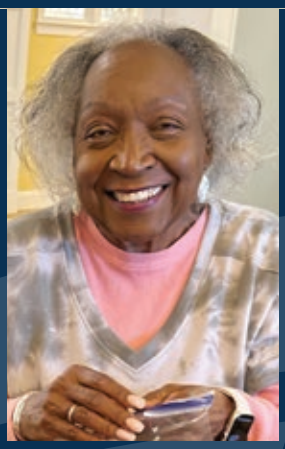
Lutheran Social Ministries SM OF MARYLAND

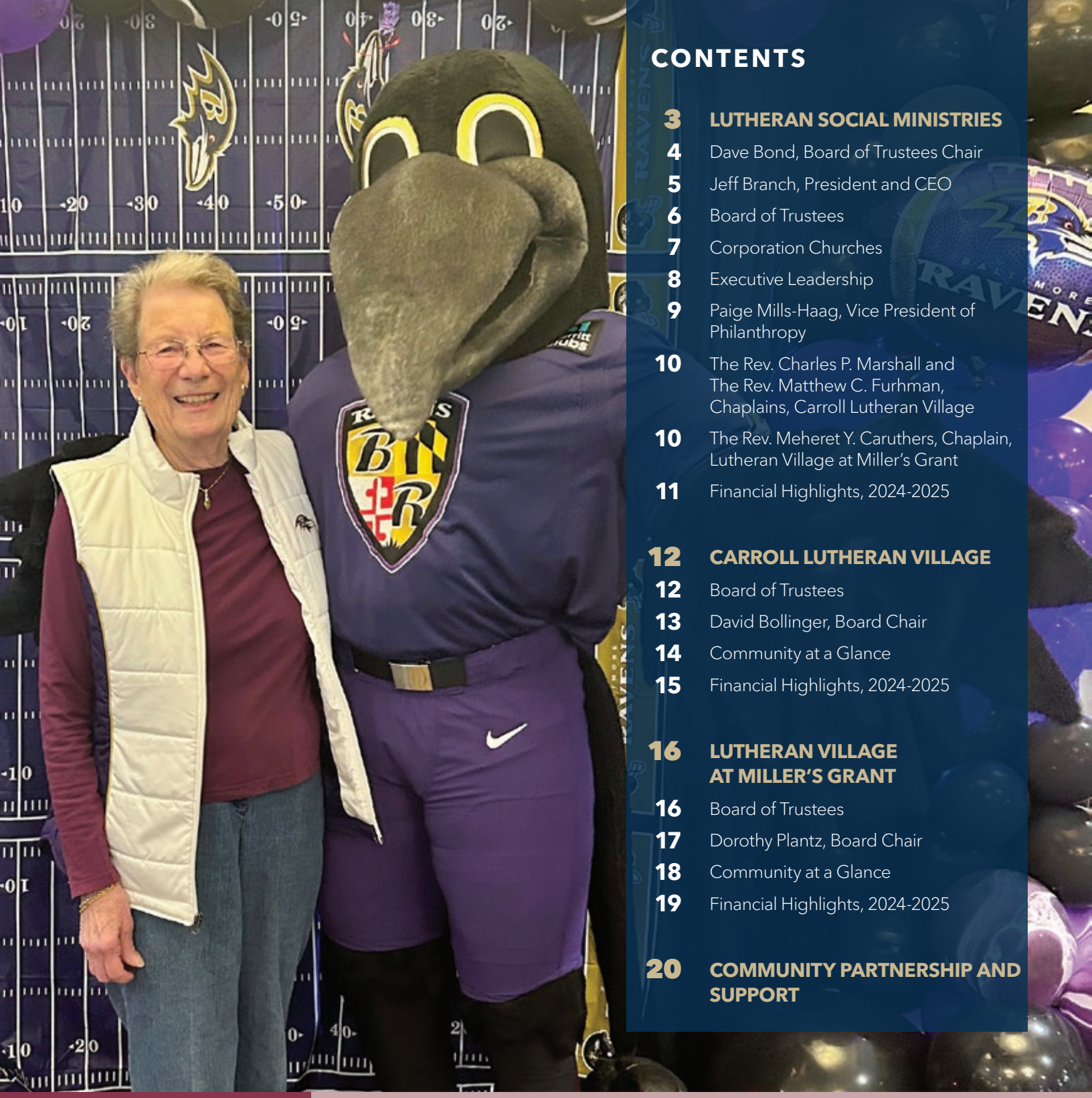
Helping individuals live their best lives in Carroll and Howard Counties.



2025 Annual Report

CARROLL LUTHERAN VILLAGE

LUTHERAN VILLAGE AT MILLER'S GRANT



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LUTHERAN SOCIAL MINISTRIES OF MARYLAND

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Westminster, MD 21157
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443-605-1008
lsmmd.org

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

LUTHERAN SOCIAL MINISTRIES OF MARYLAND, established in 2018, provides strategic growth, vision, management and resources to its Life Plan Communities, Carroll Lutheran Village and 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.

Lutheran Social Ministries SM OF MARYLAND

Outstanding Service

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 13 consecutive years as:

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

U.S. News & World Report Best Nursing Home for Short-term Rehabilitation

Carroll Lutheran Village earned U.S. News & World Report's Best Nursing Home status by achieving the highest possible rating for its short-term rehabilitation. The designation is only awarded to nursing homes that satisfy U.S. News' proprietary assessment of consistent performance in quality measures.

Centers for Medicare & Medicaid Services Five-star Rating

Carroll Lutheran Village and Lutheran Village at Miller's Grant earned a five-star quality rating from the Centers for Medicare & Medicaid Services, the highest rating available from the federal agency. This top-tier designation highlights the outstanding care provided in each community's health care center and reaffirms LSMMD's ongoing commitment to excellence, resident well-being and person-centered care.

Happy Birthday and Many More!

DAVE BOND | BOARD OF TRUSTEES CHAIR

THIS YEAR WE CELEBRATE Carroll Lutheran Village's 45th anniversary and we will celebrate Lutheran Village at Miller's Grant's 10th anniversary next year. Thousands of current and former residents have greatly benefited from the senior housing and services provided at both communities, and their families have found comfort in the quality of care delivered.

I have had the privilege of serving on the CLV, LVMG and Lutheran Social Ministries of Maryland's boards, and this is my first year as board chair. Nineteen years ago, as a relatively new board member, I had the privilege of serving alongside Ed Leister, a founding member of CLV's original board.

With limited financial resources but unwavering belief and commitment, the founding board members set out to create a community that would serve seniors with care and dignity. In many ways, we are all part of that original vision. That's what we celebrate – and continue to live out. Happy birthday to all!

Over the past five years, our focus has been on investing in CLV and LVMG. At CLV, we've dedicated significant time and resources to repositioning the community – upgrading infrastructure, enhancing amenities and beautifying the community. At LVMG, the long-envisioned Phase II expansion is complete, following Phase I's debut. We've also established a corporate structure that supports enterprise-wide systems, improving service quality and efficiency across both communities.

Above all, we remain grounded in our mission while continually exploring where we go from here. We are fully committed to expanding that mission – not only within the current counties we serve, but also in geographical areas where so much opportunity to serve older adults exists that we feel like we must answer the call. Strategic growth is critical to sustaining our mission and supporting long-term sustainability, improving our economic standing and market position in senior services, creating opportunities for team members and – most importantly – improving services and programs for residents.

As we move into FY26 and beyond, we are blessed to be guided by an experienced, mission-driven team and a dedicated board of trustees who value our strong connection to the residents and communities we serve. I hope you enjoy reading about our progress in 2025 and our plans for 2026 and beyond.

Charting Paths

JEFF BRANCH | PRESIDENT AND CEO

AS I REFLECT ON THE PAST YEAR, I'm reminded of a quote from *Oh, the Places You'll Go!* by Dr. Seuss … "Congratulations! Today is your day. You're off to Great Places! You're off and away!" These words ring truer than ever. From unexpected twists to triumphant turns, we've charted paths to places both new and bold – and what a journey it's been.

Carroll Lutheran Village's 45th Anniversary

Since 1980, the community has grown from a small nursing home into a vibrant Life Plan Community serving nearly 600 residents. Providing compassionate care, wellness-driven living and warm belonging has cultivated a legacy of living well for older adults. As I look back on nearly half a century of service, I am grateful for every resident, family member, team member and supporter who helped bring CLV this far.

Community Enhancements

As part of its multi-year renewal effort, CLV completed renovations to Avondale Place, Weller Way's social gathering spaces and the common areas and hallways in the 300 administration building, now known as Rockland Heights. Additionally, fiber-optic cable was installed, dramatically improving digital access for residents and team members.

At Lutheran Village at Miller's Grant, fresh carpeting and paint, as well as new artwork and furniture, have brought new life to hallways and lounges. The expansion project is nearing completion. Residents have moved into the new independent living building, and the Performing Arts Center/Chapel is nearly complete.

Philanthropic Impact

Thanks to overwhelming community support, CLV's annual golf tournament raised over $100,000 net for the resident Benevolent Care Fund. These critical funds ensure that residents facing unexpected financial difficulties can continue living with dignity in the community they call home. This event embodies our spirit of philanthropy, while strengthening ties across Carroll County and local partners.

Quality Recognition

Both communities earned five-star quality ratings from the Centers for Medicare & Medicaid Services, the highest rating available from the federal agency. This recognition reflects outstanding performance across health inspections, staffing and quality measures and affirms our ongoing commitment to excellence, resident well-being and person-centered care.

Like Dr. Seuss' explorers, we tackled challenges – supply chain delays, contractor staffing shortages and regulatory shifts – but each hurdle has fortified our resilience and sharpened our vision for the road ahead.

We are actively navigating upcoming changes to Medicaid's policy and funding – adjusting financial planning and compliance – to ensure residents retain seamless access to essential services.

At the same time, we're positioning LSMMD to address a projected 28% growth in the 80+ population over the next five years – a historic demographic wave fueling demand for modern Life Plan Communities.

We're incorporating artificial intelligence into our business systems to enhance care and operations, and continuing to ask, "What's next?" – because senior housing and retirement evolve continuously, and so do we.

Thank you for being part of this remarkable journey. Your support, energy and trust fuel our momentum. Wherever the road leads next, we're honored you're traveling alongside us.

"Congratulations! Today is your day. You're off to Great Places! You're off and away!"

– DR. SEUSS,
OH, THE PLACES YOU'LL GO!

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CHRIS BORCIK

DAVE BOWERSOX

VIC BROCCOLINO

ANANTA HEJEEBU

STEVE LAMBERTSON

PASTOR CHRIS LITTON

LINDSAY MOSS

DOROTHY PLANTZ

JEFF BRANCH
President/CEO
Ex Officio Board Member

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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
Vacant
Keymar

MESSIAH LUTHERAN CHURCH
The Rev. Michael Dubsky
Sykesville

MT. JOY LUTHERAN CHURCH
The Rev. Cathy Feil
Gettysburg

RESURRECTION PARISH
The Rev. Amanda McCaffery
Vicar Don Helfer

IMMANUEL LUTHERAN CHURCH
Manchester

JERUSALEM LUTHERAN CHURCH
Westminster

ST. ABRAHAM'S LUTHERAN CHURCH
Hampstead

ST. PAUL'S LUTHERAN CHURCH
Upperco

ST. PETER'S LUTHERAN CHURCH
Hampstead

ST. BENJAMIN'S LUTHERAN CHURCH
The Rev. Dot Lundgren (Interim)
Westminster

ST. JAMES LUTHERAN CHURCH
Vacant
Union Bridge

ST. JOHN'S LUTHERAN CHURCH
The Rev. Christopher Litton
Westminster

ST. LUKE'S LUTHERAN CHURCH
The Rev. Nichole Wachter
New Windsor

ST. MARK'S LUTHERAN CHURCH
The Rev. Andrew C. Carr
Hampstead

ST. MARK'S LUTHERAN CHURCH
The Rev. Michael Dubsky
Snydersburg

ST. MARY'S LUTHERAN CHURCH
Vacant
Westminster

ST. PAUL'S LUTHERAN CHURCH
The Rev. Cathy Feil
Harney

TRINITY LUTHERAN CHURCH
The Rev. Stacy Marsh (Interim)
Taneytown

TRINITY LUTHERAN CHURCH
The Rev. Melissa Helfer
Westminster

Executive Leadership

OPERATED BY LUTHERAN SOCIAL MINISTRIES OF MARYLAND

JEFF BRANCH
President and CEO

LIZA FOLSTEIN
Vice President,
Human Resources

PAIGE MILLS-HAAG
Vice President,
Philanthropy

LISA PEARRE
Vice President,
Marketing and Communications

STEVE POWELL
CFO

MICHELLE ROSENHEIM
Vice President of Operations and Sales
Executive Director,
Lutheran Village at Miller's Grant

RENEE GARVIN
Executive Director
Carroll Lutheran Village

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.

Carroll LUTHERAN VILLAGE℠
45th ANNIVERSARY

LUTHERAN VILLAGE at Miller's GRANT℠

Celebrating the Interconnection of Generosity and Purposeful Lives

PAIGE MILLS-HAAG | VICE PRESIDENT OF PHILANTHROPY

REFLECTING ON THE PAST YEAR and celebrating your unwavering support of our mission to care for older adults, your impact is palpable and transcendent. Your investment in our philanthropic mission ensures programming and fosters vibrant communities where every person is celebrated, uplifted, respected and encouraged to live a purposeful life.

At Carroll Lutheran Village, one of our top priorities remains the Resident Assistance Program. This past year, we allocated substantial resources to ensure every resident receives the care, dignity and support they deserve regardless of their financial situation.

Thanks in part to your generous contributions to CLV's Benevolent Care Fund and Ministry of Caring Endowment Fund, we provided $697,944 in vital assistance to 19 residents. Your support offers peace of mind to residents and their families, ensuring the continuation of care, services and housing for those who call CLV home. Addressing this critical need while recognizing the importance of support for individuals benefiting from benevolence inspires and reminds us of the essential roles we play in each other's lives.

Your contributions to CLV's Walters Education Fund totaled $29,098 last year, enabling us to award $61,846 in scholarships to 12 CLV team members pursuing their education and professional certifications. By giving the gift of education, your support is instrumental in shaping team members' career aspirations and helps CLV attract and retain the most qualified, compassionate leaders who provide direct services and care.

Together, we raised nearly $138,000 during CLV's inaugural Annual Fund Campaign. Additionally, our 27th Annual Golf Tournament, a long-standing tradition and favorite, netted more than $102,000 for CLV's Benevolent Care Fund. Estate gifts from grateful residents, families and supporters continue to meet immediate needs for vital resident assistance. We are profoundly grateful to everyone who supports CLV.

Lutheran Village at Miller's Grant provided $268,322 in resident assistance to five residents last year, upholding their dignity and comfort. Due to your current and future contributions to LVMG's Benevolent Care Fund and Ministry of Caring Endowment Fund, we continue to meet the demand for vital assistance.

Together, we raised $162,558 during LVMG's inaugural Annual Fund Campaign. LVMG's Scholarship Fund remains a cherished means for residents and their families to support team members and students. We raised $41,549 for the Scholarship Fund and granted six scholarships totaling $43,509 last year, helping students achieve their educational goals.

A heartfelt thank you to a generous benefactor for helping us establish a new Smiles Scholarship for LVMG team members. With innovation as a guiding beacon, we extend our thanks to a generous resident whose support enabled us to acquire new health services technology that enhances the community.

I am thrilled to share that LVMG's Performing Arts Center/Chapel Campaign has surpassed $2.3 million in financial support through direct donations, multi-year pledges and planned gifts. We are grateful to all who have joined us on this journey to bring a state-of-the-art performing arts venue and place of worship to the vibrant, active community. As the campaign draws to a close later this year, your investment will ensure its success and provide a sacred and welcoming space for everyone.

Looking ahead, the FY26 Annual Fund Campaigns are underway at both communities, and CLV's Health Care Center Campaign has transitioned to the public phase. Our vision of reimagining aging through innovation and thoughtful stewardship remains our focus. Together, we can enhance our initiatives, adapt to the needs of our communities and ensure our legacy of compassionate service endures.

Thank you for your trust and partnership. Together, let's continue creating communities where every individual can flourish and express their authentic selves in alignment with their God-given purpose.

Blessings of peace and abundance.

A Culture of Mutual Care

THE REV. CHARLES P. MARSHALL AND THE REV. MATTHEW C. FUHRMAN
CHAPLAINS, CARROLL LUTHERAN VILLAGE

AS PART OF NEW TEAM MEMBER ORIENTATION, chaplaincy shares a brief overview of the chaplains' role in the community. The opening slide states: "Your chaplains are here to serve with compassion and love for all people. All residents and team members are embraced under our care," paired with the words of Jesus from John 13:34–35 (New Revised Standard Version Updated Edition): "Just as I have loved you, you also should love one another."

In a faith-based setting, compassionate service is at the heart of chaplaincy. We work closely with the Spiritual Life Committee and a network of dedicated volunteers to provide support through pastoral visits, end-of-life care, small group ministries, weekly worship, Open Hands, Open Hearts and other spiritual programs.

Yet compassionate service extends beyond Carroll Lutheran Village's chaplaincy. It's a shared value lived daily by residents and team members in the community. This culture of mutual care is genuine and deeply moving. In a world that often feels harsh and disconnected, our community offers hope, kindness and belonging.

When a neighbor checks on someone going through a hard time, a team member offers extra support to a resident in need or a prayer is lifted for a global crisis or local tragedy – these moments reflect the heart of CLV. Compassionate service flows not just from a department but from the people who make this community extraordinary.

A Way of Life

THE REV. MEHERET Y. CARUTHERS
CHAPLAIN, LUTHERAN VILLAGE AT MILLER'S GRANT

AT LUTHERAN VILLAGE AT MILLER'S GRANT, compassionate service is more than a value – it's a way of life. Each day, you'll see it in the warm greetings exchanged in the hallways, attentive listening between neighbors and steady support shared through life's joys and challenges.

We understand that aging brings vulnerability, and through compassionate service we meet it with dignity, empathy and respect. Compassion is woven into daily life by our chaplain, Caring Connectors/Stephen Ministers, Compassionate Listeners and team members who practice presence through active listening. They hear both spoken words and what lies beneath them – creating safe, supportive spaces where everyone feels truly seen and valued.

Whether a resident is recovering from illness, facing emotional difficulty, has outlived their financial resources through no fault of their own or is celebrating a milestone, like a 90th birthday, our community is there offering compassion. We walk alongside one another, reinforcing the belief that no one journeys alone. Together, we celebrate achievements large and small, strengthening our shared sense of purpose.

Our compassionate service also embraces families, offering understanding, resources and a listening ear. It radiates outward through community outreach programs like Open Hands, Open Hearts, the Howard County Food Bank, Columbia Community Cares and more.

What we've learned is profound: compassion doesn't deplete – it replenishes. Each act of kindness, hospitality and support enriches us all. In a world that prizes speed and self-reliance, we choose connection. As depicted in the Bible and reflected in our core value: "We see our work as hospitality, love, caring and service." Here, we live compassionate service – together, every day.

Financial Highlights

Financial data reflected in Carroll Lutheran Village and Lutheran Village at 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	2025	2024
Current Assets	15,189,267	14,492,419
Investments	14,157,220	15,408,326
Assets Whose Use is Limited or Restricted	81,637,286	109,854,202
Property, Buildings and Equipment	217,519,549	173,204,706
Other Assets	116,608	646,386
TOTAL ASSETS	**$ 328,619,930**	**$ 313,606,039**

LIABILITIES AND NET ASSETS		
Current Liabilities	13,064,356	14,585,250
Other Long-term Liabilities	417,395	–
Long-term Debt	157,518,287	153,091,492
Deferred Revenue and Advance Deposits	143,020,268	135,163,134
Net Assets	14,599,624	10,766,163
TOTAL LIABILITIES AND NET ASSETS	**$ 328,619,930**	**$ 313,606,039**

REVENUES		
Skilled Nursing	13,253,168	13,013,833
Assisted Living	6,912,807	6,727,355
Memory Care	1,517,580	1,025,014
Independent Living	38,061,779	36,001,784
Bequests, Contributions, Memorials and Other Gifts	79,204	57,884
Investment Income and Realized and Unrealized Gains	3,122,647	3,423,587
Other Income	6,081,974	6,351,664
TOTAL REVENUES	**$ 69,029,159**	**$ 66,601,121**

EXPENSES		
Nursing, Resident, Dietary, Housekeeping, Laundry	25,960,515	25,241,508
General, Administrative, Marketing and Development	14,649,387	12,801,649
Plant	10,465,983	$9,918,961
Depreciation and Amortization	9,711,655	9,539,555
Interest	5,114,166	5,472,518
TOTAL EXPENSES	**$ 65,901,706**	**$ 62,974,191**

OPERATING INCOME (LOSS)	$ 3,127,453	$ 3,626,930
Net Unrealized Gains (Losses) on Investments	293,439	1,671,290
Change in Net Assets Without Donor Restrictions	3,420,892	5,298,220
Change in Net Assets With Donor Restrictions	412,569	(246,526)
CHANGE IN NET ASSETS	**$ 3,833,461**	**$ 5,051,694**

Carroll LUTHERAN VILLAGE℠ 45th ANNIVERSARY

FOR 45 YEARS, Carroll Lutheran Village has helped older adults enjoy each day to its fullest within the Life Plan Community. CLV offers an extensive array of programs and services, enabling residents to pursue those most interesting and meaningful to them. With a continuum of care, including assisted living, memory care support, long-term care services and short-term rehabilitation, residents know health care support and resources are available if they need them. With convenient services and amenities, exciting activities, person-centered health care and warm, friendly team members in one community, it's no wonder CLV has been recognized as Carroll's Best for 13 consecutive years, as the best nursing home for short-term rehabilitation by *U.S. News & World Report* and for providing five-star quality care by the Centers for Medicare & Medicaid Services.

Board of Trustees

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Celebrating 45 Years of Community, Excellence and Growth

DAVID BOLLINGER | BOARD CHAIR, CARROLL LUTHERAN VILLAGE

THIS YEAR MARKS Carroll Lutheran Village's 45th anniversary, a milestone filled with celebration and reflection. Over the past four and a half decades, CLV has grown from a vision into a vibrant, welcoming and mission-driven Life Plan Community that nearly 600 residents trust and call home. Over the years, I've had the privilege to witness the passion and perseverance that define CLV, and I'm proud of what we've accomplished.

This year also brought a new chapter in leadership as we welcomed a new executive director, Renee Garvin. Though still early in her tenure, she has already built strong relationships and is committed to our mission and community. Her thoughtful approach and genuine care for residents and team members are evident, and we're excited to see how her leadership helps influence CLV's future.

We've also been honored with several recognitions that speak to the excellence of our care and services. For the 13th consecutive year, CLV was recognized as Carroll's Best in three categories – retirement community, assisted living and nursing home. Additionally, *U.S. News & World Report* recognized CLV as one of the country's Best Nursing Homes for Short-term Rehabilitation, and it earned a five-star rating from the Centers for Medicare & Medicaid Services. These accolades reflect our high standards and the dedication of our team members.

In addition to these achievements, renovations to the Avondale Place apartment building, social gathering spaces in Weller Way and common areas and hallways in the 300 administration building, now known as Rockland Heights, are complete. These renovations are more than just bricks and mortar – they represent our continued commitment to growth, innovation and meeting the evolving needs of those we serve.

Another highlight of the year was CLV's 27th Annual Golf Tournament. This special event brought together residents, team members, sponsors and friends for a day of fun, fellowship and fundraising. We raised $101,646 net for the Benevolent Care Fund, exceeding our $100,000 goal. These vital funds help ensure continued support for residents whose funds have been depleted through no fault of their own.

As we honor the past 45 years, we look ahead with confidence and enthusiasm. With dedicated leadership, a clear purpose and a compassionate, visionary team, CLV is well-positioned to thrive for decades.

To all who have been part of this journey – residents, families, team members, donors and friends – thank you. Your support continues to shape CLV into the remarkable community it is today.

Here's to 45 years and the many milestones still to come.

Community at a Glance

420 Residents in **Independent Living**

50 Residents in **Assisted Living**

14 Residents in **Memory Care**

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

$3,492,151
Total Assistance Provided

Of which $697,944 direct resident assistance was provided to residents who outlive their financial resources, so they can continue to live at CLV with dignity and among friends.

$3,000 NET
Gift Shop Donation

Benefiting the Ministry of Caring.

20,087
Volunteer Hours

Performed by residents and team members.

8
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, Carroll Lutheran School, Double Dog Dare Rescue, Lutheran Disaster Response, Lutheran World Relief and The Shepherd's Staff

$726,000
Carroll County Property Taxes

$61,846
Team Member Scholarships

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

351
Number of Team Members

Including 183 new team members in FY25.

$12.34M
Team Member Payroll

Financial Highlights

ASSETS	2025	2024
Current Assets	5,157,319	5,487,797
Investments	675,271	–
Assets Whose Use is Limited or Restricted	39,649,942	38,080,423
Property, Buildings and Equipment	77,986,337	74,185,649
Other Assets	45,000	45,000
TOTAL ASSETS	**$ 123,513,869**	**$ 117,798,869**

LIABILITIES AND NET ASSETS		
Current Liabilities	5,162,964	4,616,329
Other Long-term Liabilities	–	–
Long-term Debt	48,094,982	49,568,237
Deferred Revenue and Advance Deposits	47,723,937	42,199,793
Net Assets	22,531,986	21,414,510
TOTAL LIABILITIES AND NET ASSETS	**$ 123,513,869**	**$ 117,798,869**

REVENUES		
Skilled Nursing	11,103,103	10,896,550
Assisted Living	4,602,823	4,622,507
Memory Care	1,517,580	1,025,014
Independent Living	19,226,658	16,880,727
Bequests, Contributions, Memorials and Other Gifts	62,961	51,455
Investment Income and Realized and Unrealized Gains	542,441	1,175,206
Other Income	3,331,154	3,095,407
TOTAL REVENUES	**$ 40,386,720**	**$ 37,746,866**

EXPENSES		
Nursing, Resident, Dietary, Housekeeping, Laundry	18,262,634	17,448,004
General, Administrative, Marketing and Development	8,401,401	7,402,063
Plant	6,276,732	5,819,402
Depreciation and Amortization	5,333,906	4,945,625
Interest	1,752,491	2,038,451
TOTAL EXPENSES	**$ 40,027,164**	**$ 37,653,545**

OPERATING INCOME (LOSS)	$ 359,556	$ 93,321
Net Unrealized Gains (Losses) on Investments	614,865	41,019
Change in Net Assets Without Donor Restrictions	974,421	134,340
Transfer of Net Assets from Related Party	–	–
Change in Net Assets With Donor Restrictions	143,055	355,918
CHANGE IN NET ASSETS	**$ 1,117,476**	**$ 490,258**

LUTHERAN VILLAGE at Miller's GRANT SM

SINCE OPENING ITS DOORS in 2016, Lutheran Village at Miller's Grant has proudly served older adults in Howard County, helping them live each day to the fullest within our vibrant Life Plan Community.

With the completion of the Phase II expansion project, LVMG recently welcomed more than 70 new residents. Now nearly 420 residents – age 60 and older – call LVMG home.

The community's commitment to excellence has earned LVMG recognition as Best of Howard for six consecutive years and a five-star rating from the Centers for Medicare & Medicaid Services. These honors reflect the community's vibrant lifestyle, supportive care and commitment to quality.

Having established strong, collaborative relationships with organizations and educational institutions that are equally committed to supporting the well-being of older adults, LVMG extends its reach, from team members sharing their expert knowledge with the wider community to creating more meaningful programs and services for residents.

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President/CEO,
Ex Officio Board Member

The Best Has Arrived

DOROTHY PLANTZ | BOARD CHAIR, LUTHERAN VILLAGE AT MILLER'S GRANT

I AM FILLED WITH GRATITUDE, thanksgiving and joy to report that the transformation of LVMG is complete! The community has been revitalized with the completion of the Performing Arts Center/Chapel, a new independent living building, the Artful Dodger gastro pub and an expanded Health Care Center providing assisted living services as well as a new memory care neighborhood, which includes a beautiful memory care garden.

This project would not have been possible without the collaboration and support of the entire community. Thanks go to our primary builder, Harkins Builders, and LVMG's leadership for managing the project, which was typically ahead of schedule, and keeping disruptions to a minimum for residents and team members. I also want to thank residents and team members who showed grace and patience as they eagerly waited for the final outcome.

An already outstanding community for residents has been enhanced with the completion of this building project. At the same time, we moved forward with refreshing social gathering spaces, including fresh paint and new carpeting, furniture and artwork to create a cohesive, modern design. The holidays are extra special this year as new residents will be settled and the entire community will be able to enjoy the community with family and friends into the new year.

Under the leadership of our parent organization, Lutheran Social Ministries of Maryland, LVMG launched the Annual Fund Campaign, which raised funds for the Benevolent Care Fund, Ministry of Caring Endowment Fund, Scholarship Fund and General Fund. I am humbled by the generosity of residents and team members in supporting the campaign. This generosity extends to the board of trustees, who raised $4,736 by participating in the Board Challenge with Carroll Lutheran Village, initiated by David Bollinger, CLV board chair. We look forward to challenging each other this upcoming year.

I would be remiss if I did not share that I hear wonderful stories from residents, families and vendors regarding the quality of care residents receive, the excellent menu choices in the restaurants and the respectful, supportive environment that is apparent to those who are engaged in or with our community. Many comments have also been shared regarding the community's cleanliness, despite a major building project in the community, as well as other positive feedback. Kudos to all who live these values daily in our community.

Many say it takes a village of people to create a community like LVMG, where kindness, respect and compassion are part of the DNA of the culture. I am humbled to be part of LVMG, which lives by these values. In FY26, we look forward to continued community enhancements as we steward these gifts for all. Thank you to each and every resident and team member who continues to make LVMG the very special place it is.

Community at a Glance

309
Residents in
Independent Living

21
Residents in
Assisted Living

9
Residents in
Skilled Nursing/ Long-term Care

$408,662
Total Assistance Provided

Of which $268,322 direct resident assistance was provided to residents who outlive their financial resources, so they can continue to live at LVMG with dignity and among friends.

$84,981
Moderate Income Housing Support

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

8,856
Volunteer Hours

Performed by independent living residents.

14
Organizations Served by Open Hands, Open Hearts

Resident and chaplain-led outreach ministry.

Columbia Community Cares, Columbia Pregnancy Center, Good Trouble Lutheran Church, Grassroots Crisis Intervention, Home of Our Own, Howard County Department of Aging & Independence, Howard County Food Bank, Indian Cultural Association, Lutheran World Relief, Prepare for Success Howard County, Small Miracles Cat & Dog Rescue and Stevens Forest, Swansfield and Talbot Springs Elementary Schools

$1.18M
Howard County Property Taxes

$41,549
Team Member Scholarships

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

216
Number of Team Members

Including 165 new team members in FY25.

$6.03M
Team Member Payroll

Financial Highlights

ASSETS	2025	2024
Current Assets	8,915,063	8,345,836
Investments	13,481,949	15,408,326
Assets Whose Use is Limited or Restricted	41,972,286	71,758,156
Property, Buildings and Equipment	138,535,679	98,122,802
Other Assets	–	529,778
TOTAL ASSETS	**$ 202,904,977**	**$ 194,164,898**

LIABILITIES AND NET ASSETS		
Current Liabilities	7,690,258	10,022,852
Other Long-term Liabilities	417,395	–
Long-term Debt	109,423,305	103,523,255
Deferred Revenue and Advance Deposits	95,296,331	92,963,341
Net Assets	(9,922,312)	(12,344,550)
TOTAL LIABILITIES AND NET ASSETS	**$ 202,904,977**	**$ 194,164,898**

REVENUES		
Skilled Nursing	2,150,065	2,117,283
Assisted Living	2,309,984	2,104,848
Independent Living	18,835,121	19,121,057
Bequests, Contributions, Memorials and Other Gifts	16,243	6,429
Investment Income and Realized and Unrealized Gains	2,580,206	2,248,381
Other Income	1,556,355	2,555,137
TOTAL REVENUES	**$ 27,447,974**	**$ 28,153,135**

EXPENSES		
Nursing, Resident, Dietary, Housekeeping, Laundry	7,609,735	7,721,353
General, Administrative, Marketing and Development	5,435,414	5,084,658
Plant	4,189,251	4,099,559
Depreciation and Amortization	4,377,749	4,593,930
Interest	3,361,675	3,434,067
TOTAL EXPENSES	**$ 24,973,824**	**$ 24,933,567**

OPERATING INCOME (LOSS)	$ 2,474,150	$ 3,219,568
Net Unrealized Gains (Losses) on Investments	(321,426)	1,630,271
Change in Net Assets Without Donor Restrictions	2,152,724	4,849,839
Transfer of Net Assets from Related Party	–	–
Change in Net Assets With Donor Restrictions	269,514	(602,444)
CHANGE IN NET ASSETS	**$ 2,422,238**	**$ 4,247,395**

PHOTO BY LARRY MISLYN, LVMG RESIDENT

Community Partnership and Support

JULY 1, 2024 – JUNE 30, 2025

WE ARE PROFOUNDLY GRATEFUL for your unwavering support, generosity and investment in our mission and ministry of caring for older adults and their families. Together, we are making a tangible difference in the lives of those we serve and achieving remarkable milestones within our communities. Thank you for believing in our vision; your impact is profound, and we look forward to creating greater impact together to provide vital assistance to every resident in need, scholarships to team members, special projects to enhance daily living and activities and unrestricted gifts to use where needed most.

Contact Paige Mills-Haag, vice president of philanthropy, at 443-536-5929 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 at Miller's Grant.

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Allen Poffel
David Pumplin
Susan Pumplin
Elam Ramos
Justin Richter
Sheila Rodriguez
Diane Shuey
Kelly Strum
James Teesdale
Trinity Victorian
Rachel Wade

Jaime Waters
Sharon Watts
Chaplain Chasity Weiner
Vanessa Williams
Paul Woodie
Lucy Young

Memorials

Howard "Bill" W. Amos
Marilyn Bandel
Vernon A. Bandel
Georgiana Blackburn
Joan Broderick
Lawrence "Larry" J. Bury
Mike Clark
Werrner Gruhl
Laraine Hardy
Priscilla Hart
Robert Hegner
Rodger W. House
Carolyn Johnston
Alan Lupfer
Barbara McKissick
Michael Connolly
Ed Rutkowski
Al Severn
Dr. Richard Soulen
Paul Stavrou
Pamela Van Oosten
Marilyn Bandel
Jennie Yep

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