are blessed to be guided by a visionary team, strong mission, committed board of trustees and strong connection to the residents and communities we serve. I hope you enjoy reading about our progress in 2024 and where we are headed in 2025!

Driven to Succeed

JEFF BRANCH

President and CEO



Every four years we experience the thrill of victory at the Olympic and Paralympic games. As these games are televised, I find myself watching sports I know little about and heartily cheering for the USA. I am endlessly impressed by their commitment, perseverance and abilities and often think about what could be learned from them and applied to our communities – specifically, how their drive to perform their best influences their preparation and improving their performance in challenging situations.

Studies show athletes who focus on mindset and practice positive thinking manage stress and quickly recover from setbacks. Additionally, when they set four-year goals, they have greater success at facing challenges.

Having been awarded the best senior living communities, in the communities where they reside, is a testament to our drive for performing and delivering the best to our residents.

Transforming our communities through expansion and renovation is likely the most visible example of our organization's drive to deliver

the best to current and future residents, which also supports our vision for reimagining aging.

Great strides have been made to renovate Carroll Lutheran Village's Avondale Place and Lutheran Village at Miller's Grant's expansion. Many of Avondale Place's renovations are completed, leaving residents and team members excited to see the project fully completed. Since LVMG's groundbreaking ceremony in the summer, witnessing the progress being made to construct new buildings has been amazing.

Applying that Olympian mindset to our team, we invest in their growth so they can perform and deliver their best to the residents we serve. Our team is paramount to our success.

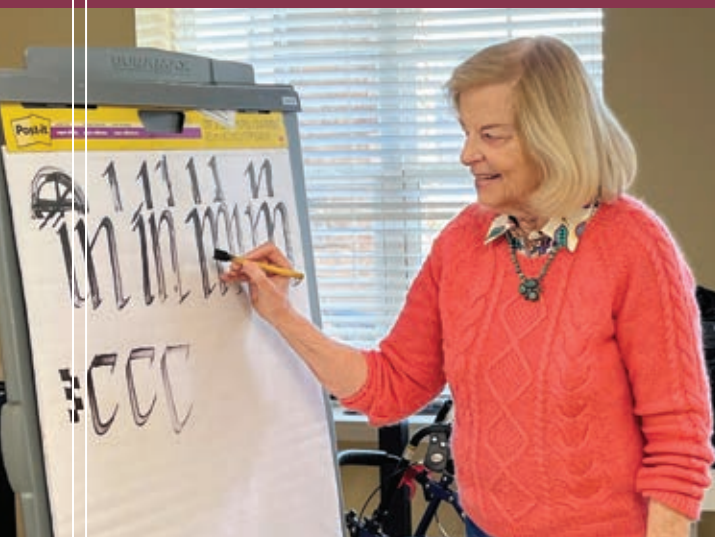
In addition to a monthly HR Hour, which provides managers with a greater understanding of policies and procedures, and encouraging team members to attend Leading Age Maryland's Emerging Leaders course, which exposes team members to new practices and develops their leadership skills, we added two new training opportunities:

Supervisor Bootcamp is an intensive training program that delves deep into supervisory skills. The HR team leads interactive training sessions for team members to grow their skills through role playing. The multi-session program focuses on a new supervisory topic each time training is held.

Resiliency Training provides tools and tips to team members to increase satisfaction, engagement and overall well-being while lowering stress and depression.

Thanks to our residents' generous donations, scholarships are available for team members to pursue higher education and training to grow their skills and careers. In FY24, 30 scholarships were awarded.

I have only scratched the surface on our drive to be the best, or as Olympians refer to – going for gold. Just as they never settle for the status quo and constantly push themselves to perform better, we share the same mindset, whether it is visually seen by the amenities we offer or experienced by the care and service our team delivers.



Board of Trustees

VICTORIA B. HATHAWAY

Chair

DAVE BOLLINGER

CHRIS BORCIK

DAVE BOWERSOX

VIC BROCCOLINO

REV. CRISTOPHER FRIGM

ANANTA HEJEEBU

STEVE LAMBERTSON

LINDSAY MOSS

DOROTHY PLANTZ

REV. DAVID SCHAFER

JEFF BRANCH

President/CEO

Ex Officio Board Member



Corporation Churches

CALVARY LUTHERAN CHURCH

The Rev. Anke Deibler
Mt. Airy

CHRIST LUTHERAN CHURCH

The Rev. Michael C. Adams
Upperco

FIRST LUTHERAN CHURCH

The Rev. Mike Louia
Ellicott City

GRACE LUTHERAN CHURCH

The Rev. Matt Pensinger
Westminster

HOLY SPIRIT LUTHERAN CHURCH

Vicar Tom Smoot
Eldersburg

KEYSVILLE LUTHERAN CHURCH

The Rev. Cathy Feil
Keymar

MESSIAH LUTHERAN CHURCH

The Rev. Michael Dubsky
Sykesville

MT. JOY LUTHERAN CHURCH

The Rev. Peter Naschke
Gettysburg

MT. TABOR LUTHERAN CHURCH

The Rev. James Russell
Rocky Ridge

RESURRECTION PARISH

The Rev. Dot Lundgren
The Rev. Amanda McCaffery
Deacon Don Helfer

IMMANUEL LUTHERAN CHURCH

Manchester

JERUSALEM LUTHERAN CHURCH

Westminster

ST. ABRAHAMS LUTHERAN CHURCH

Hampstead

ST. PAUL LUTHERAN CHURCH

Upperco

ST. PETER LUTHERAN CHURCH

Hampstead

ST. BENJAMIN LUTHERAN CHURCH

The Rev. David Schafer
Westminster

ST. JAMES LUTHERAN CHURCH

Vacant
Union Bridge

ST. JOHN LUTHERAN CHURCH

The Rev. Christopher Litton
Westminster

ST. LUKE'S LUTHERAN CHURCH

The Rev. Nichole Wachter
New Windsor

ST. MARK LUTHERAN CHURCH

The Rev. Andrew Carr
Hampstead

ST. MARK LUTHERAN CHURCH

The Rev. Michael Dubsky
Snydersburg

ST. MARY'S LUTHERAN CHURCH

The Rev. Cris Frigm
Westminster

ST. PAUL LUTHERAN CHURCH

The Rev. Peter Naschke
Gettysburg

TRINITY LUTHERAN CHURCH

The Rev. Cris Frigm
Taneytown

TRINITY LUTHERAN CHURCH

The Rev. Melissa Helfer
Westminster

Executive Leadership

**OPERATED BY LUTHERAN SOCIAL
MINISTRIES OF MARYLAND**

Carroll Lutheran Village and Lutheran Village at Miller's Grant are nonprofit, faith-based life plan communities committed to offering older adults opportunities, resources, services and programs to enhance wellness, enrich daily living, foster independence and connect with the greater community throughout their aging journey. The communities are committed to providing the best possible life for all residents, including access to on-site health care services and other amenities.



JEFF BRANCH
President and CEO



KEN CONNELLY
Vice President,
Operations/Sales



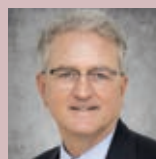
SUZY DYER-GEAR
Vice President,
Human Resources



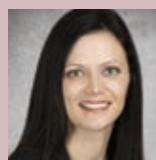
PAIGE MILLS-HAAG
Vice President,
Philanthropy



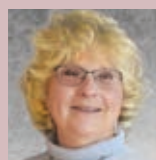
LISA PEARRE
Vice President,
Marketing and Communications



STEVE POWELL
Vice President,
Finance and Technology



MICHELLE ROSENHEIM
Executive Director,
Lutheran Village at Miller's Grant



ANN McDERMOTT
Interim Executive Director and
Assistant Executive Director
Carroll Lutheran Village

Honoring the Past, Looking to the Future – Stewarding Legacy Gifts to Fund the Mission

PAIGE MILLS-HAAG

Vice President of Philanthropy



My deepest gratitude to you, our loyal donors, for your continued financial investment in our philanthropic mission in FY24. Your generosity and support have made a significant impact in the lives of those we serve, and for that, we are humbled and truly grateful.

Thanks to your contributions, we have allocated funds to important initiatives, including resident assistance programs, team member scholarships and unrestricted dollars to be used where needed most. These funds have made an impactful and tangible difference in the lives of our residents and team members, and we are incredibly grateful for your support. It's our honor to thank, celebrate and publicly acknowledge you for investing in the philanthropic mission of our communities.

Great strides have been made since launching the \$4 million capital campaign for Lutheran Village at Miller's Grant's Performing Arts Center/Chapel. In November 2023, we transitioned the campaign to the public phase. During the last two quarters of FY24, we focused on

delivering presentations to LVMG residents, visiting donors, attending external stakeholder events and increasing communications with key stakeholders to secure an additional \$1.2 million in pledged support and legacy gifts.

As a result, the campaign surpassed the \$2 million benchmark last summer, thanks to donors' continued support. It's incredibly gratifying and remarkable to witness the generosity of residents, families, community partners and friends when we unite for a common goal.

As Carroll Lutheran Village looks to the future, the Health Care Center Reimagined capital campaign has transitioned to a quiet phase. Funds raised will help transform the skilled nursing and memory care space to meet the current and future needs of CLV residents and the organization.

Thanks to the generosity of our stakeholders and friends, \$1.8 million has been raised to date. The HCC Reimagined capital campaign will launch into the public phase by FY26. We thank everyone who has already pledged their support and those who will invest in the

future of CLV's Health Care Center Reimagined campaign. Together, we are reimagining aging!

Since joining Lutheran Social Ministries of Maryland a year ago, the Philanthropy team has embraced new processes, resources, continuing education, and a new strategic direction. And, Carroll Lutheran Village welcomed a new Director of Philanthropy at the close of the fiscal year.

Finally, I want to emphasize that every conversation and life story shared are extraordinary and valued because the relationships developed form lifelong bonds and inspire transformational gifts that forever change the lives of those who will benefit from your generosity. Today, and every day, we are thankful to provide meaningful and intentional stewardship of your gifts and legacy plans. Whether you sponsor an event, support a campaign, volunteer your time, share your resources or leave a planned gift in your will or trust to benefit our communities, gifts of every size are impactful. YOU make a difference!

Spiritual Community: A Gift of God

THE REV. CHARLES MARSHALL

Chaplain, Carroll Lutheran Village

Community is core value #1 at Carroll Lutheran Village. We seek to live this value by building community within CLV and by forming mission partnerships within the larger community – Westminster, Carroll County and the global community.

During the past year, our worshiping community at Krug Chapel has begun a new outreach mission, Open Hands, Open Hearts. Involving our residents in shared mission outreach builds community at CLV and connects us with the larger community, of which CLV is an integral part. Shepherd's Staff, Caring Carroll, Westminster Rescue Mission, Carroll County Food Sunday, Lutheran World Relief, Carroll Lutheran School, Pregnancy Support Center of Carroll County and Boys and Girls Clubs of Carroll County are just some of the organizations our community has helped.

Shared weekly worship and special services include residents, in all levels of care, praising God with a single voice. Bible study and hymn sings, provided on all levels of care, and maintaining a Festival Choir, which sings at special services, draw residents together in community around word and music.

Our chaplains are available for personal spiritual care and support, as are our trained volunteer Stephen Ministers who extend our spiritual reach across the CLV community. We believe that spiritual community is not a human achievement but a gift of God through the Holy Spirit. It is our task as chaplains with our volunteer chaplaincy team to put that gift to use, "making every effort to maintain the unity of the Spirit in the bond of peace." (Ephesians 4:3)

Ubuntu

THE REV. CHASITY L. WIENER

Chaplain, Lutheran Village at Miller's Grant

I'd like to start with a story, which goes like this ... an anthropologist proposed a game to the kids in an African tribe. He put a basket full of fruit near a tree and told the kids whoever got there first would win the sweet fruits.

When he told them to run, they all took each other's hands and ran together. When the anthropologist asked them why they ran together, as the fastest runner could have had all the fruits, they said, "Ubuntu. How can one of us be happy if all the other ones are sad?"

Ubuntu, in the Xhosa culture means, "I am, because we are." Desmond Tutu once said, "You share what you have. It is to say, 'My humanity is inextricably bound up in yours. We belong in a bundle of life.'"

Therefore, Ubuntu means community.

In the community that is Lutheran Village at Miller's Grant, our humanity is inextricably bound in each other. Through the efforts of Conscious Aging, we companion together, sharing both the joys and challenges of this final third life, which is richly seeded with opportunities to grow spiritually, emotionally and psychologically. This approach aims to shift consciousness away from self-limitation, isolation, anxiety and fear toward expansiveness, wholeness, connection and compassion. Ubuntu.

In this posture of openness, we serve others in need through community outreach from Open Hands, Open Hearts, volunteering at the Howard County Food Bank, Columbia Community Cares and Home of Our Own, and collecting supplies each month for various schools and community organizations. Ubuntu.

If that was not enough, we are investing in our own community with the Phase II expansion project; including a new independent living building and restaurant, expanding the Health Care Center and assisted living to include a new memory care support neighborhood; and expanding our philanthropic gifts for team members in need and for residents who outlive their financial resources through no fault of their own. Ubuntu.

Financial Highlights

Financial data reflected in Carroll Lutheran Village and Miller's Grant financial reports are also reflected in this report.

The Community Financials are prepared as Special Purpose Financial Statements and do not include the inter-company eliminations.

Assets	2024	2023
Current Assets	14,492,419	10,115,764
Investments	15,408,326	16,573,304
Assets Whose Use is Limited or Restricted	109,854,202	56,325,037
Property, Buildings and Equipment	173,204,706	166,196,737
Other Assets	646,386	123,880
Total Assets	\$ 313,606,039	\$ 249,334,722

Liabilities and Net Assets		
Current Liabilities	14,585,250	14,815,634
Other Long-term Liabilities	—	—
Long-term Debt, Net	153,091,492	102,445,037
Deferred Revenue and Advance Deposits	135,163,134	126,359,582
Net Assets	10,766,163	5,714,469
Total Liabilities And Net Assets	\$ 313,606,039	\$ 249,334,722

Revenues		
Health Care Center	13,013,833	11,455,887
Assisted Living	6,727,355	6,585,608
Memory Care	993,714	—
Independent Living	36,001,784	34,705,520
Bequests, Contributions, Memorials and Other Gifts	57,884	160,719
Investment Income and Realized and Unrealized Gains	3,423,587	1,880,678
Other Income	6,382,964	4,372,163
Total Revenues	\$ 66,601,121	\$ 59,160,575

Expenses		
Nursing, Resident, Dietary, Housekeeping, Laundry	25,202,872	22,446,036
General, Administrative, Marketing and Development	12,768,942	12,261,490
Plant	9,990,304	9,952,404
Depreciation and Amortization	9,539,555	9,004,293
Interest	5,472,518	5,908,658
Total Expenses	\$ 62,974,191	\$ 59,572,881

Operating Income (Loss)	\$ 3,626,930	\$ (412,306)
Net Unrealized Gains (Losses) on Investments	1,141,512	\$ 461,529
Change in Net Assets Without Donor Restrictions	5,298,220	49,223
Change in Net Assets With Donor Restrictions	(246,526)	251,115
Change in Net Assets	\$ 5,051,694	\$ 300,338



For over 40 years, Carroll Lutheran Village has helped older adults achieve their personal best in our Life Plan Community. Our community provides residents with a relaxed, yet active, lifestyle, so they can spend their time enjoying life, knowing health care support and resources are available if they ever need it. With convenient services and amenities, exciting activities, person-centered health care and warm friendly team members in one community, it's no wonder we have been recognized as Carroll's Best for 12 consecutive years.

Board of Trustees

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DAVID MORGAN
Vice Chair

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JENNI GLENNON

JOHN OLSH

NEIL SALONEN

JAMES SCHWARTZ

DOT SISLER

JEFF BRANCH
President/CEO, Ex Officio
Board Member

A Year of Achievements

DAVID BOLLINGER

Board Chair, Carroll Lutheran Village



As I reflect on another remarkable year at Carroll Lutheran Village, I am proud of the many achievements we have celebrated. CLV continues to grow and evolve, all while remaining dedicated to providing exceptional care and enriching experiences for all who call it home. Over the past year, much progress has been made in renovating Avondale Place. The updates enhance the comfort and style of independent living and shared spaces, including a new coffee/tea bar. As portions of the project have been completed, it has been a joy seeing how these changes have positively impacted residents' daily lives.

In addition to physical improvements, there have been significant strides to elevate the memory care support neighborhood. Obie for Seniors, an interactive gaming system that engages and entertains while enhancing cognitive stimulation, physical activity and social interaction, was added to an

already stimulating program of activities that also includes It's Never Too Late (i.e., iN2L) – a program that helps residents connect with families through music, education, worship, games and more.

After recently partnering with Dementia Coach Dr. Cate McCarty, the Memory Café and Memory Care Support Group were launched. The Memory Café offers residents, families and loved ones themed social events where they can build meaningful connections – offering a supportive and joyous environment for everyone involved.

The Memory Care Support Group provides a space for families to share, learn and connect with others navigating similar experiences. This group fosters a sense of community and understanding, reinforcing our commitment to supporting residents and their entire support network.

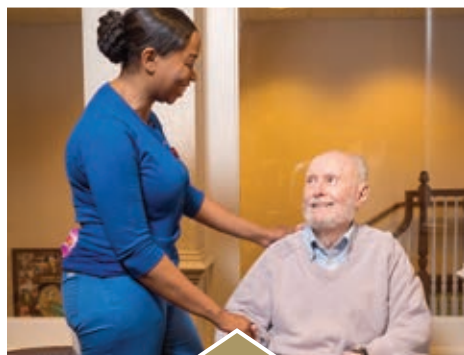
I am also thrilled to report that CLV's annual golf tournament was a resounding success – raising

\$101,539, exceeding its net fundraising goal of \$90 thousand. This achievement is a testament to the dedication and generosity of our participants, sponsors, donors, team members and volunteers. The funds raised supported CLV's Benevolent Care Fund, ensuring residents whose funds have been depleted through no fault of their own will continue to live and age well at CLV – the place they call home.

Lastly, staying steadfast to our mission, vision and values has led CLV to being recognized as Carroll's Best for 12 consecutive years. This is an extraordinary accomplishment, and I have no doubt CLV will continue to thrive and receive this recognition in future years.

As we look ahead, we remain committed to creating a vibrant, compassionate and supportive community for all. Thank you for your continued trust and support. Together, we are building a brighter future for CLV.

Community at a Glance



483
Residents in
Independent Living



88
Residents in
Assisted Living



315
Residents in
**Skilled Nursing/
Long-term Care**

\$3,924,000

BENEVOLENT CARE

Financial support directed to residents who outlive their financial resources, so they can continue to live in our community with dignity and among friends.

\$11,399

GIFT SHOP DONATION

Benefiting the Ministry of Caring.

20,634

VOLUNTEER HOURS

Performed by residents and team members.

6

**ORGANIZATIONS SERVED BY
OPEN HANDS, OPEN HEARTS**

Resident and chaplain-led outreach ministry

Boys & Girls Club of Carroll County, Caring Carroll, Carroll County Food Sunday, Pregnancy Support Center of Carroll County, The Shepherd's Staff and Westminster Rescue Mission

\$46,387

TEAM MEMBER SCHOLARSHIPS

Generous donations from community residents and friends, provide awarded employees with financial assistance for college tuition and clinical and professional development expenses so they may grow their career at CLV.

\$691,191

**CARROLL COUNTY
PROPERTY TAXES**

312

NUMBER OF TEAM MEMBERS

Including 212 new team members in FY24

\$11,615,823

TEAM MEMBER PAYROLL

Financial Highlights

Assets	2024	2023
Current Assets	5,487,797	3,588,799
Investments	45,000	45,000
Assets Whose Use is Limited or Restricted	38,080,423	44,112,641
Property, Buildings and Equipment	74,185,649	66,173,647
Other Assets	—	—
Total Assets	\$ 117,798,869	\$ 113,920,087

Liabilities and Net Assets		
Current Liabilities	4,616,329	5,443,479
Other Long-term Liabilities	—	—
Long-term Debt	49,568,237	50,665,746
Deferred Revenue and Advance Deposits	42,199,793	36,886,610
Net Assets	21,414,510	20,924,252
Total Liabilities and Net Assets	\$ 117,798,869	\$ 113,920,087

Revenues		
Health Care Center	10,896,550	9,522,257
Assisted Living	4,622,507	4,388,619
Memory Care	993,714	—
Independent Living	16,880,727	16,772,153
Bequests, Contributions, Memorials and Other Gifts	51,455	118,469
Investment Income and Realized and Unrealized Gains	1,175,206	154,655
Other Income	3,126,707	2,446,355
Total Revenues	\$ 37,746,866	\$ 33,402,508

Expenses		
Nursing, Resident, Dietary, Housekeeping, Laundry	17,438,499	15,136,634
General, Administrative, Marketing and Development	7,407,962	7,202,130
Plant	5,823,008	5,854,843
Depreciation and Amortization	4,945,625	4,402,590
Interest	2,038,451	2,411,966
Total Expenses	\$ 37,653,545	\$ 35,008,163

Operating Income (Loss)	\$ 93,321	(\$ 1,605,655)
Net Unrealized Gains (Losses) on Investments	41,019	358,572
Change in Net Assets Without Donor Restrictions	134,340	(1,247,083)
Transfer of Net Assets from Related Party	—	5,000,000
Change in Net Assets With Donor Restrictions	355,918	133,945
Change in Net Assets	\$ 490,258	\$ 3,886,862

Lutheran Village at Miller's Grant



Lutheran Village at Miller's Grant in Howard County welcomed its first residents in 2016. Today, nearly 350 older adults 60 and better call LVMG home. The community provides person-centered care and opportunities for residents to live the best life possible, and partners with community and educational organizations that share a passion for service and support for older adults. The care continuum allows residents to access on-site health care.

Board of Trustees

DOROTHY PLANTZ
Chair

BOB MUIR
Vice Chair

GEORGE CONKLIN

RICHARD FUNKE

JIM GEIER

SANDY HORNOR

KEN HUNTER

ANDRE LINGHAM

PAUL MILLER

JEFF BRANCH

President/CEO,
Ex Officio Board Member

The Best is Coming!

DOROTHY PLANTZ

Board Chair, Lutheran Village at Miller's Grant



In last year's annual report, my predecessor, Jay Zumbur, noted that the "best is yet to come" for Lutheran Village at Miller's Grant. In 2024, I am excited to report that the "best is coming" to LVMG.

Groundbreaking has occurred and the transformation of LVMG has begun. An aggressive building schedule involves simultaneously building a Performing Arts Center/Chapel, a new independent living building and a new restaurant – a gastro pub – and expanding the Health Care Center and assisted living to include a new memory care neighborhood.

State-of-the-art features are planned throughout the Phase II expansion project. For example, the Performing Arts Center/Chapel will offer a large multi-functional space that can be set up for worship services and arranged for performing arts events. Additional meeting rooms will be available for residents for a variety of cultural and recreational activities that align with their interests.

The new memory care neighborhood includes contemporary features that provide an inviting, safe and secure environment, filled with engaging activities that take a modern approach to memory care support including a garden, which will help boost mood and emotional well-being and trigger pleasant memories as well as provide

a quiet space for easing stress, anxiety, agitation and pain.

Those state-of-the-art features and first-class amenities may make LVMG a top-notch community for residents, but the people – residents and team members – make the community special.

An already full calendar of activities will expand with the Performing Arts Center/Chapel, providing more opportunities for residents to live a fuller life while making social connections, helping to foster community – one of our core values. The new gastro pub, featuring in and outdoor dining, will be another social spot for residents to enjoy each other's company over great food.

From walking a dog around the beautiful community, taking a short walk to the Ellicott City 50+ Center and Howard County Public Library's Charles E. Miller Branch and Historical Center, participating in a day trip with dear LVMG friends or taking a swim in the all-season pool, these kinds of life-engaging opportunities will only increase with the completion of the Phase II expansion project.

Preparing for and conducting a major building project in an occupied residential community is not easy. I want to thank the executive team, led by President and CEO Jeff Branch, for establishing the benchmarks for integrating this major building

project seamlessly into the strategic development of LVMG through the financing, communication plans and collaborations with LVMG's building partners.

Additionally, I want to thank Michelle Rosenheim, LVMG's executive director, for her leadership as she ensures all plans are executed in a manner that provides the least disruption to residents. And a special thank you to the LVMG leadership team for maintaining an open door of communication of information regarding the Phase II expansion project.

It would be short-sighted of me not to mention LVMG's residents and team members who have supported this project from the beginning, despite the increased noise and dust being generated throughout the community. I also want to thank them for their flexibility as they manage the change in parking and traffic flow.

In conclusion, I recognize this project would not be possible without the support of the entire community including the leadership team, board of trustees, team members and most importantly the residents.

Excitement is building! Join me as we watch the wonderful changes, which are occurring weekly as this project comes to fruition, and may we all remember, "the best is coming!"

Community at a Glance



337
Residents in
Independent Living



28
Residents in
Assisted Living



31
Residents in
**Skilled Nursing/
Long-term Care**

\$347,700

BENEVOLENT CARE

Financial support directed to residents who outlive their financial resources, so they can continue to live in our community with dignity and among friends.

\$78,602

MODERATE INCOME HOUSING SUPPORT

Amount of direct support through the Moderate Income Housing Unit Program.

9,638

VOLUNTEER HOURS

Performed by independent living residents.

11

ORGANIZATIONS SERVED BY OPEN HANDS, OPEN HEARTS

Resident and chaplain-led outreach ministry

Columbia Community Cares, Columbia Pregnancy Center, Community of St. Dysmas, Ellicott City 50+ Center, Grassroots, Global Refuge, Home of Our Own, HopeWorks of Howard County, Howard County Food Bank, Indian Cultural Association and Swansfield Elementary School

\$31,889

TEAM MEMBER SCHOLARSHIPS

Generous donations from community residents and friends, provide awarded employees with financial assistance for college tuition and clinical and professional development expenses so they may grow their career at LVMG.

\$1,132,003

HOWARD COUNTY PROPERTY TAXES

171

NUMBER OF TEAM MEMBERS

Including 102 new team members in FY24

\$5,954,618

TEAM MEMBER PAYROLL

Financial Highlights

Assets	2024	2023
Current Assets	8,345,836	4,373,738
Investments	15,408,326	16,573,304
Assets Whose Use is Limited or Restricted	71,758,156	13,774,166
Property, Buildings and Equipment	98,122,802	99,203,791
Other Assets	529,778	—
Total Assets	\$ 194,164,898	\$ 133,924,999

Liabilities and Net Assets		
Current Liabilities	10,022,852	9,264,681
Other Long-term Liabilities	—	—
Long-term Debt	103,523,255	51,779,291
Deferred Revenue and Advance Deposits	92,963,341	89,472,972
Net Assets	(12,344,550)	(16,591,945)
Total Liabilities and Net Assets	\$ 194,164,898	\$ 133,924,999

Revenues		
Health Care Center	2,117,283	1,933,630
Assisted Living	2,104,848	2,196,989
Independent Living	19,121,057	17,933,367
Bequests, Contributions, Memorials and Other Gifts	6,429	42,184
Investment Income and Realized and Unrealized Gains	2,248,381	1,726,023
Other Income	2,555,137	1,192,923
Total Revenues	\$ 28,153,135	\$ 25,025,116

Expenses		
Nursing, Resident, Dietary, Housekeeping, Laundry	7,692,222	7,248,956
General, Administrative, Marketing and Development	5,046,052	4,688,824
Plant	4,167,296	4,099,061
Depreciation and Amortization	4,593,930	4,538,504
Interest	3,434,067	3,496,692
Total Expenses	\$ 24,933,567	\$ 24,072,037

Operating Income (Loss)	\$ 3,219,568	\$ 953,079
Net Unrealized Gains (Losses) on Investments	1,100,493	102,957
Change in Net Assets Without Donor Restrictions	4,849,839	1,056,036
Transfer of Net Assets from Related Party	—	(5,079,641)
Change in Net Assets With Donor Restrictions	(602,444)	117,170
Change in Net Assets	\$ 4,247,395	(\$ 3,906,435)

Community Partnership and Support

July 1, 2023 – June 30, 2024

We extend our deepest gratitude to the following individuals and organizations that have supported our mission to serve older adults and their families. Their generous contributions of time, talent, personal donations and corporate sponsorships have improved the lives of hundreds of older adults and made continuing education possible for those who are called to serve in our industry.

Contact Paige Mills-Haag, vice president of philanthropy, at 443-605-1004 or pmillshaag@lsmmd.org for information on how you can support Lutheran Social Ministries of Maryland and its communities, Carroll Lutheran Village and Lutheran Village of Miller's Grant.



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300 St. Luke Circle
Westminster, MD 21158
410-848-8922
clvillage.org



9000 Fathers Legacy
Ellicott City, MD 21042
410-465-2005
millersgrant.org

