

FROM CORNFIELD TO VILLAGE: 35 YEARS IN THE MAKING

May 2015 marks the beginning of an anniversary for Carroll Lutheran Village that will span nearly 18-months. It was on May 4, 1980 that the first shovel of earth was turned for the construction of the Village, five years after a new Lutheran pastor in Westminster questioned at his first pastor's meeting what could be done to better care for seniors within the congregation.

Rev. Dr. Fred Eckhardt became the pastor at Grace Lutheran Church in Westminster on September 1 of that year. Later that month he attended his first meeting of the Westminster District (now Conference) of the Maryland Synod (now Delaware-Maryland Synod) of the Lutheran Church in America.

In a reflection dated January 1, 1979, Rev. Eckhardt recounted how the vision of Carroll Lutheran Village came to be:

"Following my introduction by Pastor Reis, he posed the question as to whether I had any special thoughts or dreams or projects in mind for the District. Taken aback, I simply stated that I had already run into a problem I had experienced over the years during my ministry in New York City. Hospitals were relatively close but nursing homes were few and far between. Was there any hope that we could establish one in the Westminster District? The rest of the meeting was virtually spent on that topic."

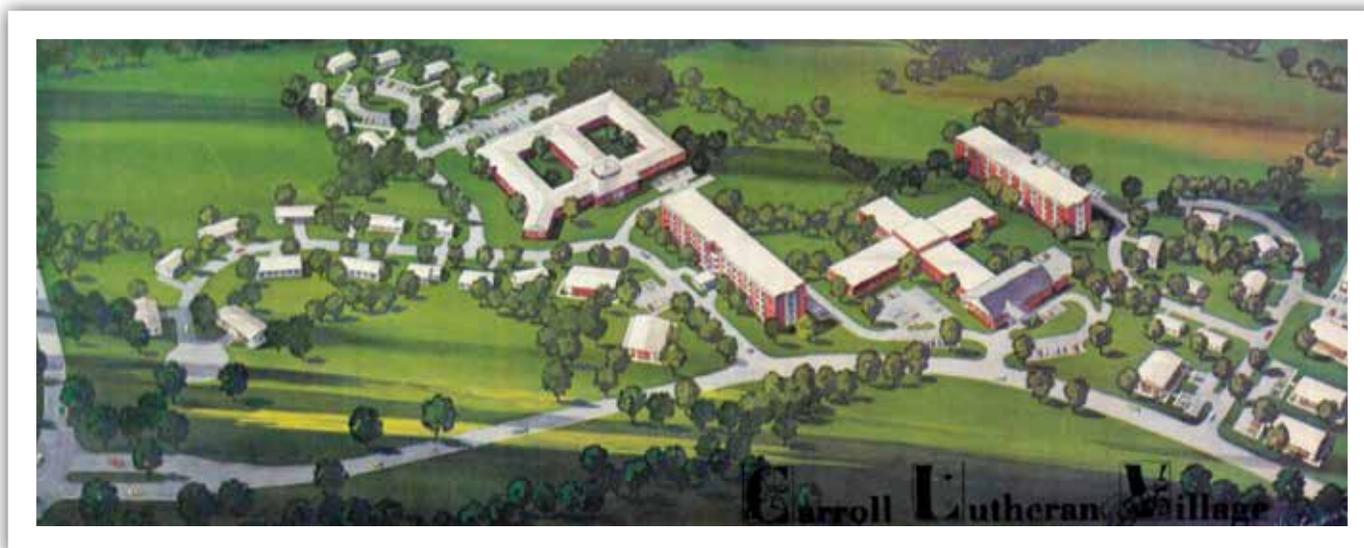
And the seed for Carroll Lutheran Village was planted.

Several formal meetings of the Carroll Lutheran Village Committee were held in 1976 at Grace Lutheran Church to study the possibility of moving forward with the idea. Each congregation in the district was invited to send representation. On September 12, 1977, 22 congregations of the Westminster District signed the articles of incorporation establishing Carroll Lutheran Village as a non-profit organization to provide housing



In a photo taken prior to May 1980, Rev. Dr. Harry Krug (left) and Rev. Dr. Elwood Falkenstein (right) hold a sign on the Griswald property along Bell Road in Wakefield Valley, the 40-acre site selected for the future Carroll Lutheran Village.

(continued on page 2)



This artist's rendering of the planned Carroll Lutheran Village was included in an early version of marketing materials before construction began.



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Carroll Lutheran Village is a continuing care retirement community dedicated to the ministry of caring in a Christian atmosphere fostering quality life and services for the whole person.

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FROM CORNFIELD TO VILLAGE: 35 YEARS IN THE MAKING (CONTINUED)

and care to senior citizens. The group developed a plan to build a skilled nursing home as well as independent housing options for seniors to live on site with the security of knowing that skilled care was available if and when needed.

With the concept gaining momentum, it was time to raise capital. On June 9, 1978 the Maryland Synod of the Lutheran Church in America approved a request to conduct a \$500,000 capital campaign among member congregations to purchase the land to build this Village.

From solicitation materials sent for the capital campaign:

“The establishment of the Carroll Lutheran Village is a challenge to all the Lutherans of the Westminster District to show their strength, unity, and faith....We plan a village for the care of these people that they may live comfortably and securely with the companionship of others and with the services of compassionate people.”



Rev. Dr. Elwood Falkenstein (left) and Rev. Dr. Harry Krug (right) turned over the first spades of earth at the May 4, 1980 groundbreaking.

The search committee looked at four locations, finally selecting the Griswald Property, part of Farm Content, a former Shriver Farm, off Bell Road between Rt. 31 and Uniontown Road. The 40-acre property was purchased for \$12,000

per acre in April 1979 with groundbreaking held on May 4, 1980. The first cottages were occupied in December 1980. Construction of the 99-bed Health Care Center took longer, with the first resident moving in on September 10, 1981. Now, 35 years later, a look back at the original fundraising brochure distributed to 22 Lutheran congregations seeking support for the project:

“When the complete Carroll Lutheran Village becomes a reality, we will wonder how we got along without it.”

Editor’s note: Read more about the beginnings of Carroll Lutheran Village in the November 2015 issue of The Link.

Rev. Dr. Fred Eckhardt took a turn overturning earth during the May 4, 1980 groundbreaking ceremony as other members of the board, staff and dignitaries look on.



THE GREATEST GIFT: FUNERAL PRE-PLANNING

They say that the only things for certain in life are death and taxes. How we prepare for each of these certainties is quite different. Many people plan ahead to minimize taxes to hold on to their wealth. At the same time, many people avoid planning for death in hopes of holding on to life.

“Death is a reality of life that we are all going to have to deal with,” says Rev. Jimmie Schwartz, chaplain at Carroll Lutheran Village. “It’s something that we cannot avoid.”

Proactively pre-planning for your funeral can be one of the greatest gifts given to loved ones so they know exactly what you want. “If you pre-plan and tell your family what to do, you’re taking a burden from them and saying ‘Here, this is what I want, this is what you can do for me, and I will be pleased,’” says Schwartz.

Schwartz says no matter how expected or unexpected a death may be, families can be left confused and in distress when they don’t know what the deceased would want. They now have major decisions to make in a short period of time, and often face emotional overload.

Pre-Planning

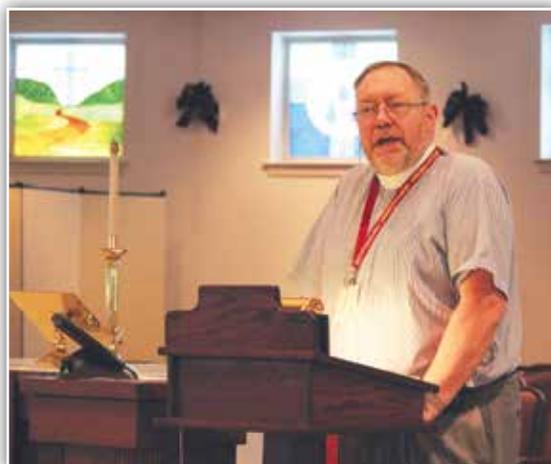
Most funeral homes in Maryland will allow you to pre-plan and even pre-pay for final arrangements. Costs vary from one to another, but will be in a comparable range as funeral homes are heavily regulated by the State of Maryland. If you choose to be cremated, a funeral home with an on-site crematorium may be less costly due to reduced transportation expenses. According to Schwartz, the average cost of cremation through a funeral home is about \$3,000 vs. \$10,000 for a traditional burial with a casket and vault. Inexpensive alternatives include cremation through the Cremation Society of Maryland or donating your body to the Anatomy Board for teaching and research.

If you choose cremation it doesn’t mean your body won’t have a viewing. It is your choice. Schwartz stresses there are times when it is helpful to have a

viewing of the body, especially if the loss is unexpected and the survivors have not had a chance to say goodbye. The viewing can be as public or private as you choose.

The Funeral

“Funerals allow for people to express their grief,” says Schwartz. But sometimes unexpected things happen that can delay a service or burial. Weather, especially in the winter, can delay burials. Families spread all over the world can delay services while family members make travel arrangements. Recently, the memorial service for a Carroll Lutheran Village resident was delayed for a month while some family members made travel arrangements. For those who could not make the trip, the Village Skyped the service to Battle Creek, MI and Moscow, Russia, a technology first for the Village.



Chaplain Jimmie Schwartz led a detailed session on how to pre-plan a funeral.

Weekend burials typically cost more than on a weekday. It is not uncommon, according to Schwartz, for a family to opt for a weekend service and a Monday burial. If burial is to be at Arlington National Cemetery, and to some extent at Garrison Forest Veterans Cemetery in Owings Mills, there could be a long wait due to the volume of veterans who are dying and requesting burial there.

There are a number of details to consider when pre-planning your final arrangements, and most details can be customized. Anyone interested in planning in advance can consult with a funeral home of choice to begin. For a list of things to consider when pre-planning your funeral, visit www.clvillage.org/funeral-planning.

This hand quilted urn pall is used to cover the urn containing cremains during a service in Krug Chapel at Carroll Lutheran Village. It is similar to the hand-quilted casket pall used to cover the casket during services. Both have the baptismal shell in the center. Cremation is one of several choices available to consider when deciding how you’d like your remains to be handled.



EXECUTIVE DIRECTOR SELECTED

Paula O'Neill has been selected as the first executive director of The Lutheran Village at MILLER'S GRANT.



"Paula brings more than 25 years of senior living experience to the table," said President & CEO Geary Milliken. "Her leadership abilities will be invaluable as we prepare to bring this dynamic new community to life."

Ms. O'Neill has been the executive director and nursing home administrator for the Maryland Masonic Home in Cockeysville since 2005. Her experience also includes leadership roles at Oak Crest Village in Parkville and Fahrney-Keedy Home and Village in Boonsboro. She served on the Maryland LifeSpan Network Board for four years, was the president of the Masonic Communities and Services Association for two years, and now serves as treasurer for LeadingAge Maryland.

She holds an undergraduate degree in Business Management and a graduate degree in Health Care Administration from Notre Dame of Maryland University.

Ms. O'Neill will begin her new role in early April and will initially be located at Carroll Lutheran Village.

MILLER'S GRANT CONSTRUCTION UNAFFECTED BY WINTER WEATHER

Brenda Becker, Vice President of Marketing & Communications

Despite the snow, sleet, rain and harsh temperatures, construction of The Lutheran Village at MILLER'S GRANT continues with great enthusiasm. Carroll Lutheran Village's sister community in Ellicott City sits on 50 acres adjacent to the Charles E. Miller Library and the Ellicott City Senior Center. A flyover video of the work in progress is available at www.MillersGrant.org in the news section. It's exciting to watch the progress and see the community begin to "go vertical!"

Concrete slabs for two of the buildings were poured in January after the installation of underground piping. Steel and metal framing for the Commons building were erected in preparation for concrete plank, and masonry stair and elevator towers were erected as well. Wood framing has begun and we are quickly seeing upward progress.

In addition to watching the physical structures develop, we are also seeing future residents begin to develop new friendships with one another. They have come together for breakfast socials, educational programs, and a moving expo. Soon, they will have

the opportunity to attend seminars to learn valuable moving and downsizing tips, as well as get to know the new executive director and continue building their relationships with one another.

MILLER'S GRANT will have 205 one and two-bedroom apartments, along with 36 single and duplex homes. Almost 90% of the homes and apartments are reserved. We received eight deposits in February alone! Many models are sold out, but some prime locations do still exist.

But just like at Carroll Lutheran Village, it's not really about the apartments or homes; the beauty of life in a retirement community such as this is the life enriching lifestyle available to its residents. The same will hold true for residents of MILLER'S GRANT. Future residents can't wait to enjoy the same lifestyle that is experienced at Carroll Lutheran Village!

Photo courtesy of Harkins Builders



Photo courtesy of Harkins Builders



▲ An aerial view of the site taken on March 10, 2015.

◀ The octagonal steel structure in the foreground is the frame for the lobby to the community center, which is right behind that. In the background is one of the apartment buildings.

STAYING AT HOME VS. RETIREMENT COMMUNITY WHICH IS RIGHT FOR YOU?

Making the decision to move to a retirement community is more than just a financial decision – it can also be an emotional or practical one. Brad Breeding, president of LifeSite Logics, a company that provides tools to research and evaluate continuing care retirement communities, says it really boils down to two questions: What does peace of mind mean to you, and what is peace of mind worth to you?

Breeding, whose background is financial planning, spoke to a crowd of prospective residents at Carroll Lutheran Village on February 20 on the importance of making a fully informed decision.

A recent Merrill Lynch survey of people 65 and older found that the three biggest worries of living longer is having serious health problems, being a burden to family and running out of money. Breeding says this shows that we think about more than dollars and cents when it comes to making retirement decisions.

The Choices

Older adults have two choices: stay in their home (or to move in with a family member), or move to a retirement community. Breeding asked the audience what staying at home meant to them. The resounding answer was “independence.”

There are many benefits to staying at home. When making the decision, it is important to consider:

- Will I need to modify my home and what will that cost?
- What ongoing maintenance is required?
- Will I be able to travel and leave my home unattended?
- What if I need assistance with day to day living?
- Who will manage care providers that may need to come to my home?

Many people think their adult children will manage their household and their care. “That is a lot easier in theory than in practice,” he says. “It’s a major chore to help someone stay in their home.” And, he adds, delaying the inevitable can cause an emotional and financial burden on the entire family.

Many seniors often find that living in a retirement community offers greater independence than staying in their home. Communities referred to as *active adult living*, *senior apartments*, *independent living*, etc. are just like staying in your own home. Continuing care retirement communities (CCRCs) are the only retirement option that contractually provides a ‘continuum of care’ for its residents. The ‘continuum of care’ consists of independent living; assisted living, where residents need some help



Brad Breeding addresses a large crowd in Krug Chapel at Carroll Lutheran Village.

with day to day living; and long-term nursing where skilled care is needed 24/7.

Most CCRCs require a contract and an entry fee. The two most common forms of contracts are life care and fee for service. The largest entry fees are associated with a life care contract, but that includes the cost of any future advanced care that may be needed. Entrance fees are lower in a fee for service community, and advanced care is paid for only when needed.

The Financial Impact

Finances are an important part of the retirement equation. Staying at home may be more cost effective for some, but not all. Breeding encourages everyone to compare the monthly costs of staying at home to the monthly costs of a retirement community. Many of the expenses incurred by staying at home, such as property taxes, insurance, groceries, maintenance, repairs, etc. are already included in the monthly fee at a continuing care retirement community.

He admits having these conversations with family is difficult, but worthwhile. “If you have adult children that live near you and you have not discussed with them ‘what peace of mind means to you’ and what you would like to see in your future, please have that conversation.” The important part is to begin thinking ahead and making informed decisions.

Learn more about LifeSite Logics and Brad Breeding at www.LifeSiteLogics.com. Read an expanded version of this story at www.clvillage.org/staying-at-home.

HAND KNIT WITH LOVE FOR PROJECT LINUS

In front of a cozy fire on a frigid February afternoon, five women gathered around a table in the Diven House Drawing Room with bags of yarn in soothing colors.

Alice Midttun took pride in tying a tag on the blanket she had just completed – a blanket destined for Project Linus, a non-profit that provides homemade blankets to children who are ill or traumatized. “I love the idea of having someone be able to enjoy it,” she said. “It makes me feel good to know that someone wants the comfort of their own blanket.”

The knitting group that meets weekly in Diven House for assisted living is one of two knitting groups at the Village that contributes knitted blankets to Project Linus. This day, Alice Midttun, Katie Rickell, Faith Harkness, Martha Slay and Louise Cartwright are in attendance, but there are others who join the group regularly, and still others who knit in their homes and contribute the finished blankets to Project Linus. Harkness and Rickell also participate in the other knitting group that meets in the 205 St. Mark Way 5th floor activities room.

Louise no longer knits, but assists the other knitters by rolling their yarn into balls or holding the yarn straight as they knit. “I enjoy being here and the company,” she said. “I used to do some of this when I was younger.”



The texture of each blanket is different based on the gauge of the yarn, the size of the hook used and the type of stitch selected for the blanket, making each one unique.

Last year the Carroll Lutheran Village Project Linus groups contributed 216 blankets. By early March, 39 have already been completed for 2015. More than 7,700 blankets were contributed last year throughout the county,

according to Connie Richman, Project Linus Coordinator for Carroll County. Richman says the local chapter was established in 2001, and since its inception has donated over 86,000 blankets to traumatized children.

Richman says about 800 volunteers support Project Linus in Carroll County each year either by making a blanket, sorting them, or delivering them to one of the many facilities that request them on behalf of children with need. Others donate, organize fundraisers, and prepare supply kits for the effort.

“I am continuously amazed by what some of these women can produce in a month – it’s just amazing – they must knit 24/7!” said Richman. “We would truly be lost without the talents of the women of Carroll Lutheran Village.”



Alice Midttun, Louise Cartwright, Faith Harkness, Martha Slay and Katie Rickell work on blankets in progress for Project Linus.

“Thank you for the soft blanket while I was in the hospital! It was just like a warm hug when I needed it most! I’m sending warm hugs back to you!”

Baby Andrew

THE POWER OF “THE SMALL GIFT”

By Janet Buchanan, Vice President of Philanthropy



Giving from the heart is no small thing. It brings you joy, it comforts others, and it marks you, yes, you, as a **philanthropist**.

You know people who look at others' giving and say, "I don't have the resources to give like they do. My gift wouldn't count for much."

To that I say, "Really? Really?" Small gifts have real power. They add up. They are remarkable in their ability to multiply.

Columnist Bob Levey tells a story I've never forgotten. "As I walked home from a New Year's Day party a year ago," he says, "I noticed a glint on the ground. There, at the base of a parking meter, like scattered birdseed, lay six pennies.

"I picked them up, pocketed them, and thought this was surely an omen of a good year to come.

"I also realized there might be more where those six cents had come from and I ought to keep track of all the money I found during the year and give it away at the end of December.

"So I did. On street corners, under bushes, on floors, in elevators, I methodically found money — and kept on finding it.

"The great majority of it was pennies. But I found a golden Susan B. Anthony dollar coin on the floor of a bus in July, a rumpled \$5 bill on the floor of a Baltimore barbecue joint in August, another five on the floor of a Mississippi casino in September.

"The flow of cash was pretty even throughout the year — never less than \$2 a month, never more than \$8. I found at least one cent on 312 of the 366 days in the year. "In my case, I found \$49.98 during the year."

He added two cents to the pot, and wrote a check to his favorite charity at year's end.

Now, the U.S. Mint estimates that we have about 13 billion pennies in circulation, but about two billion of these are "lost," dropped on the ground, put away at the end of the season in our purses and pockets, put into drawers...

Bob says that if even one-fourth of those two billion pennies were reclaimed and donated, that would be \$5 million. Serious money in any year.

Can small gifts add up? You bet. Does your gift, however small or large, count? Absolutely. What if you can "find" \$10 a month, in change or otherwise, to donate to CLV projects? What if you can "find" \$50, or \$100 a year to donate?

It may seem like a small gift, but believe me, your gift has power...the power to change lives and quality of life right here at home.



Thanks for your gifts, large and small. Whatever you give, your gift has our grateful appreciation.

As for me, I'm collecting my change this year for the Resident Assistance Fund.



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CLV HOSTS WORLD DAY OF PRAYER

March 6 was a day for women and men of all cultures to come together and celebrate their faith during the annual World Day of Prayer. Carroll Lutheran Village hosted the Carroll County event in Krug Chapel, as it does every year, although this year snow and ice postponed the event for one week until March 13.

World Day of Prayer is a global movement of Christian women in more than 170 countries and regions who come together one day a year in prayer to affirm their faith in Jesus Christ and to share with each other. Each year the service is prepared by women from a different country.

The service was written by the women of the World Day of Prayer Committee of The Bahamas, who call us to consider Jesus' words to the disciples after washing their feet: "Do you understand what I have done for you?" The women of The Bahamas describe what Jesus does when he washes the disciples' feet as "radical love." Radical love comes from humility, compassion and commitment. God's radical love is not static or self-centered; it reaches out and draws others in.

Women from 11 area churches as well as Carroll Lutheran Village had a role in the service. World Day of Prayer is a worldwide ecumenical movement of Christian women of many traditions who come together to observe a common day of prayer each year on the first Friday in March. Each year a different country's committee writes the World Day of Prayer worship service.

For more information about World Day of Prayer in the United States visit www.wdp-usa.org.

► *Linda Matthias, representing St. Mary's United Church of Christ in Silver Run, had various speaking roles throughout the service.*



▲ *Participants in the service were asked to write a personal experience of radical love on a paper footprint. Dorothy Hollingsworth, representing Fairview United Methodist Church in New Windsor, laid the footsteps down for all to see after the service.*

