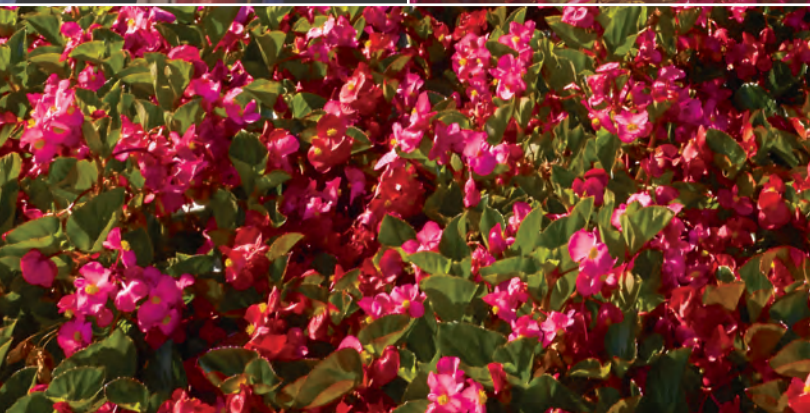
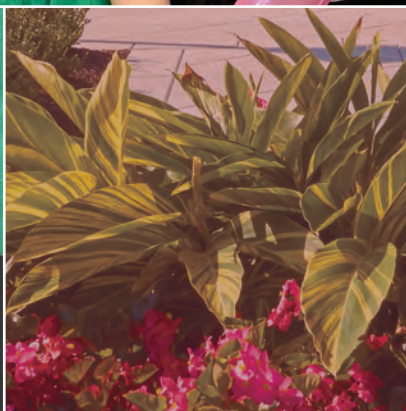




Lutheran
Social Ministries
OF MARYLAND



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



ANNUAL REPORT 2023

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



Contents

3 Lutheran Social Ministries

4 Wanda Lynn, Board of Trustees Chair

5 Jeff Branch, President and CEO

6 Board of Trustees

7 Corporation Churches

8 Executive Leadership

9 The Effects of Giving and Good Stewardship,
Philanthropy Team

10 Rejoice!, Rev. Stacey L. Brady

11 Financial Highlights, 2022-2023

12 Carroll Lutheran Village

13 Dave Bollinger, Board Chair

14 Community Benefits

15 Honoring a Chaplain

16 Board of Trustees

17 Financial Highlights, 2022-2023

18 Lutheran Village at Miller's Grant

19 Jay Zumbrun, Board Chair

20 Community Benefits

21 Mission Possible: Capital Campaign

22 Board of Trustees

23 Financial Highlights, 2022-2023

24 Community Partnership and Support

Lutheran Social Ministries of Maryland

117 E. Main Street
Third and Fourth Floors
Westminster, MD 21157
marketing@lsmd.org
443-605-1008
lsmd.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
- Innovation
- Integrity
- Trust
- Compassionate service
- 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 11 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 four consecutive years.



U.S. News & World Report

For a third consecutive year, LVMG was rated among the top tier of U.S. skilled nursing facilities that have been recognized as a Best Nursing Home for 2022-23 by U.S. News & World Report.

LVMG earned Best Nursing Homes status by achieving the highest rating, of High Performing, for short-term rehabilitation. U.S. News gives the designation of Best Nursing Home to homes that satisfy its assessment of appropriate use of key services and consistent quality performance.

L to R: Mike McMullin, Carroll County Chamber of Commerce president, Wanda Lynn, LSMMD board chair, Jeff Branch, LSMMD president and CEO, and Dr. Mona Becker, City of Westminster mayor, at the ribbon cutting ceremony opening of LSMMD's new offices.





Remarkable Milestones

WANDA LYNN

Board of Trustees Chair

I vividly recall my first board meeting. We faced a pivotal decision regarding Lutheran Village at Miller's Grant's development. It was a tough decision, one that required extensive deliberation, as it would define the organization's direction. I am grateful we chose to move forward. After years of dedicated effort, it was rewarding to witness LVMG's groundbreaking ceremony.

It is essential to recognize the Miller family's invaluable role. They ignited the spark, which today fulfills a critical need in Howard County. Their support and vision have been instrumental in LVMG's journey.

Forming Lutheran Social Ministries of Maryland marked a significant milestone in the organization's development. A committee comprising of board members, residents, clergy and team members tirelessly collaborated to shape LSMMD. Committee members delved into various subjects, including governance structures and responsibilities, always keeping in mind the diverse backgrounds of community members.

Our commitment to inclusivity and respect led to retaining a faith-based identity, a cornerstone of our organization. Every board meeting commences with a prayer, symbolizing our shared values and commitment.

LSMMD positioned us for shared management and greater collaboration with vendors, creating benefits for both communities. In an ever-evolving industry landscape, we remain agile and poised to seize opportunities that align with our mission and values.

With a change of CEO leadership, two committees were formed. The search committee, comprising of representatives from our communities and boards, identified the necessary qualities of LSMMD's new CEO.

After a thorough process, we are delighted Jeff Branch accepted the role. His leadership during challenging times, including navigating the complexities of the COVID-19 pandemic, has been exceptional.

The transition committee worked diligently to ensure a smooth change – defining timelines and communication strategies and plans for the outgoing CEO's farewell and new CEO's welcome and installation.

Reflecting on my years of service on Carroll Lutheran Village and LSMMD's boards, I am deeply grateful for the dedicated team members, board members and residents who share our commitment to living our mission, vision and values. These principles have guided us through every decision and will continue to inspire us as we embark on new horizons.

I extend my heartfelt gratitude to every member of the LSMMD community. We have achieved remarkable milestones, and I am excited about the future. Your support and dedication have been instrumental in our success, and I am confident we will continue thriving as we navigate through challenges and opportunities.

Overcoming Challenges with Innovation

JEFF BRANCH

President and CEO



Reflecting on the past year, we have undergone a remarkable journey marked by challenges and innovation. We continue to grapple with the same challenges as the previous year – unemployment rates and economic fluctuations. Looking ahead, our focus remains on pioneering new solutions.

Low unemployment rates, in Maryland and nationally, combined with health care and culinary workers leaving their professions adds to the complexity of identifying candidates who complement our organization's inherent traits – mission and values – and skills required of open positions. Recruiting is a priority that involves a strategic multi-pronged approach.

Expanding our Human Resources team to include a Director of Talent Acquisition is proving instrumental in recruiting key positions, pinpointing suitable recruitment platforms for each discipline and nurturing vital partnerships with educational institutions. An active view of the entire organization's staffing needs provides greater awareness and collaboration in identifying potential candidates.

We are dedicated to nurturing team members' professional development and have created learning pathways that facilitate career advancement

and higher earning potential. During FY23, higher education was made possible for 18 team members who received resident-funded scholarships. New supervisor training was created and will be implemented in the coming months, helping our leaders grow. Multiple colleges and universities partnered with the organization to provide internships in several disciplines. All grow a wider knowledge of the opportunities in senior housing and our organization.

Our Marketing team is also fulfilling an important role in recruiting. Having consistent collaboration with the Human Resources team, they are raising awareness of our organization and showcasing work life in the communities specifically highlighting team members, focusing on positive work experiences and celebrating achievements. This approach sends a compelling message to candidates.

Constant economic fluctuations have brought much uncertainty regarding operating costs. As a result, we are constantly watching the market and adjusting forecasting models to accommodate the latest fluctuations resulting in financial decisions being made on the latest data.

Our sustainable efforts have strategically positioned us with cost-

cutting measures while reducing our communities' carbon footprint. Solar panel installations are expected to save Carroll Lutheran Village's electric costs by \$60,000-\$70,000 per year and Lutheran Village at Miller's Grant by 25%. The installation of electric vehicle charging stations provides residents, team members and visitors the opportunity to charge in the communities. It also provides our residents and team an opportunity to explore electric vehicles for future replacement of vehicles to reduce costs related to fuel.

Strides are also being seen in Culinary. The LeanPath program, which tracks food waste, has reduced the costs of associated with food waste. Digital menus – available by email, resident portal (i.e. TouchTown) and communities' digital TVs – have reduce printing costs. O2GO's (i.e. Ozzie) reusable containers at LVMG have reduce the community's costs of disposable goods.

I am continually impressed and amazed by our talented team and resilient residents. They consistently champion creativity and leverage adversity to strengthen our organization. Our path forward is firmly rooted in innovation and highlights our commitment to being the best faith-based communities in senior housing.



Board of Trustees

WANDA LYNN

Chair

DAVE BOND

Vice Chair

VICTORIA HATHAWAY

Secretary

JOE HIKEL

Treasurer

DAVE BOWERSOX

VIC BROCCOLINO

REV. CHRISTOPHER FRIGM

ANANTA HEJEEBU

STEVE LAMBERTSON

REV. DAVID SCHAFER

JAY ZUMBRUN

JEFF BRANCH

President/CEO

Ex Officio Board Member



Corporation Churches

CALVARY LUTHERAN CHURCH

Rev. Anke Deibler
Mt. Airy

CHRIST LUTHERAN CHURCH

Rev. Michael C. Adams
Upperco

FIRST LUTHERAN CHURCH

Rev. Mike Louia
Ellicott City

GRACE LUTHERAN CHURCH

Rev. Matt Pensinger
Westminster

HOLY SPIRIT LUTHERAN CHURCH

Supply Pastor
Eldersburg

KEYSVILLE LUTHERAN CHURCH

Deacon Charles Barnhart, Jr.
Keymar

MESSIAH LUTHERAN CHURCH

Rev. Michael Dubsky
Sykesville

MT. JOY LUTHERAN CHURCH

Rev. Peter Naschke
Gettysburg

MT. TABOR LUTHERAN CHURCH

Rev. James Russell
Rocky Ridge

RESURRECTION PARISH

Rev. Ellen Lictfuss
Rev. Dot Lundgren
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

Rev. David Schafer
Westminster

ST. JAMES LUTHERAN CHURCH

Rev. Stacey Brady
Union Bridge

ST. JOHN LUTHERAN CHURCH

Interim Pastor
Westminster

ST. LUKE'S LUTHERAN CHURCH

Rev. Nichole Wachter
New Windsor

ST. MARK LUTHERAN CHURCH

Rev. Andrew Carr
Hampstead

ST. MARK LUTHERAN CHURCH

Rev. Michael Dubsky
Snydersburg

ST. MARY'S LUTHERAN CHURCH

Rev. Cris Frigm
Westminster

ST. PAUL LUTHERAN CHURCH

Rev. Peter Naschke
Gettysburg

TRINITY LUTHERAN CHURCH

Rev. Cris Frigm
Taneytown

TRINITY LUTHERAN CHURCH

Rev. Melissa Helfer
Westminster

Executive Leadership

**OPERATED BY LUTHERAN SOCIAL
MINISTRIES OF MARYLAND**

Carroll Lutheran Village and The 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



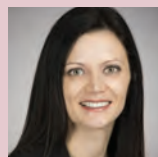
SUZY DYER-GEAR
Vice President,
Human Resources



STEVE POWELL
Vice President,
Finance and Technology



PETER BOLT
Executive Director,
Carroll Lutheran Village



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

The Effects of Giving and Good Stewardship

PHILANTHROPY TEAM



Thank you, to all who helped bring our mission to life in FY23 through philanthropic support. The generosity of donors has lasting effects that shape our practice of good stewardship and support those in each of our communities. The Community Partnerships and Support pages, in this report, feature many names of those who are at the heart of each of our communities – our donors!

Many thanks to all for the generous support throughout the year! We joyfully receive and appreciate all gifts, of all amounts and for all purposes, and celebrate the opportunity to publicly acknowledge their spirit of giving.

The effects of giving and good stewardship are most apparent from:

Benevolent Care Fundraising Events

The generous gifts of donors make it possible to provide safe housing, nutritious meals and necessary care – the most basic needs – for Carroll Lutheran Village and Lutheran Village at Miller's Grant residents who are in financial distress. Our signature fundraising events directly support

the communities' Ministry of Caring Endowment Fund, which provides assurances that these residents continue to receive the exceptional care they deserve in a community they love and call home.

CLV celebrated the 25th annual golf tournament with the greatest number of golfers ever participating. Total funds raised over this 25-year span exceed \$1.7 million! Two years ago, LVMG transitioned from a golfing event to a family fun walk, Miller's Grant Mission Miles, which is enjoyed by multiple generations. Combined fundraising events have now raised over \$157,000 in support of resident care.

Team Member Development

With rising education costs, the communities' scholarship programs are a major benefit for team members. Philanthropic giving towards scholarships helps them achieve their professional development goals. These funds help team members pursue their dream career and further their clinical skills as well as provide high school and college student team members with the ability to prepare for their career path.

Capital Campaign

LVMG launched a capital campaign to support the building of its future Performing Arts Center/ Chapel. The multifunctioning space has become a necessity as the community has grown and continues to grow.

As a place offering belonging and spiritual gathering, all residents and team members will be able to embrace community under one roof, whether it be through singing, dancing, dreaming, learning or mourning. A gathering space meant to foster community is made special by those in the community who support it.

Renewable Energy

Both communities took significant actions in FY23 to support climate justice and advance renewable energy. Previously, communities completed large-scale LED conversion projects. Now both communities boast substantial solar installations to further energy savings. Total energy savings for these combined efforts is estimated to exceed \$212,000 annually.



Rejoice!

REV. STACEY L. BRADY
Director of Church Relations

Throughout scripture, we are reminded of God's steadfast love toward us. During the past year, we have seen evidence of God's love and faithfulness repeatedly, and we have rejoiced!

We are grateful for our strong partnership with the corporate congregations, which make up the Westminster Conference of the DE-MD Synod of the Evangelical Lutheran Church in America. Together, we strive to have open communication and share in ministry.

We appreciate the efforts they provide to Carroll Lutheran Village. Most notably, congregational members are crocheting and knitting white lap robes for the actively dying in CLV's Health Care Center. Rostered leaders are sharing two to three-part presentations with the residents on any area of interest they have, which have been well-received.

A new partnership was formed with the United Lutheran Seminary. Through its Kindling Faith program, a continuing education initiative, residents from both communities are invited to visit the seminary campus in Gettysburg, as well as participate in lectures at the campus. This program, while still being developed, shows much

promise for the residents who are life-long learners.

Second Chance Church, an outreach ministry in which residents care for the underserved populations in the wider community, has been well-received at Lutheran Village at Miller's Grant and is being developed for CLV. LVMG residents choose a local non-profit each month with whom to partner, and they find creative methods to support the organization.

Highlights for the year included making 52 birthday cake kits for the Columbia Pregnancy Center, donating 70 books to a local elementary school and overwhelming that same pregnancy center during another month with diapers, new baby clothes and baby care items. Additionally, residents donated over \$2,600 toward Second Chance Church during the year. Residents have also committed to volunteering, in person, at three organizations.

Sharing our abundance is an important part of Lutheran Social Ministries of Maryland's faithful stewardship, and with that spirit, workshops on dementia awareness and education as well as Medicare/Medicaid were provided by our expert team members to corporate congregations'

church members. We look forward to expanding this outreach education initiative in the coming year.

The chaplains provide vital ministry to the spiritual life at each community. The LVMG community is thankful for Rev. Chasity Wiener becoming their new chaplain. Chaplain Chasity's gifts and vibrancy is leading the community to fulfill God's future plans.

The CLV community was saddened to say goodbye to Rev. Eileen Kelley-Warner. They are grateful for her time with them and the spirit she leaves behind. They rejoice for Chaplain Charlie Marshall's continued ministry. He is a constant presence, ever-faithful and good. They also rejoice Deacon Katharine Beckman's arrival as their second chaplain. She brings her own gifts and passions, which bless us all. We are truly blessed by our chaplaincy team, which is gifted and full of joy for God and all of God's people!

Serving all of God's people – and all people are God's people – is what LSMMD's pastoral team does. We work across departments and organizations sharing the love of God with all people. Because God is so faithful and loving toward us, we can only respond by sharing God's love and grace.

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	2023	2022
Current Assets	9,424,558	15,392,399
Investments	16,573,304	20,305,777
Assets Whose Use is Limited or Restricted	57,016,243	45,321,661
Property, Buildings and Equipment	167,242,060	160,438,176
Other Assets	123,880	131,261
Total Assets	\$ 250,380,045	\$ 241,589,274
Liabilities and Net Assets		
Current Liabilities	14,815,634	16,935,589
Other Long-term Liabilities	—	—
Long-term Debt, Net	102,445,037	95,276,068
Deferred Revenue and Advance Deposits	126,359,582	123,963,486
Net Assets	6,759,792	5,414,131
Total Liabilities And Net Assets	\$ 250,380,045	\$ 241,589,274
Revenues		
Health Care Center	11,455,887	10,733,160
Assisted Living	6,585,608	5,794,220
Independent Living	34,705,520	33,263,109
Bequests, Contributions, Memorials and Other Gifts	160,719	864,254
Investment Income and Realized and Unrealized Gains	1,880,678	3,782,912
Other Income	4,372,163	4,484,115
Total Revenues	\$ 59,160,575	\$ 58,921,770
Expenses		
Nursing, Resident, Dietary, Housekeeping, Laundry	22,446,036	21,420,545
General, Administrative, Marketing and Development	12,259,990	11,321,226
Plant	9,953,904	9,865,797
Depreciation and Amortization	7,958,970	8,724,201
Interest	5,908,658	5,873,096
Total Expenses	\$ 58,527,558	\$ 57,204,865
Operating Income (Loss)	\$ 633,017	\$ 1,716,905
Net Unrealized Gains (Losses) on Investments	461,529	(10,875,279)
Change in Net Assets Without Donor Restrictions	1,094,546	(9,158,374)
Transfer of Net Assets from Related Party	—	—
Change in Net Assets With Donor Restrictions	251,115	463,799
Change in Net Assets	\$ 1,345,661	(\$ 8,694,575)



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 lifestyle, so they can spend their time enjoying life, knowing medical care is available if they ever need it. With convenient services and amenities, active aging 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 11 consecutive years.



A Year of Renewal

DAVID BOLLINGER

Board Chair, Carroll Lutheran Village



Over the past few years, Carroll Lutheran Village has embarked on an ambitious journey of transformation and renewal. Our multi-year renewal project has been centered on reinvesting in our community through extensive renovations and embracing green initiatives. The goal is clear – to provide a modern, fresh appearance to residences and gathering spots while expanding sustainable measures that preserve the community's beautiful natural surroundings.

I want to take this opportunity to celebrate Windsor Terrace's remarkable renovations. The completed renovations have enhanced aesthetic appeal and significantly improved residents' overall living experience.

New furniture and artwork, freshly painted walls and renovated elevator cabs provide a sleek modern look in common areas. The new HVAC system and updated laundry room and mail area offer a greater level of convenience to residents. Improved lighting, doors and fire suppression system enhance the community's safety.

The new club room, which features tables with chairs, a big-screen TV, a kitchenette and a lounge, is perfect for

large and small gatherings. Whether residents are using the space to enjoy Resident Life activities or gather with friends for a light-hearted conversation, the club room is a welcoming area that brings residents together.

Renovations at Avondale Place are well underway, and residents and team members are looking forward to the same level of excellence and modernity as Windsor Terrace's renovations. Updated corridors and common areas as well as a new coffee nook outside the library are just some of the renovations planned.

CLV's commitment to excellence goes beyond aesthetics. The community is dedicated to preserving the natural beauty that surrounds it. In an era when environmental responsibility is paramount, the community has taken significant steps to expand its green initiatives. Sustainability is not just a trend; it is a necessity for the planet and future generations.

Efforts in this regard have been multifaceted, with several key initiatives taking center stage:

- **Reducing Printed Materials:** Digital menus, accessible by the resident portal (i.e. TouchTown), email and digital displays, have reduced

printing by a staggering 3,000 pages per week.

- **Tracking Kitchen Waste:** The LeanPath program, which Culinary uses to measure, track and reduce kitchen waste, has led to a reduction in food waste.
- **Solar Panels:** Over 400 solar panels were added to the Weller apartment's roof saving the community \$60,000-\$70,000 annually while reducing its carbon footprint.
- **Electric Car Charging Stations:** With the growing availability and use of electric vehicles, electric car charging stations were added to support residents and team members who drive electric vehicles.

CLV's green initiatives align with its commitment to reducing its carbon footprint and preserving the breathtaking natural beauty that envelops the community. Leadership is dedicated to ensuring the picturesque views surrounding the community remain a source of joy for current and future residents and team members for years to come.

I extend my heartfelt gratitude to the board, team and residents for their support and dedication to making CLV the best it can be.

Community Benefits

Our mission to enhance wellness, enrich daily lives, foster independence, and connect with and contribute to the greater community is accomplished with the support and dedication of hundreds of team members, residents and families. In FY23, CLV had a total of:



71

Residents in
Assisted Living

Residents in
Independent Living

511



340

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

\$ 3,053,153

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.

\$ 9,959

GIFT SHOP DONATION

Benefiting the Ministry of Caring.

12,279

VOLUNTEER HOURS

Performed by residents and team members.

\$ 402,615

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.

\$ 677,649

CARROLL COUNTY PROPERTY TAXES

316

including 136 new team members in FY23

NUMBER OF TEAM MEMBERS

\$ 10,893,371

TEAM MEMBER PAYROLL

Honoring a Chaplain

"Rev. Schwartz's steady influence during the early years of CLV's formation helped established the strong, welcoming and thriving community that CLV is today."

— JEFF BRANCH



Rev. Jimmie L. Schwartz

For 27 years of dutiful service to Carroll Lutheran Village, Rev. Jimmie L. Schwartz was honored as chaplain emeritus.

Rev. Schwartz began pastoring CLV residents at age 38. At the time, his goal was to make spiritual opportunities available to all residents of every denomination. "I want to remind the residents that they are not alone in their pain and suffering, but there is another who understands," said Rev. Schwartz in a 1993 interview with the Baltimore Sun.

Thanks to that vision, CLV's ministry now serves residents, families and team members through worship, visits, Bible study and crisis care. Outreach programs and services bridge the community with local churches and worship volunteer opportunities exist for residents through its Stephen Ministries program.

"He was the impetus for growing the ministry and developing relationships with residents, team members and the community," said Rev. Stacey Brady, Lutheran Social

Ministries of Maryland's director of church relations.

That sentiment was further supported by Bishop William Gohl of the Delaware-Maryland Synod, Evangelical Lutheran Church of America, at the November ceremony when he stated, "In a sea of change, Rev. Schwartz embodied the strong foundation of being a faith-based community."

The community was and is grateful for the progress Rev. Schwartz made during his tenure. During the community's 40-year history, residents and team members hardly know a time when he was not part of CLV's family as a confidante, spiritual advisor and friend.

"Rev. Schwartz's steady influence during the early years of CLV's formation helped established the strong, welcoming and thriving community that CLV is today, and we are pleased to recognize him as chaplain emeritus," said Jeff Branch, LSMMD president and CEO.



Board of Trustees

DAVID BOLLINGER

Chair

DAVID MORGAN

Vice Chair

DONALD B. MEYERS

Secretary/Treasurer

JOSEPH CONKLIN

VIRGINIA HARRISON

SHARON McCLERNAN

NEIL SALONEN

JAMES SCHWARTZ

DOT SISLER

JEFF BRANCH

President/CEO, Ex Officio Board Member



Financial Highlights

Assets	2023	2022
Current Assests	3,588,799	8,292,032
Investments	45,000	45,000
Assests Whose Use is Limited or Restricted	44,112,641	35,479,643
Property, Buildings and Equipment	66,785,706	58,728,750
Other Assets	—	—
Total Assets	\$ 114,532,146	\$ 102,545,425

Liabilities and Net Assets		
Current Liabilities	5,443,479	6,368,651
Other Long-term Liabilities	—	—
Long-term Debt	50,665,746	42,453,443
Deferred Revenue and Advance Deposits	36,886,610	36,685,941
Net Assets	21,536,311	17,037,390
Total Liabilities and Net Assets	\$ 114,532,146	\$ 102,545,425

Revenues		
Health Care Center	9,522,257	8,813,771
Assisted Living	4,388,619	3,534,583
Independent Living	16,772,153	16,218,383
Bequests, Contributions, Memorials and Other Gifts	118,469	481,895
Investment Income and Realized and Unrealized Gains	154,655	2,923,384
Other Income	2,446,355	2,516,491
Total Revenues	\$ 33,402,508	\$ 34,488,507

Expenses		
Nursing, Resident, Dietary, Housekeeping, Laundry	15,136,634	14,613,886
General, Administrative, Marketing and Development	7,202,130	6,838,527
Plant	5,854,843	6,032,040
Depreciation and Amortization	3,790,531	4,178,615
Interest	2,411,966	2,316,782
Total Expenses	\$ 34,396,104	\$ 33,979,850

Operating Income (Loss)	(\$ 993,596)	\$ 508,657
Net Unrealized Gains (Losses) on Investments	358,572	(5,960,560)
Change in Net Assets Without Donor Restrictions	(635,024)	(5,451,903)
Transfer of Net Assets from Related Party	5,000,000	5,000,000
Change in Net Assets With Donor Restrictions	133,945	337,839
Change in Net Assets	\$ 4,498,921	(\$ 114,064)

The 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.



The Best is Yet to Come

JAY ZUMBRUN

Board Chair, Lutheran Village at Miller's Grant



As I reflect upon my message in the 2022 Annual Report, one phrase resounds in my mind: "the best is yet to come." I sincerely believe that, and there is evidence to support my claim.

Lutheran Village at Miller's Grant's journey has been marked with challenges and triumphs, and as one chapter – characterized by the profound impact of the pandemic – closes, a new chapter begins – one filled with hope and anticipation.

LVMG is poised for a transformative phase. A new Chapel/Performing Arts Center will serve as a sanctuary for religious services and a stage for performing arts events. The space promises to infuse the community with a renewed sense of vitality and enrichment – enhancing residents' quality of lives.

Expanding independent living, assisted living and health care units increases LVMG's ability to provide Howard County's growing population of older adults with a vibrant and hospitable community to call home. Adding a memory care support neighborhood positions LVMG to serve those who face the difficult challenges of memory loss.

It is great seeing the ever-growing variety of life-enhancing activities that LVMG's energetic team members, who are supported by a wonderful executive team, provide to residents. Calendars brim with activities catering to various interests – lifelong learning classes, resident clubs, cocktail-hour mixers, special tasting events, picnics, cooking demonstrations and trips – all designed to make every day at LVMG an extraordinary experience.

The richness of life extends well beyond planned activities. Green space for dog walking, beautiful grounds with two ponds on 50 acres of rolling hills, and an easy walk to Howard County Public Library's Charles E. Miller Branch & Historical Center and Ellicott City 50+ Center are just a few of the treasures that make LVMG an extraordinary place to thrive. Amenities like a heated pool, fitness center, croquet and tennis courts, and multiple restaurants – with another being added during the construction of LVMG's expansion project – make LVMG a community where older adults can grow and experience life at its fullest!

As I conclude my tenure as LVMG board chair and member, I look back upon my six years with immense gratitude. I am appreciative of the experiences and opportunities I have had working with our President and CEO Jeff Branch, his fine executive team and the visionary leadership of LVMG's Executive Director Michelle Rosenheim. I'd also like to express my heartfelt thanks to Rev. Stacey Brady, my fellow board members and the team members and residents who have served on the board with me. Additionally, meeting community members throughout my tenure has truly been enlightening and gratifying.

I want to thank my fellow LVMG board members Howard Miller, a Miller's Grant resident and retired pastor who lives his religious convictions, and Tony McLaughlin, a fellow First Lutheran Church in Ellicott City member, who has served the board well with his financial management expertise. Both will be missed!

In closing, I reiterate the message as I began – the best is yet to come!

The Lutheran Village at Miller's Grant

Community Benefits

Our mission to enhance wellness, enrich daily lives, foster independence, and connect with and contribute to the greater community is accomplished with the support and dedication of hundreds of team members, residents and families. In FY23, LVMG had a total of:

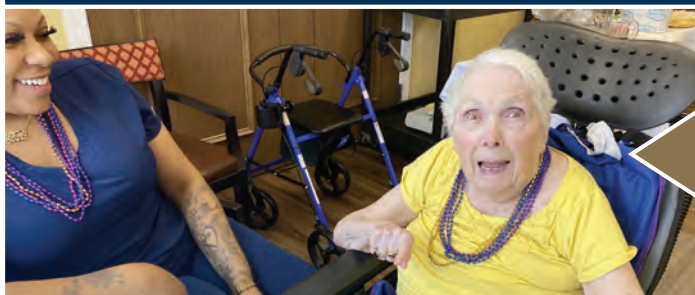


28 Residents in Assisted Living

Residents in Independent Living 349



31 Residents in the Skilled Nursing/Long-term Care



\$ 188,384

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.

\$ 107,482

MODERATE INCOME HOUSING SUPPORT

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

5,531

VOLUNTEER HOURS

Performed by independent living residents.

\$ 17,274

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.

\$ 1,149,148

HOWARD COUNTY PROPERTY TAXES

203

including 109 new team members in FY23

NUMBER OF TEAM MEMBERS

\$ 5,261,163

TEAM MEMBER PAYROLL

Mission Possible: Capital Campaign

Lutheran Village at Miller's Grant opened in 2016 with plans to build in two phases. Guided by our faith-based values, our planned expansion includes a Performing Arts Center/Chapel. As those plans have progressed, the construction of a larger space to gather and worship is becoming more of a reality.

The multifunctioning space has become a necessity as the community has grown and continues to grow. All residents and team members will be able to gather and embrace community, whether it be through singing, dancing, dreaming, learning or mourning. It will serve as a welcoming place that offers belonging and spiritual gathering for the whole community to experience awe and wonder.

Conceptualized around community, the Performing Arts Center/Chapel will feature:

- Performance and worship space with seating up to 270
- Celebration and banquet space with seating for 190
- Audiovisual technology, lighting and design to support performing arts events



- State-of-the-art supportive hearing technology
- Outdoor terrace gardens and seating adjacent to the event space
- 37-seat tiered movie theater
- Multipurpose gathering space

A gathering space meant to foster community is made special by those in the community who support it. Help us make LVMG's Performing Arts Center/Chapel a space that is supported by its community.

Philanthropic funding of \$4 million is needed to support a planned investment of more than \$14 million. Contact Karen McNamara, director of philanthropy, at kmcnamara@millersgrant.org or 410-696-6774 to learn how to support LVMG's Performing Arts Center/Chapel.

We look forward to the day when all residents and team members can gather and celebrate community under one roof.

Board of Trustees

JAY ZUMBRUN

Chair

GEORGE CONKLIN

RICHARD FUNKE

ANDRE LINGHAM

R. ANTHONY MCLAUGHLIN

HOWARD A. MILLER

PAUL MILLER

BOB MUIR

DOROTHY PLANTZ

JEFF BRANCH

President/CEO,
Ex Officio Board Member

Photo by Larry Mislyan, LVMG Resident.



Financial Highlights

Assets	2023	2022
Current Assests	5,259,317	5,752,114
Investments	16,573,304	20,305,777
Assests Whose Use is Limited or Restricted	12,888,587	9,842,018
Property, Buildings and Equipment	99,637,055	101,592,821
Other Assets	—	—
Total Assests	\$ 134,358,263	\$ 137,492,730

Liabilities and Net Assets		
Current Liabilities	9,264,681	10,078,070
Other Long-term Liabilities	—	—
Long-term Debt	51,779,291	52,822,625
Deferred Revenue and Advance Deposits	89,472,972	87,277,545
Net Assets	(16,158,681)	(12,685,510)
Total Liabilities and Net Assets	\$ 134,358,263	\$ 137,492,730

Revenues		
Health Care Center	1,933,630	1,919,389
Assisted Living	2,196,989	2,259,637
Independent Living	17,933,367	17,044,726
Bequests, Contributions, Memorials and Other Gifts	42,184	382,359
Investment Income and Realized and Unrealized Gains	1,726,023	859,528
Other Income	1,192,923	1,371,799
Total Revenues	\$ 25,025,116	\$ 23,837,438

Expenses		
Nursing, Resident, Dietary, Housekeeping, Laundry	7,248,956	6,761,836
General, Administrative, Marketing and Development	4,688,824	4,210,120
Plant	4,099,061	3,833,757
Depreciation and Amortization	4,105,240	4,491,449
Interest	3,496,692	3,556,314
Total Expenses	\$ 23,638,773	\$ 22,853,476

Operating Income (Loss)	\$ 1,386,343	\$ 983,962
Net Unrealized Gains (Losses) on Investments	102,957	(4,914,719)
Change in Net Assets Without Donor Restrictions	1,489,300	(3,930,757)
Transfer of Net Assets from Related Party	(5,079,641)	(5,080,852)
Change in Net Assets With Donor Restrictions	117,170	125,960
Change in Net Assets	(\$ 3,473,171)	(\$ 8,885,649)

Community Partnership and Support

July 1, 2022 – June 30, 2023

We extend our deepest gratitude to the following individuals and organizations that have supported our mission to serve older adults and their families. Their contributions of time, talent, personal donations and charitable gifts have improved hundreds of older adults' lives and made continuing education possible for those who serve our residents.

For information on how you can support Carroll Lutheran Village and Lutheran Village of Miller's Grant contact:

CLV:

Michele Dombach

Senior Director of Philanthropy

443-605-1298

mdombach@lsmmd.org

LVMG:

Karen McNamara

Director of Philanthropy

410-696-6774

kmcnamara@millersgrant.org



Donors

Yvonne Aasen	Richard & *Carmen Blossveren	Nancy Coats	Hollace Feist
ACNB Bank	Joan Boerner	Jim & Judy Cole	Catherine Felder
Diana Akers	Jim & Michelle Boesler	John & Jane Cole	Louis & Gail Fernandez
Raymond & Linda Albert	David Bollinger	Faye Comp	First Financial Federal Credit Union
Steven & Julie Allen	Mark & Sherrine Bollinger	George Conklin	Mel & Diane Fischer
Kathy Amoss	Peter Bolt	Justin & Jerrica Conklin	Ruth Fleagle
Anchor Pharmacy & Medical Supplies	Dave & Karen Bond	Nicholas & Suzanne Connelly	Fogle's Septic Clean, Inc.
Bob & Marie Anderson	John & Patricia Bosley	Construction Technologies & Services, Inc.	Joseph Ford
Jessica Andrews	Gini Bosse	Harry & Emma Corcoran	Scott Ford
Ruth Ann Antle	Dolores Botacchi	Mary Ann Costin	Forest & Stream Club, Inc.
Stanley & Donna Arnold	Regina Boyd-Grace	Barbara Croft	Frances Francis
Mary Ashcraft	Jeff Branch	Joann Crum	*Theodore (Ted) Frantum
Atlantech Distribution	Victor Broccolino	CyberGrants SPV, LLC	Mary Freyer
Automated Protection Systems, Inc.	*Clara Brown	Grant & Beverly Dannelly	Friends
Evelyn Babylon	*Gary Brown	Corbitt & Decoma Daughtry	Rev. Cristopher Frigm
Glenn Bair	Peter Brown	Ann Dec	Dr. Carol Fritz
Baker Construction	Brown Schultz Sheridan & Fritz (BSSF), CPAs	Athena DeGangi	Richard & Sandra Funke
Calvin Ball	David & Connie Browning	Douglas Deming	G.H. Nitzel, Inc.
Baltimore Powersports, Inc.	Marcus & Edna Mae Bruce	Depoy Giving Fund	Jean Gartland
Timothy & Susan Banta	Janet Bucciare	Alfred DeRenzis	Jean Garver
Courtlin Barata	Thomas & Irene Burnett	William & Charlotte Diedrich	Eileen Gist
*Robert Bare	Trey & Monica Burnham	Rosemary DiFonzo	Morris & Margaret Glick
Robert & Patricia Barkell	Bruce & Sandra Calvert	Roberta Dillow	Ann Goldman
Mary-Ellen Barnes	Campanella & Associates	Carolyn Dinst	John Gould
Wayne & Bonnie Barnes	Marcella Carney	Eileen Dix	Maxine Grabill
Barnes-Bollinger Insurance Services, Inc.	Ruth Carr	Michele Dombach	Grace Evangelical Lutheran Church
Evelyn Barrett	Carroll Community College	Kelli Donaghue	Grace Fellowship Chapel, Inc.
Evelyn Barton	Carroll Eye Care	Paul Dongarra	Gravity Health Care Consulting
Marian Bateman	Carroll Occupational Health, LLC	The Rev. Dr. Michael Dubsy	Etta Griffin
Melissa Batten	Wendy Casker	Dulany Leahy Curtis & Brophy LLP	Elaine Grone
Hans & Di Ann Baum	*Mary Cayo	Rose Durbin	Mary Groomes
Rev. Cynthia Baxter	CBIZ, Inc.	Jeanne Dussault	Yetive Habicht
Anita Beardsley	Centric Business Systems	Alice Eckard	Jordan Haegerich
Megan Beares	Chaney Enterprises	Samuel & *Margaret Edleman	Beverly Hahn
Glenn & Carol Bell	Sharon Chilcoat	Lori Edmonds	Hahn's of Westminster
Paul & Kathryn Bense	Julie McGoff and Chris Regelski	Rosemarie Eicker	Dave & Wanda Hall
Janet Biles	Civilian Welfare Fund	Jim & Diane Emmons	Lois Halley
BKZ Benefits Group, Inc.	William & Juniata Clarke	Carolyn Espy	*Jean Hammond
Gary & Deborah Blank	Classic HVAC Services	Sherry Etherton	John & Barbara Hancock
Marie Blank	CLSI	Larry & Linda Eyler	Betty Hanyok
Betty Blauvelt	CLV Ceramics Class	George & Betty Fanshaw	Dr. Teresa Hanyok
	Coastal Bunco Ladies	Farmers & Merchants Bank	Harkins Builders, Inc.

*Deceased

Donors

Faith Harkness	Elizabeth Horn	Dr. Mike & Dorothy La Penta	Steven & Mary McKay
Trudy Harris	Dorothy Hubatka	Steve Lambertson	Jeffrey & Joan McKee
Virginia Harrison	James & Nancy Huff	LaMotte Development, Inc.	Anthony McLaughlin
Ann Harry	Norman & Frances Hughes	David Landis	Joyce McNeil
Linda Hart	Nettie Hughlett	Carolyn Lang	Joseph McSorley
Patricia Harvey	David & Barbara Humbert	Margaret Larkins	Memorial Lane
Victoria Hathaway	Alan & Barbara Hunzeker	James & Kathleen Lauber	Ross & Marge Menchey
Jean Hauck	Martha Hyson	Rita Lawson	Darlene Mentzel
Connie Hawk	Joseph & Eleanor Incalcatera	Phillip Lawyer	John Mercer
Thomas & Denise Hayes	J. W. Dell Company, Inc.	Leanne Layne	Messiah Evangelical Lutheran Church
Dr. Pauline Hayes Garrett	Arthur & Linda Jenne	Lula Layne	Susanne Metz
Heidelberg Materials	Gail Johnson	Lazarus United Church of Christ	Beverly & Keith Miller
Bette Heinrich	Floyd & Hilda Jonas	James & Martha Leeson	Dale Miller
Ananta Hejeebu	*Robert & Charlene Jones	Lorraine Lellyo	Fran Miller
Glenn & Kathleen Helme	Bill Jones	Henry & Patricia Lichtfuss	James & Virginia Miller
Rose Marie Hendrickson	Don & Diane Jones	James Lightner	Jennifer Miller
Ann Herring	Michael & Randi Jones	Sharon Little	Paul & Frankie Miller
Herring Property Management	Miriam Jones Parsons	Dan & Dolly Long	Shirley Miller
Ulf & Patricia Hierlwimmer	Carol Kaberle	Long & Foster	Dean & Patricia Minnich
HighFleet Charities Inc.	Paul & Joyce Kalb	Lucy Lotz	Irene Mitchell
Steven & Pamela Hildenbrand	Gertrude Karr	Scot & Wanda Lynn	Lillian Mitchell
HJ Sims	Joe & Martha Kasper	Curtis Mabry	William Momberger
Arlene Hoff	Richard & Diane Keller	Madison Mechanical Contracting, LLC	Amelita Mondonedo
Edith Hoffheiser	Kelly Benefit Strategies	Lynne Maher	Mary Moores
Neal & Nancy Hoffman	Alice Kennan	Robert Manikas	Morgan-Keller Construction
Hoffman, Comfort, Offutt, Scott and Halstad, LLP	Willa Kensinger	Virginia Marriott	Jeanne Morrill
Byron Hollinger	Paul & Consuela Kidder	Rev. Charles Marshall	Kenneth & Susan Mortenson
Joan Hollinger	Betty King	Carl Martens	Robert Muir
Darlene Hollman	Jay King	Anna Martin	Charlotte Mullinix
HomeCall LHC Group	KOJAK Graphic Communications, Inc.	Bradley & Iva Martin	Christy Mullins
	Lewis Kuhn	Martin Marietta Materials	Rae Murray
		Rob & Sue Maseth	Mutual of America
		Master Builders Solutions	David Myers
		Matthews Tire & Auto Service	Deacon Donald & Gail Myers
		Nancy McAllister	John Myers
		John McCormick	Myers-Durboraw Funeral Home, P.A.
		Ann McDermott	Jeffrey & Karen Nattans
		Robert & Eloise McDowell	Anne Newcomb
		Elizabeth McEntee	Bob & Carol Nicoll
		William McEntee	Dorothy Norris
		David & Lois McGinnis	Andy Noyes
		Meredith McGoff	*Bernard & Pat Oursler
		Patricia McInerney	

**Deceased*





George & Alice Painter
Keith Painter
Carol Park
Mary Parke
Jim & Maxine Parker
*Virginia Parsons
Carrie Pattison
Theodore & Nellie-Polk Peiffer
Perry Moving & Storage LLC
Richard Peters
Nancy Pettie
Dwight & Marilyn Phillips
Rev. William & Judith Piel
Michael Pieranunzi
George & Florence Pisacano
Ken & Dorothy Plantz
Linda Pollard
Tim & Josie Porterfield
Post Acute Physician Partners
Pritts Funeral Home & Chapel
Madeline Pyles
Dena Raczkowski
Randy J. Seeley Electrical
Contractors
Alice Rast
Hazel Rectanus
Michael & Darlene Reese
Chris Regelski
Ralph & Dorothy Reise
Remedi SeniorCare
Tony Richardson
Betty Ridgell
Right at Home In Home
Care & Assistance
Thomas & Deborah Rio
RLPS Architects

David & Karen Rohlfing
Suzanne Rosier
Ann Rudolph
Ferdinand & Carole Ruppel
Neil & Rebecca Salonen
Samuel C. Hoff Agency
Sandy Spring Bank
Sondra Sarles
Eugene Sattler
Dr. Hermine Saunders
Sawyer Wealth Management
Sue Scanland
David & Lexi Schafer
Donald Schaub
John & Marie Schieve
Hans & Nicole Schmidl
Helen Schmitt
Helen C. Schmitt
Aimee Schultz
Kenneth Schwarz
Barbara Scott
Carolyn Scott
Charles & Diana Scott
Phyllis Seaborg
William & Barbara Sears
Nancy Seiler
Separation Technologies -
Titan America
Sharon Shanahan
Lacye Shank
Richard & Deborah Sharek
Delores Sheeler
Shelter Systems Limited
*Ruth Shilke
Lawrence & Sharon Shock
George & Elizabeth Shoffner

Carole Shores
Daniel & Pamela Short
Ocie Sigley
Dorothy Sisler
James & Martha Slay
Katherine Sloboda
Muffie Smith
Theodore & Carol Smith
Donna Smith-Seeley
Mark Snyder
Sodexo Quality of Life Services
Joseph & Virginia Sosnowsky
Joan & Donald Spear
Betty Sprinkle
St. Benjamin's Lutheran Church
St. Paul's Lutheran Church
State Farm Insurance
Vi Stebner
Roy Stetler
Marlene Stivers
Mary Ann Straughn
Elissa Streaker
Stress Free Solutions LLC
*The Rev. Melvina Stricklin
Peggy Stubs
Stump Painting &
Contracting, LLC
Betty Suitt
Anneliese Suther
Jean Taylor
Jeffrey Taylor
John Taylor
The Dempster Charitable
Giving Fund
The Ford Wealth
Management Group
The Velnoskey Wealth
Management Group
The Westminster Municipal
Band, Inc.
Betty Thomas
Thomas, Bennett & Hunter, Inc.
Timmerman Beaulieu & Hinkle,
LLC - Attorneys at Law
Patricia Totten
Charles & Patricia Tracy

Pauline Trichilo
Tuesday Believing In Hope
Kathryn Tuttle
George Twohey
Kara Urban
Patricia Valas
Verdence Capital Advisors
*Marcelene Verfaillie
Roberta Vrtacnik
Vulcan Materials Company
Harold & Susan Wagner
Julie Ward
Joy Warnken
Richard & Mary Watson
Bill & Lois Weaver
Paul & Jean Weitzel
Donna Welsh
Rachael Wentz
Westminster Car
Wash & Detailing
Westminster Island Green
Larry & Joyce Whalen
Mary Whalen
Gus White
Whiteford, Taylor & Preston LLP
WHS, LLC
Ann Wickersham
Mary Wickham
Anita Wilcox
Geraldine Wilhelm
Erich & Carol Willen
Martha Wiseman
Art & Gail Wisner
John Wood
Woodhaven Building and
Development, Inc.
John & Charlene Woodhull
Mark Woodworth
Susan Wright
Barbara Yockey
Brandon Youngkin
Mikel & Blythe Zechman
Rebecca Zimmerman
Jay Zumbrun

Tributes

Raymond Albert

*Virginia Bowen

*Evelyn Churn

Jane Dennis

John Dennis

Sara Adams

*Karl Alexander, Jr.

Linda Allen Hundley

Jessica Andrews

Ross Baker

*David Banta

*Virginia Banta

Marian Bateman

Melissa Batten

Karen Bauer

Elsie Baust

Megan Beares

Roy Biles

George Biles

Eric Blackstone

*Carmen Blosveren

Francine Boothe

*Virginia Bowen

Scott Brown

Alyson Brown

Joyce Brown

Terry Brown

Sylvia Brown

*James Brozik, Jr.

Susan Brunner

Bret Brunner

Barbara Buffington

Wendy Burnside

Crystal Caltrider

Kevin Casjef

Kevin Casker

Kristinia Caton

*Evelyn Churn

CLV Bistro Team

CLV Dining Services

CLV Maintenance Tea

CLV Nurses

CLV Physical Therapy
Department

CLV Residents

CLV Shuttle Drivers

CLV Support Services

CLV Team

CLV Wellness Team

Sara Cochran

Douglas Cochran

Mary Jo Colbert

James Cole

Bruce Cotter

*Sylvia Creamer

Karen Crossley

Charles Crum

Athena DeGangi

*Ann Deming

Jennifer Deskiewicz

*Emma Dillow

Roberta Dillow

Janet Dixon

Michele Dombach

Kelli Donaghue

Eric Dubinsky

Jeanne Dussault

Linette Duvall

Kaitlynn Dwojewski

*Margaret Edleman

Vicki Engles Thomas

Larry Eyler

Family Members

Kimberly Farney

Lonni Flickinger

Margaret Fogle

Greg Fraiser

*Harry Frantum

Jackson Frasier

Wilma Freses

Shelly Funt

Kristina Gallagher

Lucia Gambino

Travis Garland

Shirley George

Eileen Gist

Margaret Glick

Elaine Goldband

Good Shepherd Way Staff

Lisa Grant

*Eleanor Grimes

Jordan Haegerich

David Hall

Wanda Hall

Lisa Harden

Faith Harkness

*Doris Harry

Connie Hawk

*Max Heinrich

Allison Herman

*William Hiatt

*Minnie Hinkhaus

*Norman Hoffheiser

Edith Hoffheiser

Byron Hollinger

Elizabeth Horn

Linda Hundley

Barbara Hunzeker

*Albert Johnson

*Robert Jones

*Charles Jones

Andrew Joyce

Eileen Kelley-Warner

William Kelly

Sharon Kline

Kathleen Lauber

Brooke Lawrence

James Leeson

Martha Leeson

James Lightner

Charlotte Long

Lucille Lotz

*Loved Ones

Charles Marshall

Donna May

Ann McDermott

Owen McFadden

Hazel McNeil

Frances Miller

Virginia Miller



James Miller

Jennifer Miller

*Marjorie Mitchell

*John (Jack) Moores

*Carl Mullenax

*Vivian Myers

Steve Newcombe

Linda Nicholls

*Bernard Oursler

Patricia Oursler

Mary Parke

James Parker

*Leah Audrey Peregoy

Rev. William Piel

Judith Piel

Steven Powell

Dena Raczkowski

Charles Rahley

Hazel Rectanus

Carl Reed

*Margaret Rickell

Deborah Rio

Thomas Rio

Bonnie Rolph

Elizabeth Rosad

Madelyn Royer

Melanie Royer

Lyndy Saporito

Eugene Sattler

David Schafer

Chaplain Emeritus
Jimmie Schwartz

*Dorothy Scott

Memorials

Connie Seal
 Angela Sears
 Terry Seiden
 Christine Seitz
 *Penelope Seymore
 Marilyn Shaffer
 Delores Sheeler
 *Ruth Shilke
 Jerry Shinn
 Barbara Shinn
 April Siegman
 Ocie Sigley
 Kayleigh Sloan
 Kelly Snyder
 Edith Snyder
 *Joseph Sosnowsky
 Joan Spear
 *John Staehlin
 Sherry Stick
 Sandra Studebaker
 Lawrence Suther
 *Dr. George Thomas
 Betty Thomas
 Charles Tracy
 Patricia Tracy
 Lois Treuchel
 Sylvia Trimble
 Blake Trimble
 JoAnn Tully
 *Marcelene Verfaillie
 Margaret Vetter
 Joy Warnken
 Ashton Waterman
 Ann Wickersham
 *Robert Wickham
 Martha Wiseman
 Peg Worthington
 Sherry Yingling
 David Yingling
 Margaret Zaleski
 Edward Zeigler

Charles Albert
 Karl Alexander, Jr.
 Virginia Banta
 David Banta
 Thomas Bateman
 Kenneth Baust
 William Beardsley
 Carmen Bosveren
 Virginia Bowen
 John Bowen
 Bette Boyce
 Clara Brown
 Gary Brown
 James Brozik, Jr.
 D.D. Carter
 Lucille Carter
 Children and Family Members
 Evelyn Churn
 CLV Residents
 Sylvia Creamer
 Ann Deming
 Sally Dempster
 Emma Dillow
 John Dillow
 Carey Dvorak
 Kimberley Dvorak
 Rev. Frederick Eckhardt
 Margaret Edleman
 Jane Espy
 Ronald Espy
 Harry (Ted) Frantum
 Eleanor Grimes
 Kathryn Groshon
 John Hancock
 Doris Harry
 Neil Hawk
 Max Heinrich
 August Heuer
 Eleanor Heuer
 William Hiatt
 Minnie Hinkhaus
 Norman Hoffheiser
 Rosemarie Hofmann

Kathryn Humbert
 Kathryn (Kas) Humbert
 William (Bill) Humbert
 Albert (Al) Johnson
 Betty Johnston
 Charles Jones
 Robert Jones
 Allison Koehler
 Kathleen Kuhn
 Richard Lang
 Joseph Lewis
 Caroline Marshall
 Mary Hazel McEntee
 Ruth McKay
 Diane McPhillips
 Susan Milstein
 Marjorie Mitchell
 Oliver Mitchell
 John (Jack) Moores
 Carl Mullenax
 Vivian Myers
 Robert Myers
 Loved Ones
 Bernard Oursler
 Parents
 Leah Audrey Peregoy
 Lawrence Rectanus
 Virginia Reese
 Margaret Rickell
 Peggy Sattler
 Lawrence Saunders

Patricia Schwarz
 Dorothy Scott
 Jeffrey Scott
 Penelope Seymore
 Ruth Shilke
 James Shores
 Bertha Sosnowsky
 Joseph Sosnowsky
 Robert Sprinkle
 John Staehlin
 Mary Staehlin
 Herbert Staley
 Thelma Staley
 Fern Sudbrink
 Jerrold (Jerry) Suther
 Webster Taylor
 Dr. George Thomas
 Frank Trichilo
 Mary Trichilo
 Lore Twohey
 Marcelene Verfaillie
 Taylor Webster, Jr.
 Mary Welsh
 Samuel Whitcomb
 Helen Whitmer
 Mary Dell Wickham
 Robert Wickham
 Frances Wilson
 John Wood
 John Yockey



The Lutheran Village at Miller's Grant

Donors

Margaret Alford	Dulany Leahy Curtis & Brophy LLP	HomeCall LHC Group	Larry & Jackie Mislyan	Sodexo Quality of Life Services
James & Antoinette Allen	Joe & Jean Dwyer	Barry & Linda Hommerbocker	Wayne & Carolyn Mueller	Renate Soulen
Ally Legal Planning	Suzy Dyer-Gear	Dr.'s David & Susan Horn	Robert Muir	Soldiers Delight Thomas Johnson Chapter
Bill & Marcia Amos	Dick & Sandra Eckert	James & Kathleen Hottel	Marita Murray	St. Benjamin's Lutheran Church
Ann Arbaugh	Shari Elliker Erney	Jeanne Houck	Bill & Jan Nelson	Eugene & Donna Streagle
Susan Arnold	Elville & Associates, P.C.	Howard Community College	Charles & Marilyn Newton	Stress Free Solutions LLC
Claudia Bailey	Dominick & Ann Esposito	Howard County Local Health Improvement Coalition	Susan Nicholson	Louise Tanney
Baltimore-Washington Financial Advisors, Inc. (BWFA)	Margaret Eubank	Anna Marie Howser	Anne Nix	Jim Teesdale
George Barbehenn	Flo Evans	Robert Huebner	Richard Parenti	The Bob Lucido Team
Barnes-Bollinger Insurance Services, Inc.	Eventus Strategic Partners	Denise Huebner	Maurice Partin	The Julius & Blanche Diener Foundation, Inc.
Beverly Bellis	Family & Nursing Care	Casey Hughes	Vidula Patel	The Wendy Slaughter Team of Elevate Real Estate Brokerage
Emil & Charlotte Bernhardt	Donna Feher	Ken Hunter	Rosser Pettit	Gail Timmick
Bruce & Kate Beveridge	Michelle Ferrante	Frances Jablon	Joy Piersall	David & Nora Tripp
David Bogen	Ann Foltz	Eldon & Suzanne James	Vera Pinter	Jean Trouton
Karl & Ruth Boin	Monica Fortner	Carolyn Johnston	Christina Pistorio	Turf Valley
Dave & Karen Bond	Frank's Produce & Greenhouse	Evelyn Kellner	Ken & Dorothy Plantz	Robert & Laura Ugiansky
David & Virginia Boyer	Friends of Delegate Courtney Watson	Kinloch & Associates CPA	Ron & Susan Polniaszek	Verdence Capital Advisors
Tom & Mary Bradley	Bob & Sofie Fudge	Shirley Kirchhoff	Dave & Betsy Polstra	Jim & Rachel Wade
Rev. Stacey Brady	Jeff & Natalie Funk	James & Rita Ko	Francis (Ed) Porebski	George & Norma Walgrove
Richard Breen	Richard Funke	Diane Kull	Margaret Pratila	Linda Walk
Victor Broccolino	Carol Gabram	Law Offices of Karen D. Amos	David & Sue Pumplin	Bill & Judith Ward
Joan Broderick	Bunny Garber	Dorothy Langstine	Jane Quigley	Friedel Warner
Ken & Patricia Buck	Margie Gardner	Warren & Donna Letzsch	Tony Raneri	Daniel Watermeier
Trey & Monica Burnham	Marcus Gates	Marlee Lindon	Mary Nora Register	Gary & Catherie Waters
John Calabrese	Giant	Mary Linsley	Residential Real Estate Solutions, LLC	Sharon Watts
Eunice Caro	Gilchrist	David & Tzee-Nan Lo	Right At Home	Weis Markets
Chapel Gator Bowling League	Lynn Glaeser	Rachelle Ludicke	River House Pizza Co.	Wellness Strategies Group, LLC
Tracey Chapman	Patricia Good	Anders & Joan Lunt	RLPS Architects	Carol Weiskitel
Dick & Joan Clinch	Linda Graham	Alan & Judith Lupfer	Michelle Rosenheim	Sigrid Whaley
George Conklin	Bill & Candace Graham	Scot & Wanda Lynn	Rebecca Ross	Rosalie Wheatley
William & Brenda Cornwell	*Douglas Graham	*Gerry & Birgitta Mackler	Steven & Deborah Ross	Whiteford, Taylor & Preston LLP
Mary Ann Costin	Graphics Universal, Inc.	Richard & Patricia MacNamee	Edward & Jeanne Rutkowski	John & Carolyn Widitz
Cox CPA, LLC	Andrea Gruhl	Eugene & Marlen Maier	Maido Saarlus	Williamsburg Homes LLC
Pat Cupit	Robert Hardy	Margaret Marfori	Safeway	Paul Woodie
Elizabeth Crowley	Helen Harford	Janet Marshall	Thomas & Diana Saltz	Samuel Yep
Joan Cwierniewicz	Harkins Builders, Inc.	Nancy Mason	Joan Sank	Sue Yoon
Cathy Daugherty	Harry H. Witzke's Family Funeral Home Inc.	Lynda & Art Matney	Peter Sarandos	Lucy Young
Feather Davis	Victoria Hathaway	Karen McNamara	Rev. David & Lexi Schafer	Jay Zumbrun
Jim Demaree	Alice Hegner	Paul & Frankie Miller	Elfriede Schmidt	
Robert & Janice Depuy	Ananta Hejeebu	Merrie Frances Miller	Dr. Sang Kyun & Young Hee Shin	
Barbara Dielmann	Maria Heyssel	Howard Miller	Diane Shuey	
Ray & Fran Donaldson	Kurt & Meg Heyssel	Tom & Susan Mills	Thomas Sinchak	
	Robert & Sue Hickman		Mike Small	

*Deceased

Tributes

Oluwakemi Adekoye	Lynn Glaeser	Matthew Lindberg	Rena Middleton	Nicole Scherr
Saul Alsaro	Cassandra Glasco	Martha Linton	Frankie Miller	Tamara Shani
Cassidy Altland	Robert Goldberg	Eric Lotter	Paul Miller	Olamide Shittu
Yamira Alvarez-Gonzalez	Melissa Gomez	Kelly Lucas	Jacqueline Mislyan	Mike Small
Howard Amos	Candace Graham	Brian Lutz	Lawrence Mislyan	Donna Snyder
Marcia Amos	Linda Graham	LVMG Administrative Team	Marcia Munoz	*Dr. John (Richard) Soulen
Ava Aria	Antoine Green	LVMG Community	Lauren Neebe	Renate Soulen
Ida Aria	Shanelle Green	LVMG Dining & Kitchen Team	Jan Nelson	Donna Steele
Hadja Barry	Robin Griswold	LVMG Facilities, Maintenance, Security	William Nelson	Dr. Stein
Bruce Beveridge	Priscilla Hart	LVMG Health Care Nursing Team	Susan Nicholson	Donna Streagle
Kate Beveridge	Megan Henry	LVMG Housekeeping Team	Donna Njiya	Gene Streagle
Jacalyn Bierman	Maria Heyssel	LVMG Mail Delivery Team	Lola Odetola	Kelly Sturm
Akiela Blyden	Imani (Janiya) Hickey	LVMG Management Team	Corita Oduyoye	Julie Summa
Brenna Bohn	Sue Hickman	LVMG Marketing Team	Andrew Ogen	Marcia Sykes
Matt Boyer	Paige Hockensmith	LVMG Physical Therapy Team	Christiana Onuigbo	Rebecca Taneyhill
Joan Broderick	Wendy Hoeck	LVMG Resident Life Department	Rachael Owewole	Emily Tankeno
Danielle Brown	Dr. David Horn	LVMG Residents	Atiya Pate	James Teesdale
Mary Campise	Dr. Susan Horn	LVMG Team	Sheetal Patel	Margarita Torrence
Anita Carter	Anna Marie Howser	LVMG Woodshop Volunteers	Margaret Pearce	Rachel Wade
Sara Chung	*Marcene Huebner	Richard MacNamee	Carrie Pedigo	Hale Wagner
Lois Clark	Robert Huebner	Margaret Marfori	Rosser Pettit	Ann Marie Walker
Melinda Coldwell	Matthew Hundertmark	Shanay Matthews	Patricia Poffel	Terrance Ward
Frank Cole	Latasha Hunter	Mouna Mawolo	Francis Porebski	Brooklyn Whitehurst
Brenda Cornwell	Eldon James	Nora McCallie Tripp	Margaret Pratila	Rev. Chasity Wiener
William Cornwell	Suzanne James	Ashly McClellan	David Pumplin	Vanessa Williams
Joan Cwierniewicz	Therese Jobe	Karen McNamara	Susan Pumplin	Wine Tasting Group
Monica Davis	Carolyn Johnston	Richard Meininger	Angeles Quiozon	Megan Wostanowski
Barbara Dielmann	Ashley Kendall	*Dr. Raymond (Bo) Menton	Nichole Quiozon	Amy Yan
Joseph Dwyer	Carol Kinloch		Casey Rivest	Linda Yergey
Tom Edwards	David Kistler		Vanessa Robinson	Lucille Young
Elizabeth Espinal	Nikki Kulo		Michelle Rosenheim	Tanya Young
Sheri Fitz	Carlos Leiva		Amilia Saydee	Guan Yuan
Sonia Forbes-Garay	Joshua Leiva Marin			
Beverly Garber	Louisa Leslie			
Marjorie Gardner	Brenna Lindberg			

Memorials

Joan Bartlett	Priscilla Hutchinson
Bernard Elliker	Nancy Rosander
Gordon Gabram	Blair Scott
Marcene Huebner	Lula Yingling





117 E. Main Street, Third Floor
Westminster, MD 21157

NONPROFIT
U.S. POSTAGE
PAID
WESTMINSTER, MD
PERMIT NO. 700



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



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