

A photograph of an older couple driving in a dark convertible car. The sun is low on the horizon, creating a warm, golden glow. The man is in the driver's seat, and the woman is in the passenger seat with her hand raised. The background shows a hazy landscape.

INSPIRE. EMPOWER. TRANSFORM.

PURPOSE NEVER STOPS.

National Lutheran Communities & Services 2021 Annual Report



MISSION

NATIONAL LUTHERAN COMMUNITIES & SERVICES (NLCS) HONORS, INSPIRES AND SUPPORTS CHOICE AND OPPORTUNITY IN PARTNERSHIP WITH OLDER ADULTS.



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OPPORTUNITIES IN CHANGE

This past year brought one of the most significant changes National Lutheran Communities & Services (NLCS) has had in over 10 years as Larry Bradshaw retired and I accepted the role of President and CEO. Before Larry's departure, we held events at each community celebrating his tenure and wishing him well as he retired. I am happy to report, Larry loves retired life and is spending his days with his wife Billie and their children and grandchildren. While I am new to this role, I have served with NLCS for over a decade, first as a consultant and then as chief operating officer. It is an honor to step into Larry's shoes and be at the helm of this tremendous organization.

Our team members, residents, clients and their families have weathered so much over the past two years. In 2021, it was wonderful to begin to move closer to normal. We have all realized how things that were perceived as insignificant two years ago, now mean so much more. There is so much more meaning to something as small as a smile, a hug and the opportunity to connect in person with other people. While the pandemic has been full of challenges, perhaps there is a blessing behind it all – reminding us what is truly important in life and remembering to make time for those things and the people we cherish.

As an organization, we have continued to focus on our strategic imperatives that will help make NLCS an even stronger organization, which include:

- A commitment to dynamic leadership and governance, focusing on making NLCS a more diverse organization. We believe that diversity is a strength and diverse perspectives in our leadership team make us stronger and better suited to serve those around us.
- A commitment to communication and transparency with our teams, residents, clients, families and those who love them.
- A commitment to developing our workforce so we can help team members grow in their careers.
- A commitment to social and environmental stewardship because we believe caring for place and people is a part of God's calling.
- A commitment to being good stewards of our dollars.

It's been said that the only constant in the world is change. Over the past two years, the world has surely changed. At some point, it will change again. The one thing I know for sure will never change is NLCS' dedication to our mission to honor, inspire and support choice and opportunity in partnership with older adults. Thank you for all your support.



CYNDI WALTERS

President and CEO
National Lutheran
Communities & Services



DONNA DUSS MSN, RN

Immediate Past Chair
National Lutheran
Communities & Services

A BRIGHT FUTURE

In 2021, the NLCS Board of Directors was tasked with what was perhaps the most important decision any of us have ever made on behalf of National Lutheran Communities & Services (NLCS) when we embarked on appointing a new president and CEO. As with any change, there was certainly trepidation, however, Larry Bradshaw's commitment to the organization, along with the extremely talented leadership team he helped build gave us all the confidence needed to productively move forward and appoint Cyndi Walters as his successor.

With more than 30 years of service in the senior living industry, Cyndi will build upon the amazing visionary and quality-focused ministerial leadership NLCS has enjoyed under Larry's leadership. She has a strong background in strategically growing and diversifying organizations, and through her role as the chief operating officer of NLCS held since 2016, she has demonstrated her passion to the mission of NLCS, creating partnerships and programs that create choices and opportunities for residents and clients. Cyndi has also demonstrated commitment to enhancing our We CARE culture for team members.

While our teams have continued to battle the COVID-19 pandemic, the Board has been hard

at work advancing the strategic vision of the organization. In 2022, we have begun to evaluate the current strategic imperatives to update the strategic plan for the organization. Beyond providing growth and sustainability visioning for NLCS, the strategic plan outlines goals for being better stewards of our time, money, talent and environment, as well as the need to diversify our ministry to serve more people and to employ team members and leaders from all backgrounds.

Everyone who serves on the Board of Directors, whether at NLCS or one of our entities is aware that during uncertain times, strong leadership is necessary for the people we serve, and those who we employ. The past two years have certainly been some of the toughest many of us have faced. Let me assure you that NLCS has the team and resources in place for continued success. Our number one priority is and always will be providing the best services possible for the individuals we serve, as well as being the employer of choice for those who have a passion for working with older adults.

I encourage each of you to read our annual report in full to get a glimpse into all we did in 2021. I am grateful for everyone who contributes to the mission and ministry of NLCS. It has been an honor to serve as your Board Chair.



A National Lutheran Community

In 2021, The Village at Rockville—A National Lutheran Community continued to welcome new residents to Glenmere. Despite the pandemic, Glenmere has become a thriving hub for activity. Residents have already built lasting friendships and are enjoying the multitude of programs offered throughout the Engage Center such as aquatic classes, art classes, health and fitness opportunities, lectures and plenty of off-campus trips. Residents in the Health Center have settled into a more normal sense of life after the challenges of 2020. The entire community was overjoyed as regulations allowed for safe visitation, in-person dining and in-person programs. The ConnectedLiving team has ensured residents remain busy, connected with each other and continue to thrive in meaningful ways.



**EXPLORE.
EVOLVE.
THRIVE.**

UNLOCK NEW POSSIBILITIES







THE VILLAGE AT ORCHARD RIDGE

A National Lutheran Community

Residents at The Village at Orchard Ridge—A National Lutheran Community continue to redefine what it means to age well, even in the midst of the pandemic. In 2021, as local partners began a return to normal operation, residents were welcomed back as volunteers throughout the Winchester community. Whether helping at a food pantry, knitting and crocheting for children in need of hats and scarves, or using plastic bags to create "plarn" to make items for disadvantaged individuals, residents at Orchard Ridge are always ready to answer the call to help. The ConnectedLiving team got creative with programming to provide opportunities for residents to engage in mind, body and spirit both in independent living and in Orchard Woods Health Center. Amongst the many events in the health center, residents loved their parties including a sock hop and a Valentine's Day celebration.



IMAGINE. EXPERIENCE. ENGAGE.

YOUR NEXT CHAPTER, INSPIRED.







In 2021, The Legacy at North Augusta—A National Lutheran Community opened an expansion to the community, offering memory care to older adults in Staunton and the surrounding areas. The memory care neighborhood offers a safe and stimulating environment and a beautiful outdoor terrace for the enjoyment of residents. Residents were thrilled to return to a more normal sense of life and are enjoying dining together as well as ConnectedLiving programming. A favorite activity has become The Legacy's Mystery Rides, where residents board the bus and are taken to a surprise location around town. Whether spending time in the building or around the community, The Legacy's residents are making the most out of relaxed living with the best southern hospitality Staunton has to offer.



**REIMAGINE.
RENEW.
RELAX.**

A WARM WELCOME, EVERY DAY.





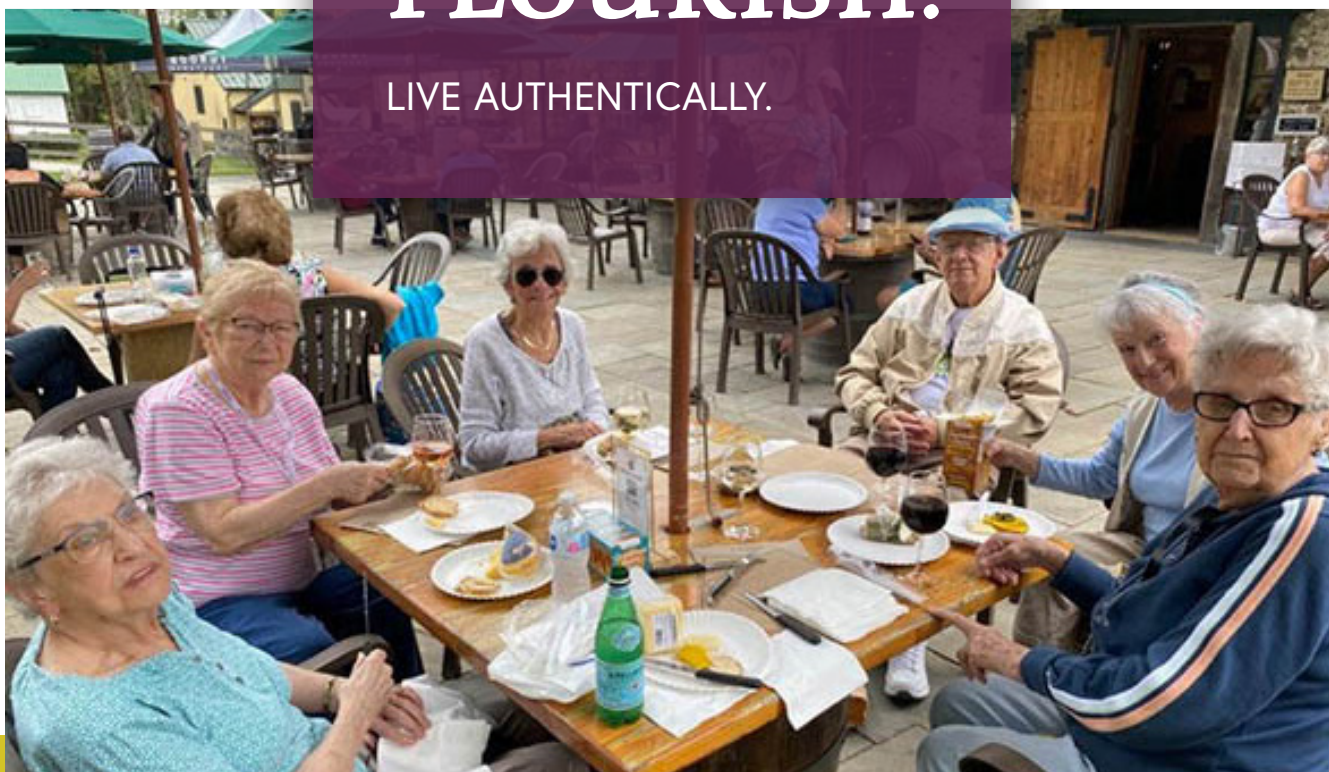


In 2021, exciting updates were completed at The Village at Augsburg—A National Lutheran Community. A renovation to The Village Center and Village Bistro were completed. The renovated area has become a bustling center for activity for residents. Residents and team members have loved the new, delicious menu offerings at the Village Bistro. Residents have enjoyed the opportunities to gather once again, sharing meals, activities and many day trips around the area. Whether attending a hot air balloon festival or visiting a local winery, life at Augsburg provides endless opportunities for residents to connect with one another.



**EMBRACE.
CONNECT.
FLOURISH.**

LIVE AUTHENTICALLY.







The Village at PROVIDENCE POINT

A National Lutheran Community

Though not an operational community yet, the team at The Village at Providence Point –A National Lutheran Community is getting a head start on building community with future residents and neighbors. In late 2021, the team opened a new sales center in Annapolis, complete with a full-scale model apartment. As it became safer to gather, the team enjoyed outings in the fall, tailgating and attending games at the United States Naval Academy. Most exciting, in early 2022, the community received unanimous approval from the Annapolis City Council!

The Village at Providence Point is pending final approval by the Maryland Department of Aging.



DREAM. EXPLORE. DISCOVER.

A NEW WAY OF SENIOR LIVING.





myPotentialSM at home

A National Lutheran Service

In 2021, myPotential at Home—A National Lutheran Service celebrated their eighth year providing in-home wellness and daily living services to older adults in Maryland and Virginia. The team at myPotential at Home were an integral part of COVID-19 testing and vaccine clinics at The Village at Rockville, The Village at Orchard Ridge and The Village at Augsburg. They were also thrilled to return to Winchester's annual Apple Blossom Festival in spring of 2021. The entire National Lutheran team was honored to celebrate when myPotential at Home's administrator Lauren Gwinn was nominated in Winchester's Greater Good Awards for the Emerging Leader award and the Citizen of the Year.





2021 GRANT RECIPIENTS *Multiyear grants awarded in 2020*

AHC Greater Baltimore

Baltimore, Maryland
\$10,000.00

Art on Wheels

Richmond, Virginia
\$5,000.00

Capitol Hill Village

Washington, D.C.
\$5,000.00

Edlavitch DC Jewish Community Center

Washington, D.C.
\$12,000.00

Jewish Family Services of Delaware

Wilmington, Delaware
\$7,500.00

Mid-County Senior Center

Wilmington, Delaware
\$3,000.00

Montgomery County Coalition for the Homeless

Rockville, Maryland
\$7,500.00

Neighbor Ride

Columbia, Maryland
\$10,000.00

New River Valley Senior Services

Pulaski, Virginia
\$10,000.00

Piedmont Senior Resources

Farmville, Virginia
\$10,000.00

Rebuilding Together Arlington, Fairfax, Falls Church

Fairfax, Virginia
\$12,000.00

Senior Services of Alexandria

Alexandria, Virginia
\$7,500.00

Senior Services of Southeastern Virginia

Norfolk, Virginia
\$15,158.00

Woodley House

Washington, D.C.
\$15,000.00





CONTINUING A TRADITION OF PHILANTHROPY

In philanthropy, it's ok to start small.

Alberta Ellis' earliest lessons on giving were learned in childhood. She was blessed to grow up in a household with philanthropic parents as role models.

"Despite my family's limited means, my father would give the shirt off his back to help someone else."

Meanwhile, Alberta's mother gave of her time, helping various organizations in their Northeast Washington, D.C. community. Alberta entered charitable giving alongside her mom and fellow church members as they volunteered at The National Lutheran Home, now known as The Village at Rockville.

"As a teenager, I would visit residents with members from my church [St. Peter's Lutheran Church]. I soon came to consider the residents part of my extended family." One resident, Eleanor Dankmeyer, made quite an impression with Alberta. "To this day, I thank 'Aunt Eleanor' for teaching me how to properly set a table worthy of Queen Elizabeth."

Since then, Alberta has continued her family's tradition of giving by supporting The Village at Rockville in several different ways.

Alberta contributes to Rockville's annual fund which helps provide benevolent support for residents whose resources may not be sufficient to meet the cost of their care. Every dollar raised for benevolent support has an immediate impact on residents and their families.

Like her parents, Alberta inspires philanthropy around her. At The Village at Rockville, she accomplishes this by offering matching gifts to encourage greater participation and giving from supporters. Matching gifts help The Village at Rockville to maximize the philanthropic efforts of the entire community, increasing vital resources for residents.

"God has blessed me with so much that it is a gift to give to others. I support the things that I love, and I love The Village at Rockville."

Alberta reminds us of the power of philanthropy — you can start small and increase your giving as well as impact. We are grateful for her leadership and commitment to The Village at Rockville.



ALBERTA ELLIS



Donor Story

I give to The Village at Rockville because of the quality care I saw others receive there. I want to ensure it has the resources to address emerging needs throughout the year.



GEORGE & RHODA KRIZ



**THE VILLAGE AT
ORCHARD RIDGE**

A National Lutheran Community

Donor Story

SERVANT LEADERS

George Kriz and his late wife Rhoda were drawn to servant leadership. With the wisdom and dedication needed to make The Village at Orchard Ridge, a "community," they were and continue to be integral to its success from the beginning.

The Krizes championed the planning that would shape Orchard Ridge. George, a member of the Frederick County Planning Commission, saw a need to serve seniors. Rhoda, a former member of the Frederick County Board of Supervisors and former chair of the Frederick County Historic Resources Board, built support from the community-at-large. Leading by example, they made Orchard Ridge their home.

Bringing Orchard Ridge to life and making it a success took commitment. George and Rhoda, together with other residents, worked tirelessly in support of this new community. George served as the first resident on Orchard Ridge's Board of Directors and is currently chair of the culinary and dining standing committees. He co-chaired the resident campaign for the Chapel that raised \$137K for furnishings.

Rhoda chaired the Chapel Imagine campaign. She chaired the residents' Artisans' Fairs where high-quality handmade crafts, artwork, woodwork, and photography are sold and created a catalogue that allows for shopping year round. She led the Flying Fingers, a resident group who knits and crochets blankets and lap robes for new residents at Orchard Woods and patients undergoing chemotherapy treatment and led the effort for making hats, scarves and ear warmers for needy children and the homeless. She has left a longstanding legacy at The Village at Orchard Ridge and will be forever remembered and loved by the community.

In the midst of the pandemic, Rhoda reimagined what had been an annual downsizing event by creating a year round sales opportunity with the Resale Shop. Resident volunteers accept donated items, markets them for bargain prices and contribute all proceeds to support benevolence at Orchard Ridge. In 2021, the Resale Shop provided more than \$22K in support.

With true hearts, George and Rhoda Kriz have helped to transform the concept of Orchard Ridge into a thriving, vital community.

In the course of creating this article, our dear friend Rhoda Kriz passed away after a brief illness. She was a leader in the life of the Orchard Ridge community and her loss is felt by all those who were impacted by her presence among us.

PAYING IT FORWARD

Marcia Robinson, a true philanthropist, got her start in giving to others in her early twenties. It all started with volunteering with the Friends of Night People in Buffalo, New York where she grew up. She said this organization helped feed the homeless, a group of people that desperately needed the help and were a population that was frequently ignored. Marcia said she remembers serving meals, helping teach people to read and making friendships with the staff and patrons. The organization continues to be in operation today.

Marcia said she was fortunate to grow up in a family that showed her the importance of being generous and helping others. Her mom was a homemaker, and her father served as a Supreme Court Judge for the Appellate Division for Western New York. They both volunteered and were active in their community.

We live in the greatest country that has so many opportunities. I want to share what I have with others. It is all about caring for others and truly seeing their point of view.

Marcia is married to Thurston Robinson and they have two children, Reid and Tim. They lived in the Staunton area for many years before moving to The Legacy at North Augusta. Marcia has continued giving to her community with concentration on the arts, education, health care, historic preservation, benevolent care for older adults and of course the cause near and dear to her heart, homelessness.

Marcia's philosophy is to "pay it forward." She believes in helping now so she can directly see her impact.



MARCIA ROBINSON



Donor Story



**BOB & MARIE
GARSKE**



THE VILLAGE AT
AUGSBURG
A National Lutheran Community

Donor Story

GIVING GENEROUSLY

Mr. Bob and Mrs. Marie Garske moved into The Village at Augsburg 16 years ago. They moved into Augsburg to be practical and closer to family, but also felt a bit isolated in their apartment and wanted to move into a place that offered a community. To them, Augsburg was the perfect size Life Plan community: large enough to provide all the resources, while small enough to feel that sense of community. As lifelong Lutherans, they also appreciated Augsburg's history, mission and the faith that runs throughout it.

The Garskes have generously given back to Augsburg as annual donors, Katenkamp Society members and volunteers. Additionally, Bob and Marie each served two full terms as the chairperson of the Residents Council. Marie organized and directed a musical called "The Best Christmas Pageant Ever," which was performed in the community room. They also have been active volunteers for Augsburg's weekly worship services since 2007, as well as other resident participated events.

In its way, Augsburg is a unique place and the Garskes want to maintain its character. They understand the continuing need to help support residents here as an essential part of the mission.

This story provided by Mr. Garske in loving memory of Mrs. Garske.

WAYS TO GIVE



National Lutheran
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A National Lutheran Community

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THE VILLAGE AT
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A National Lutheran Community

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THE VILLAGE AT
AUGSBURG

A National Lutheran Community

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DONORS: THE VILLAGE AT ROCKVILLE

SUSTAINERS \$25,000+

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Frank and Martha Barkley

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TOTAL BENEVOLENT CARE

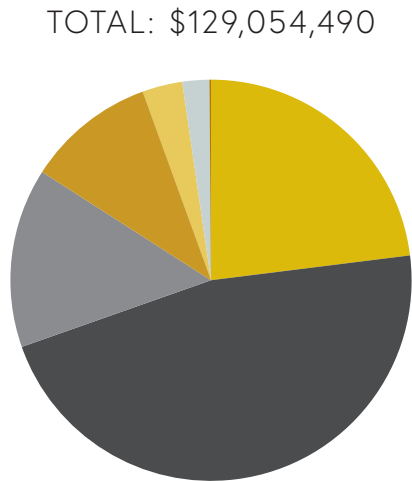
The Organization extends charity care and other support to residents, who meet certain criteria under its benevolent care policy and are unable to pay for services, at all levels of care as needed and when appropriate without charge or at amounts less than its established rates. Because the Organization does not pursue collection of amounts determined to be benevolent care, they are not reported as resident service revenue.

The Organization maintains records to identify and monitor the level of benevolent care it provides. The estimated cost of providing benevolent care is based upon the direct and indirect costs identified with the specific benevolent care provided. The cost of benevolent care provided amounted to approximately \$1,134,000 and \$794,100 for the years ended December 31, 2021 and 2020, respectively. Benevolent care related to the Medicaid program amounted to approximately \$3,491,000 and \$5,100,000 for the years ended December 31, 2021 and 2020, respectively.



TOTAL INVESTMENTS AND ASSETS WHOSE USE IS LIMITED

<div></div> CASH & CASH EQUIVALENTS \$29,711,469 23.02%	<div></div> ALTERNATIVE INVESTMENTS \$4,188,365 3.25%
<div></div> EQUITY SECURITIES \$60,121,802 46.59%	<div></div> FUNDS HELD IN TRUST BY OTHERS \$2,810,476 2.18%
<div></div> FIXED INCOME SECURITIES \$18,671,637 14.47%	<div></div> EXCHANGE-TRADED AND CLOSED-END FUNDS \$152,107 0.12%
<div></div> MUTUAL FUNDS \$13,398,634 10.38%	

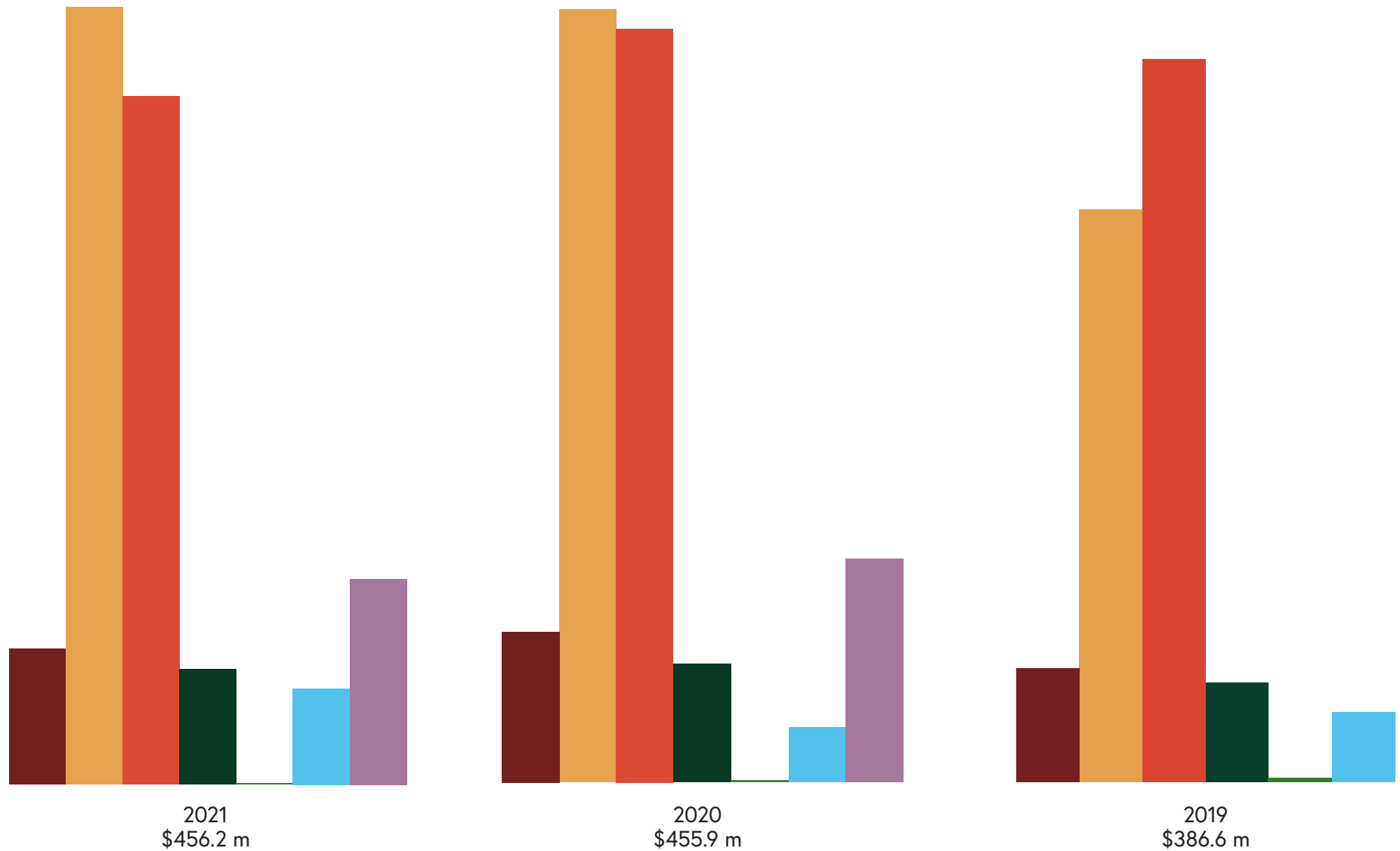


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THE VILLAGE AT ORCHARD RIDGE
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THE VILLAGE AT AUGSBURG
 MYPOTENTIAL CARE CENTER

TOTAL ASSETS IN MILLIONS



NATIONAL LUTHERAN COMMUNITIES & SERVICES

CONSOLIDATED BALANCE SHEET

YEARS ENDED
DECEMBER 31, 2021
AND 2020

ASSETS	2021	2020
CURRENT ASSETS		
Cash and cash equivalents	\$6,362,913	\$4,520,162
Assets whose use is limited, restricted cash	-	237,221
Accounts receivable, net	3,435,671	3,257,917
Prepaid expenses and other assets	1,705,704	1,694,772
Current portion of pledges receivable	80,556	105,502
Current portion of assets whose use is limited	13,831,923	10,254,788
TOTAL CURRENT ASSETS	25,416,767	20,070,362
Assets whose use is limited, net	19,346,352	26,726,105
Investments	93,065,739	84,436,254
Property and equipment, net	312,009,010	319,521,137
Funds held in trust by others	2,810,476	2,702,434
Goodwill	2,000,000	2,000,000
Right-of-use assets	1,527,719	438,691
Pledges receivable, net	25,453	44,379
TOTAL ASSETS	\$455,939,362	\$455,939,362
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Accounts payable, trade	\$3,074,977	\$5,799,284
Accrued payable, construction	-	3,076,205
Accrued interest	4,833,423	4,903,583
Accrued expenses	7,690,737	7,178,301
Line of credit	7,194,363	7,530,734
Current portion of long-term debt	12,810,525	3,055,232
Current portion of annuities payable	-	-
Refundable advances	4,198	490,528
TOTAL CURRENT LIABILITIES	35,608,223	32,033,867
Resident deposits	4,690,166	6,200,723
Deferred revenues from entrance fees	60,482,482	38,199,919
Refundable entrance fees	97,034,383	65,391,495
Long-term debt, net	173,704,362	214,771,306
Lease liability	1,527,719	436,143
Annuities payable, net	65,015	70,045
TOTAL LIABILITIES	373,112,350	357,103,498
NET ASSETS		
Without donor restrictions	76,222,526	92,785,082
With donor restrictions	6,866,640	6,050,782
TOTAL NET ASSETS	83,089,166	98,835,864
TOTAL LIABILITIES AND NET ASSETS	\$456,201,516	\$455,939,362

NATIONAL LUTHERAN COMMUNITIES & SERVICES

CONSOLIDATED STATEMENT OF OPERATIONS

YEARS ENDED
DECEMBER 31, 2021
AND 2020

CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS	2021	2020
REVENUE		
Net resident service revenue, including amortization of entrance fees 2021 \$7,583,917; 2020 \$7,802,511	\$74,813,688	\$73,839,816
Provider Relief Funds	2,483,490	3,072,613
Paycheck Protection Program contribution	-	9,000,500
(Loss) on sale or disposal of property and equipment	(83,345)	(3,416)
Net assets released from restrictions, operations	50,276	133,360
TOTAL OPERATING REVENUE	77,264,109	86,042,873
OPERATING EXPENSES		
Salaries and wages	37,543,751	39,910,239
Employee benefits and payroll taxes	8,598,127	9,640,891
Professional fees	8,564,979	5,982,450
Ancillary and medical	4,878,844	5,692,888
Supplies	1,922,066	2,363,378
Food services	3,143,294	2,850,686
Utilities	3,382,316	2,677,924
Depreciation	17,242,655	14,781,395
Interest	11,917,552	8,489,361
Insurance	1,425,647	1,266,782
Real estate taxes	1,928,421	1,176,229
Repairs and maintenance	1,580,685	1,764,626
Advertising and marketing	1,441,842	1,365,086
Licenses, dues and subscriptions	2,115,068	2,013,137
Other operating expenses	1,488,000	1,311,893
Bad debt expense	243,865	511,907
Grants awarded to others	-	134,882
TOTAL OPERATING EXPENSES	107,417,112	101,933,754
(DEFICIENCY) OF OPERATING REVENUE OVER EXPENSES	(30,153,003)	(15,890,881)
NONOPERATING REVENUE (EXPENSES)		
Contributions	239,653	1,638,501
Other income	844,460	1,532,952
Loss on impairment	-	(7,148,969)
Interest and dividends	2,243,156	2,263,530
Realized gains (losses)	4,219,418	(580,924)
Unrealized gains (losses)	4,910,285	4,398,206
TOTAL NONOPERATING REVENUE (EXPENSES)	12,456,972	2,103,296
(DEFICIENCY) OF OPERATING REVENUE OVER EXPENSES	(17,696,031)	(13,787,585)
OTHER CHANGES		
Fair market value adjustment for affiliation	-	17,855,151
Inherent contribution from affiliation	-	663,153
Unrealized gains	2,177,536	1,090,930
Loss on extinguishment of debt	(905,487)	-
Loss on discontinued operations	(147,939)	-
Net assets released from restriction, capital purchases	9,365	94,785
TOTAL OTHER CHANGES	1,133,475	19,704,019
CHANGE IN NET ASSETS WITHOUT DONOR RESTRICTIONS	\$(16,562,556)	\$5,916,434

NATIONAL LUTHERAN COMMUNITIES & SERVICES

CONSOLIDATED STATEMENT OF CHANGES IN NET ASSETS

YEARS ENDED
DECEMBER 31, 2021
AND 2020

	2021	2020
CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS		
(Deficiency) of operating and nonoperating revenue over expenses	\$(17,696,031)	\$(13,787,585)
Fair market value adjustment for affiliation	-	17,855,151
Inherent contribution from affiliation	-	663,153
Unrealized gains	2,177,536	1,090,930
Loss on extinguishment of debt	(905,487)	-
Loss on discontinued operations	(147,939)	-
Net assets released restriction, capital purchases	9,365	94,785
Change in net assets without donor restrictions	(16,562,556)	5,916,434
CHANGES IN NET ASSETS WITH DONOR RESTRICTIONS		
Contributions	803,564	1,363,228
Inherent contribution from affiliation	-	87,284
Funds held in trust income	15,466	-
Change in value of funds held in trust by others	56,469	47,574
Net assets released from restriction	(59,641)	(228,145)
Change in net assets with donor restrictions	815,858	1,269,941
Change in net assets	(15,746,698)	7,186,375
NET ASSETS		
BEGINNING	98,835,864	91,649,489
ENDING	\$83,089,166	\$98,835,864

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National Lutheran Communities & Services (NLCS) is a faith-based, not-for-profit ministry of the Evangelical Lutheran Church in America's (ELCA) Delaware-Maryland, Metropolitan Washington D.C. and Virginia synods, serving people of all beliefs. The Village at Augsburg is also a ministry of the Lutheran Church Missouri Synod. NLCS honors, inspires and supports choice and opportunity in partnership with older adults.



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