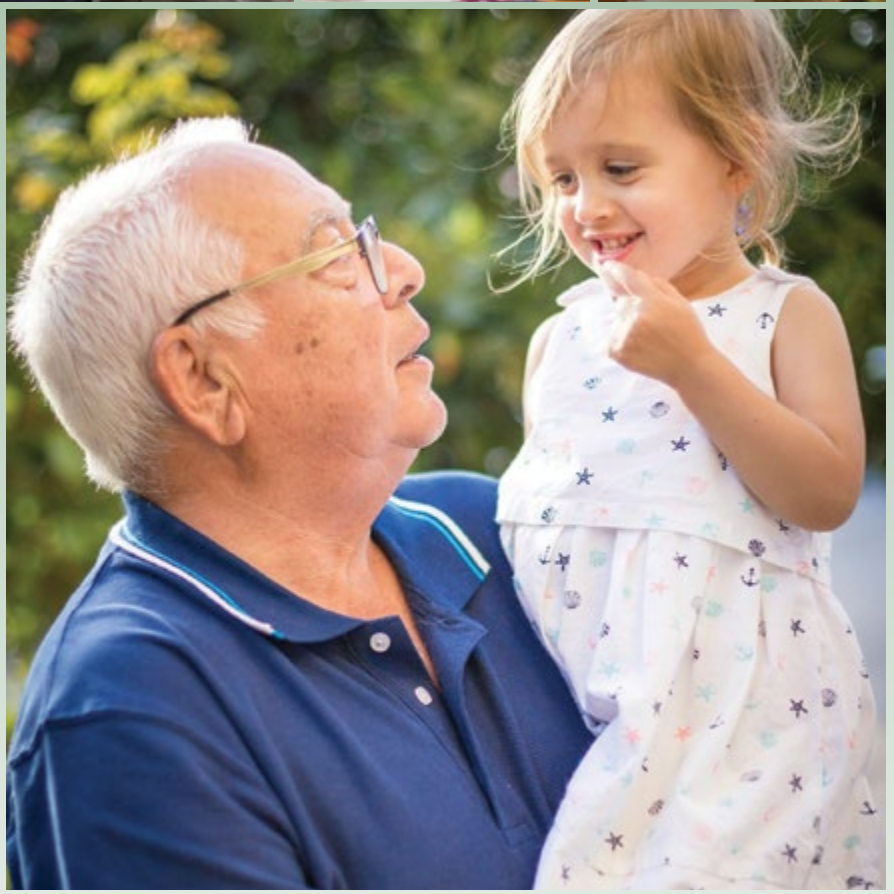
Strengthening. Expanding. Growing.



2025 Annual Report

Luthercare℠
Together in Community

Our Mission

To reflect Christ's love
through service to others.

A Letter from Our President & CEO

Do everything in love. – 1 Corinthians 16:14

Dear Friends,

A few years ago, Kimberly was a high school student in our community with a dream of becoming a nurse and a Luthercare scholarship that helped make it possible. She came back to us in 2025 – this time as a nursing intern, spending eight weeks learning not only clinical skills, but what it truly means to care for another person with dignity. Watching her come full circle reminded me of something simple and profound: when we invest in a person's beginning, we help shape the caregivers our communities will depend on for years to come.

That is what Luthercare is about. And this year, the person standing behind moments like Kimberly's was you.

Our theme this year – **Strengthening. Expanding. Growing.** – isn't really about buildings or programs. It's about lives. It's about the resident who was able to stay in the community she loves even when her resources ran short, the child who walked into kindergarten ready and confident, and the student who found the courage to pursue her calling. Because of you, in 2025 we provided approximately $6 million in benevolent care, awarded $25,000 in nursing scholarships to 13 students, and helped 45 children through childcare scholarships. Behind each of those numbers is a face, a family, and a future.

This was also a year of looking ahead. We launched a new Resident Navigation Program to walk alongside residents as they set goals and navigate change. We broke ground on a new neighborhood of 37 maintenance-free cottages in Lititz. And we partnered with the Wittel Farm Growing Project to bring residents and children together in the soil, in service, and in fellowship. Each of these grew from a single belief: that people deserve not only care when they need it, but a community where they can thrive.

Our mission also reached well beyond our campuses. In November, residents and team members traveled to Asheville, North Carolina, on our 25th disaster response mission trip, offering their hands and hearts to a community recovering from hardship. It was a reminder that compassion doesn't stop at our doors – and that the generosity you share here ripples outward to people we may never meet.

I wish every contributor could see what I see – the quiet, everyday moments your giving makes possible. A hand held. A worry eased. A door opened. Your gifts of time, talent, and treasure are acts of trust, and we honor that trust every single day. You are the reason we can say "yes" – yes to a resident in need, yes to a child's future, yes to the next generation of caregivers.

I am grateful, too, for our team members, whose compassion turns our mission into something you can feel the moment you walk through our doors, and for the leaders and board who guide us with wisdom and heart. Together, guided by our mission to reflect Christ's love through service to others, we are writing a story that will outlast all of us.

Thank you for believing in that story – and for being part of it. Because of you, a young nurse steps into her calling, a child takes her first steps into a classroom, and a neighbor in need finds help far from home.

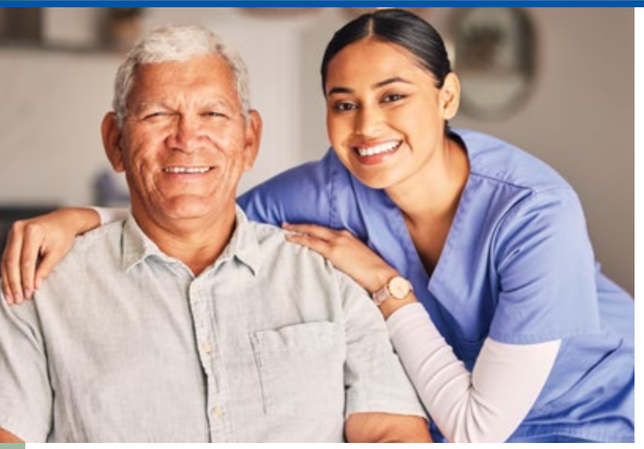
Because of you, Luthercare's next chapter is already being written with hope.

With sincere appreciation,

Marissa Picchini
President & Chief Executive Officer

Our Ongoing Commitment to Care and Support

At Luthercare, our mission is lived out through the consistent, compassionate support we provide year after year. In 2025, that commitment remained strong as we continued to care for residents facing financial hardship, support children and families with access to high-quality childcare, and invest in the next generation of caregivers and healthcare professionals. These efforts reflect the steady foundation upon which our work is built and the values that continue to guide us forward.



Supporting Seniors through Benelovent Care

In 2025, Luthercare lived out its mission by providing approximately $6 million in unfunded, high-quality care and living services to our residents across independent living, personal care, and skilled nursing care. This care – not fully covered by resident resources or reimbursement – reflects our commitment to ensure that every member of the Luthercare family receives the excellence in care and dignity they deserve, regardless of their financial circumstances. A portion of this care is made possible through the continued generosity of our donors, the dedication of our volunteers, and the ongoing support of the community at large. We celebrate them for making a lasting difference in the lives of those we serve.

Supporting Children and Families through Childcare Assistance and SAIL

Luthercare continues to address the demand for quality childcare services through our Luthercare for Kids Early Learning Programs. Our centers in Annville and Reamstown partner with the Early Learning Resource Center to take care of children from lower-income families. In 2025, 62% of the children in our care received subsidized care. Too often, children from families of lower socioeconomic standing enter kindergarten without the foundation they need to be successful. Luthercare for Kids believes every child deserves a chance to succeed in school, and we continue to equip all children in our care with the tools necessary to be successful in school and in life. **In 2025, Luthercare provided more than $62,000 in childcare scholarships to 45 children.**

In addition, Luthercare continued its support of children through Systems Aligned in Learning (SAIL). In 2025, the Luthercare for Kids/SAIL mentor worked directly with 79 in-home childcare providers in Lancaster and Lebanon counties, providing programs, services, and resources free of charge to ensure that children attending in-home childcare providers receive the same level of academic and developmental support as those attending childcare centers. Furthering SAIL's work, more than 200 engagement bags were distributed to children's families just prior to summer break. The bags (shown in photo below) each contained age-appropriate educational materials, books, toys, and more, and helped families start the summer off right!

Together, these efforts reflect Luthercare's dedication to supporting children during their most formative years.

High School Nursing Scholarship Reception

Investing in the Future of Nursing

Luthercare continued its longstanding investment in the future healthcare workforce by awarding nursing scholarships to local high school students preparing to launch careers in nursing. **In 2025, $25,000 in scholarships were bestowed to 13 students across Lancaster, Lebanon, York, and Berks counties**, helping ease the financial burden of higher education while encouraging a career in nursing. Since the expansion of this program in 2020, Luthercare has now distributed more than $115,000 in nursing scholarships to 83 students.

In addition to scholarships, Luthercare also provided hands-on professional development to a nursing intern, thanks to a generous grant from LeadingAge PA. Kimberly Rodriguez-Torres, a former Luthercare High School Nursing Scholarship recipient, was pursuing her Bachelor of Science in Nursing at Alvernia University. Through an immersive, interdisciplinary internship experience over the course of eight weeks, Kimberly gained practical exposure to nursing, leadership, resident engagement, and the senior living profession — further strengthening Luthercare's role as a training ground for future caregivers.

Kimberly Rodriguez-Torres, Nursing Intern

A Commitment That Continues

Together, these efforts reflect the foundation of Luthercare's commitment to caring. While programs and initiatives continue to grow and adapt, our commitment remained constant in 2025 — expressed through ongoing support for residents, children, students, and future professionals, and made possible through generous support.

2025 HIGHLIGHTS

Three New Initiatives that Shaped Our Year

In 2025, Luthercare continued to evolve to meet the needs of older adults, children, and families across our communities. Through new programs, meaningful partnerships, and thoughtful growth, we strengthened how we support people today while preparing for tomorrow.

A New Approach to Supporting Residents: The Navigation Program

To further enhance our services to seniors, Luthercare invested in a new Resident Navigation Program – piloted at Luther Acres – to support the health, well-being, and overall experience of our residents. This innovative model focuses on proactive, personalized support that is designed to help independent living residents identify goals, navigate changes, and access the right resources at the right time.

The Navigation Program brings together individualized journey planning with practical tools and resources and advocacy. Whether a resident is new to the community, managing a transition, or simply looking for ways to live well, the navigation team walks alongside them with guidance, connection, and care.

Navigation reflects Luthercare's commitment to whole-person support — not just care when it's needed, but partnering in the unique goals of every person we serve.

Growing Together Through Community Partnership: Wittel Farm

Luthercare also entered into a meaningful new partnership in 2025 with the Wittel Farm Growing Project, a special ministry of the Lutheran Camping Corporation in northwestern Lancaster County. Through this partnership, we are very much looking forward to exciting opportunities for our residents to be involved in planting, weeding, and harvesting fresh, healthy food that supports local food banks and distribution sites. Luthercare is also exploring ways for its Luthercare for Kids early learning and childcare programs to be involved, potentially through intergenerational experiences such as farm visits, educational programming, and age-appropriate engagement alongside residents.

This partnership with the Wittel Farm Growing Project will create opportunities for fellowship, purpose, and engagement across generations, while extending Luthercare's mission beyond our campuses and into the wider community.

Expanding Opportunity at Luther Acres: A New Neighborhood

Luthercare began an exciting expansion of its senior living community at Luther Acres in 2025 with the development of a new neighborhood of 37 maintenance-free, beautiful cottages in Lititz. The new neighborhood is designed for active adults who want the freedom to enjoy life today with peace of mind for tomorrow, thanks to Luthercare's trusted continuum of care.

Located next door to the existing Luther Acres campus, the neighborhood reflects a thoughtful approach to growth — expanding access to independent living while preserving connection, community, and peace of mind for residents and families.

As Luthercare looks ahead, the milestones of 2025 set the stage for continued innovation, collaboration, and growth. Each initiative reflects a shared commitment to walking alongside the people we serve — with compassion, trust, and a vision for what's possible.

Helping Families Thrive — One Tee Time at a Time

On average, about 60% of the children who attend Luthercare for Kids Early Learning Centers require some form of financial assistance to access high-quality childcare. The Luthercare for Kids Scholarship Fund is a necessary resource for families struggling with the rising costs of childcare.

Thanks to the generosity of our sponsors, we were able to host the 31st Annual ***Tee it up for Kids!*** Golf Tournament in September. Ninety golfers came out for a beautiful day of community, fellowship, and a healthy amount of competition on the newly refreshed Bent Creek Country Club course. Through this event, we were able to raise more than **$82,000** for the Luthercare for Kids Scholarship Fund, which will provide crucial financial assistance to families in need.

Luthercare for Kids
Early Learning Programs

Together with our numerous organizations and business partners, the golf tournament has raised nearly **$1.5 million** for childcare scholarships. None of this would have been possible without the continued generosity of our sponsors.

2025 Golf Tournament Sponsors & Donors

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Living Our Mission in the Community

In addition to providing care and support across our campuses, Luthercare remains deeply committed to engaging with and strengthening the broader community we serve. In 2025, this commitment was reflected through moments of **recognition**, **connection**, **service**, and **partnership** — bringing residents, team members, and neighbors together in meaningful ways.

Honoring Our Team: The Journey Society Dinner

In 2025, Luthercare gathered to honor the dedication and service of team members through the Journey Society Dinner. This annual event celebrates staff milestones and recognizes the commitment, compassion, and professionalism of those who walk alongside residents and families every day. The evening served as a reminder that Luthercare's mission is lived out through people, and the relationships they build over time.

Journey Society Ceremony and Dinner

Supporting Community Connections and Causes

Luthercare continued its tradition of community involvement by sponsoring and participating in a variety of local events throughout the year. These included Lititz Fire & Ice: Winter's Coolest Night Out, the Lancaster Chamber's Annual Dinner, and the Lancaster Walk to End Alzheimer's®. Through these partnerships, Luthercare proudly supported economic vitality, community engagement, and causes that align closely with our mission — while maintaining a visible and active presence in the communities we call home.

Lancaster Walk to End Alzheimer's®

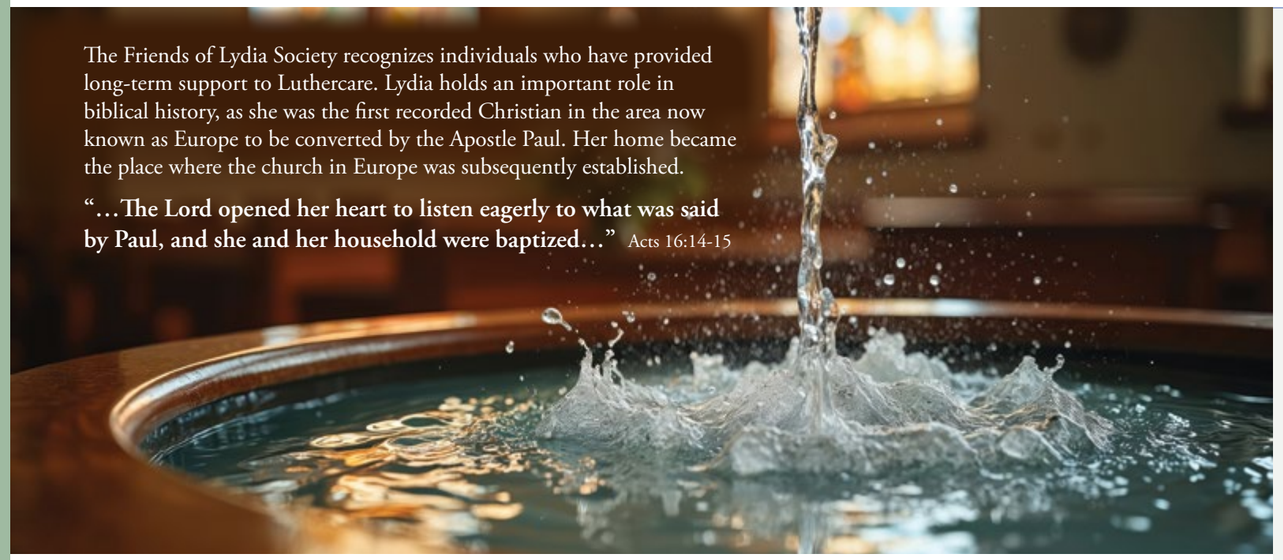
Answering the Call to Serve: Lutheran Disaster Response

Luthercare also sustained its long-standing partnership with the Lower Susquehanna Synod through Lutheran Disaster Response (LDR). Pastor Glenn Beard, Luthercare's Vice President for Church Relations & Spiritual Care, serves as the coordinator of the synod's Lutheran Disaster Response Network.

In November 2025, residents and team members participated in the 25th disaster response mission trip, led by Pastor Beard, traveling to Asheville, North Carolina, to assist communities recovering from disaster.

Through hands-on service and partnership, Luthercare remains committed to responding to needs beyond our own campuses, guided by faith, compassion, and a shared responsibility to care for others.

Friends of Lydia Society



The Friends of Lydia Society recognizes individuals who have provided long-term support to Luthercare. Lydia holds an important role in biblical history, as she was the first recorded Christian in the area now known as Europe to be converted by the Apostle Paul. Her home became the place where the church in Europe was subsequently established.

"…The Lord opened her heart to listen eagerly to what was said by Paul, and she and her household were baptized…" Acts 16:14-15

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Evergreen Society

The Evergreen Society was established to recognize generous contributors who have made a planned gift of $5,000 or more to Luthercare. These gifts can simply be made by naming Luthercare as a beneficiary in a will or final estate plan, through a charitable gift annuity, charitable remainder trust, or a gift of insurance, pension plans or other assets. Donors can direct these gifts to the Luthercare senior living community or program of their choice, or to the Evergreen Endowment Fund.

Members of the Evergreen Society are thoughtfully leaving a legacy that will enable Luthercare to continue our mission for years to come. Thank you for your careful planning and commitment.

Luthercare is deeply grateful to these faithful supporters who have opened their hearts to the work of our ministry and have helped us extend care and compassion to children and families for the past 10+ years through continual giving.

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June Fry, *in memory of Rev. Clyde I. Fry*
Nancy A. & Tilman R. Frye, *in memory of our Parents – Charles & Anna Fae Frye, George & Mary Kettering*
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†Indicates a deceased member

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January – December 2025

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Jacquelyn Priester

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Kenneth E. Craley
Sally & Bruce Ott

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Claude M. Grube
Peggy Rowe

Alice Herbine
Karlene A. Travis

Mary Ann Herr
Sally & Bruce Ott

Heather Hildebrand
Sarah Challenger

Nancy C. Hoff
Dick Hoff

Lloyd E. Jacobson
Bradford & Carrie Hartin

Katy's Grill Employees
Sarah Challenger
Rita Haley

Amy Kenn
Don & Judi Larkin

Andy & Corrie Klopp
Lee & Marcia Klopp

Hazel M. Kulp
Anonymous
James & Amy Miller

Grace Luciani
Donald Paone

Judy A. Meckley
Sundae Lausch

Larry L. Meckley
Sundae Lausch

Luthercare Team Members
Gloria A. Shober
Lee B. Shober

Eva Moebs
Monica C. Drewniany

Ethel J. Neus
Betty Bee
Robert & Betty Bee

Kristen Oleary
Don & Judi Larkin

Maria Paone
Grace Luciani

Marissa Picchini
Don & Judi Larkin

Eileen Quinn
Allison Spencer

John Quinn
Allison Spencer

Nancy Quinn
Allison Spencer

Alana Ressler
Lee & Marcia Klopp

Jessica Ressler
Lee & Marcia Klopp

Thomas Ressler
Lee & Marcia Klopp

Emily Robarge
Helen Heron

Robert M. Singer
David Newall

St. John's Herr Estate Staff
Carolyn Hayes

Karlene A. Travis
Alice Herbine

Betty J. Weaver
Sarah Challenger

Gary R. Weaver
Stephen & Barbara Lofthouse

Wertz Family
Helen Heron

Natalie Williams
Ken & Janet Engle

Rita Zeigler
Sarah Challenger

Memorial Gifts

January – December 2025

Carolyn M. Adams
James & Marsha Adams and Family
Doris Donmoyer
James & Jennifer Martin

Homer R. Adams
June M. Adams

Mary Jo Aho
Jeff & Michelle Wise

Thomas Allen
Linda Allen

Robert W. Arms
Jeff & Michelle Wise

Mare Averill
Don & Jo Davis

June F. Bailey
Jim & Donna Bailey

Walter Bailey
Jim & Donna Bailey

Mark Baker
Rick & Donna Schoenberger

Larry Balmer
Mary Lou Balmer

Gloria Brown Barker
Mike & Carol Lichty

Doris E. Barr
Arthur Barr

Leonhard Bartl
Rose Locar

Veronika Bartl
Rose Locar

Jeanette Basehore
Mary Ann Herr

Kenneth Basehore
Mary Ann Herr

Austin "Sam" Bass
Maggie Bass

Gloria Beard
Linda & Glenn Beard, Sr.

Franklin William Bechtel
Darlene Bechtel

Jim Bechtel
Darlene Bechtel

Cody Becker
Rick & Donna Schoenberger

Roderick H. Bergstrom
Lorraine Bergstrom

Laurie S. Black
George & Gail Sheeler

Kenneth C. Book
Dottie Book

David Bowman
Ray L. & Marlene W. Bowman

Ralph Bowman
Ray L. & Marlene W. Bowman

Faye Lorraine Boyer
Lee & Marcia Klopp

Beverly H. Breniser
Ed & Kathy Schoenberger

Martha Brownfield
Anonymous

Joseph C. Brye
Peter & Jane Brye

Lillian O. Brye
Peter & Jane Brye

Annette M. Burwell
Ken & Janet Craley
Rose Day
Doris Donmoyer
June Fry
Rita Haley
Kathryn M. Herr
Mary Ann Herr
Leslie Hopman & Dianne Kline
Jane Joering
Sundae Lausch
Carol Leibfried
Beverly S. Maddox
Jean Rutter
Gloria A. Shober
Joanne Snavely
Darlene Steely
Rose Marie Wyneken

Thomas W. Campbell
Julia A. Campbell
Ken & Janet Craley
Linda M. Leidy
Joanne Snavely
Rose Marie Wyneken

Jim Challenger
Sarah Challenger

Sydney Coates Long
John & Carol Long

Reese Chernuka
Dennis & Susan Chernuka

Robert E. Cochran
David Myers & Gail Benner

George Conner
Barbara Conner

Vivienne R. Cooper
June M. Adams
Rita Haley
Carol Leibfried
Linda M. Leidy
Beverly S. Maddox
David Myers & Gail Benner
Patricia Rodgers
Jean Rutter
Joanne Snavely
Darlene Steely

Erma M. Craley
Donna Avery

Donald & Lula Davis
Richard & Judy Dyer

Jess Deitrich
Anonymous

Richard B. Dicks
Kay Dicks

R. Roberta Diehm
Betty Garman

John Dietrich
Anonymous

Larry A. Donmoyer
Doris Donmoyer
Ed & Kathy Schoenberger

Clark Richard Duffy
Don & Jo Davis

Curtis Dunn
Dot & Jim Nissley

Linda L. Eberly
Darlene Steely

Fern D. Eckert
Kenneth & Marilyn Weaver

Norman S. Eckert
Kenneth & Marilyn Weaver

Joel A. Ellis
Susan Ellis

Simon Elzinga
Bob & Liz Aupperlee
Donald & Jeany Aupperlee
Tom & Marcia Aupperlee
Julia A. Campbell
Ken Dyer
The Eastwood Company
Bill & Kathy Faasse
Thomas Henion
Kimberly Hoernig
Dee & Foster Hoyt
Wayne & Betty Kuiken
Deborah Lund
Helenanita Menges
Robert Mulder
David & Marjo Reitsma
Mark & Pam Reitsma
Alice Struck
Christine Weber
Kristen Wertz

Isaiah Emenheiser
Rick & Donna Schoenberger

Dale H. Engle
Ken Engle

Harry & Elizabeth Engle
Ken Engle

Janet Engle
Sarah Challenger
Frances Gingrich

Millard P. Eppig
JoAnne Eppig

Donald Erb
Elaine Erb

Alice M. Eshleman
Jim & Donna Bailey
Jack & Sue Miller

Edward R. Eshleman
Jim & Donna Bailey
Jack & Sue Miller

Family
Rose Locar
Sylvia S. Miller

Robert H. Fischer
Joyce Fischer

Carolyn B. Fitts
Bob Fitts

Stephen Fitts
Bob Fitts

Friends
Mary Lou & Fred Keller

Herman Froehlich
Don & Judi Larkin

David Fry
Carol Leibfried

Frederick E. Fry
Patricia Fry

Marguerite Fry
Carol Leibfried

Wayne Furness
Emma L. Furness

Andy Gabel
Michael & Irma Kelly

John D. Gallagher
Bonita Gallagher

J. Richard Garman
Betty Garman

Sylvia Garner
Albert & Claire Storm

Connie Gehman
Darlene Steely

Glenn E. Gehman
BLG Brothers LLC
Doris Donmoyer
Frances Gingrich
Lee & Marcia Klopp
Charles & Betty Moore
M. Virginia Musser
Marlene Samuelsen
Janet L. Short
Waltraut Wegner
Susanne Wragg
Rose Marie Wyneken

Wayne Gibson
Dolores A. Gibson

Ed Ginder
Bertha J. Ginder

Thomas P. Grater
Bonnie Grater

Charles W. Grim
Darlene Steely

Ann W. Grubb
Carolyn Livingston

Betty M. Hagy
Larry & Sally Hagy

Ruth C. Hare
Craig & LeeAnne Wagaman

Melvin and Anne Harry
Barbara Ross

R. Donald Haverstick
Rose Marie Wyneken

Roger Hayes
Carolyn Hayes

David B. Heinaman
Joyce Heinaman

John J. Heinz
Kathryn Heinz

Henry Herbener
Rev. Henry E. & Lillian H. Herbener

Edgar Herbine
Alice Herbine

Barry Herchelroath
Jane Kelec

Memorial Gifts

Glenn E. Herman
Ray L. & Marlene W. Bowman

Marlin F. Herman
Ray L. & Marlene W. Bowman

Robert Heron
Helen Heron

James E. Herr
Kathryn M. Herr
Mary Ann Herr

Lawrence D. Herr
Mary Ann Herr
Cindy Rabenau

Jeanette D. Hershey
Peter & Jane Brye

M. Margaret Herzer
Frances Gingrich
Joanne Snavely

Donald F. Hilgert
Janet Hilgert

Esther Hilgert
Janet Hilgert

Frank Hilgert
Janet Hilgert

Richard L. Hinkle, Sr.
Norma Hinkle

Mildred Hoefel
Martha H. Hostetter

Robert H. Hoefel
Martha H. Hostetter

Charles Hoff
Dick & Nancy Hoff

Elizabeth Hoff
Dick & Nancy Hoff

Helen D. Hollyday
Rev. Henry E. & Lillian H. Herbener

Herman Horn
Nancy Horn

Joyce R. Horn
Pr. Robert & Janet Kehrli

Beatrice Hostetter
Martha H. Hostetter

J. Albert Hostetter
Martha H. Hostetter

Jay A. Hostetter
Martha H. Hostetter

Lenore F. Hummel
Bruce & Trudy (Hummel) Shaner

Elsie A. Hummel Minnich
Bruce & Trudy (Hummel) Shaner

Clara Hyatt Beneker
Don & Judi Larkin

Ruth J. Hyland
Jim & Kay Nolt

Todd Ingle
Carolyn Hayes

William C. Irvine
Bonnie Grater

Elizabeth S. Jacobs
Charles F. Snyder Funeral Homes & Crematory

Wilford Jamison
Bob & Joan McComsey

Kenneth F. Jenkins
Janice Jenkins

Doris M. Jones
Robert Shangraw

Gina Kainz
Rose Locar

Jay Kainz
Rose Locar

Mark Kaylor
Betty Garman

Mary Kaylor
Betty Garman

Carl Kedl
Barbara Kedl

Meghan Keeney
Anonymous

Anetta T. Keith
Cliff Keith

Darren Keith
Dale & Denise Keith

Levi King
Mary King

Charlie Kirk
Dot & Jim Nissley
Rick & Donna Schoenberger

Sue Kovach
Rev. David Kovach

Fred Krall
Rose Locar

F. Carl Kretzmann
Deborah Kramer & Family

Katheryn L. Kretzmann
Deborah Kramer & Family

Theresa Krucky
Rose Locar

Wilma B. Kuhn
Karen A. Kuhn

J. Russel Kulp
Jim & Amy Miller
James & Amy Miller

John Lackner
Catherine Lackner

Patti Lang
Susanne Wragg

Russell E. Lausch
Sundae Lausch

Anna T. Lavenberg
M.E. Lavenberg

John Lawrence
Linda L. Fackler

Katherine Lawrence
Linda L. Fackler

Lloyd H. Lawrence
Shirley Lawrence

Thomas Lawson
Albert & Claire Storm

Marna K. Leese
Anonymous
Randall & Lynn Butz
Tom & Julia Campbell
Gary & Shirley Fink
June Fry
Helen Heron
Kathryn M. Herr
Linda M. Leidy
Joan E. Leinhauser
Stephen Lesser
M. Virginia Musser
David & Barbara Pezze
Joanne Snavely
Joyce Stoltzfus
Marlene M. Whitehead
Rose Marie Wyneken

James L. LeFevre
Earl & Shirley Wise

Larry L. Lehman
Marjorie Lehman

Thomas L. Leibfried
Carol Leibfried

Ethel Lewis
Sue Suloff

Joseph Lewis
Sue Suloff

Jacob H. Livingston
Arlene J. Hibner
Janet Hilgert
Carolyn Livingston
Anita Perrone

Paul Locar
Rose Locar

John Long
Ed & Kathy Schoenberger
Rose Marie Wyneken

Loved Ones
Dennis Shafnisky & Carol Atherholt
Barry & Naomi Bryson
Tom & Cathy Knittle
Joan E. Leinhauser
Jacquelyn Priester

Ray E. Lowry
Rosann Lowry

Calvin Mackley
Janice Jenkins

James S. Madara
Sandra Madara

Sandra E. Madara
Mary Ann Herr
Carol Leibfried
Beverly S. Maddox
Jean Rutter
Susanne Wragg

James A. Maddox
Beverly S. Maddox

Robert Markowski
Anita Perrone

Mauri & Wacykewych Families
Robert & Pauline Mauri

Micheal McBride
Stephanie McBride

Stephen M. McBride
Stephanie McBride

Michelle McBride Jones
Stephanie McBride

Carl McComsey
Bob & Joan McComsey

Judith A. McKee
Rev. Tom McKee

William Meeuwsen
Jacquelyn Priester

Charles Michael
Betty Garman
Mary Lou & Fred Keller

Emily A. Miller
Mr. & Mrs. Thomas Watson

Lester W. Miller
Sylvia S. Miller

Minnidell Miller Starr
Carolyn Hayes

Ray G. Miller
Mr. & Mrs. Thomas Watson

Vincent Mizeras
Carole Mizeras

Marty & Jane Moore
Albert & Claire Storm

Allyson B. Motz
Sarah Challenger

Chris Musser
Barbara Musser

Clark C. Musser
Barbara Musser

My Parents
Mary Ann Herr

Norine Myer
Patricia Bunting
Sarah Challenger
Jerry & June Downing
Bonnie Grater
Sundae Lausch
Miriam Moore
Sandra Wolf

Robert Nester
Anonymous

Althea Neuner
Doris A. Ritter

Ellis Neuner
Doris A. Ritter

Charles H. Neus
Robert & Betty Bee

Freeman Nevers
Lorraine Nevers

John A. Nicholas
Barbara Nicholas

Anna Nicodemus
Dot & Jim Nissley

John Nicodemus
Dot & Jim Nissley

Kenneth W. Olsen
June and Don Saylor

Paul Ott
Linda Ott

Russel & Grace Ott
Sally & Bruce Ott

Our Parents
Don & Judi Larkin
Stephanie Lichty & Linda Forest
Lee & Marcia Klopp
George & Susan Minick
Sheldon & Janice Shetter

Donald Paules
Barbara Kedl

Memorial Gifts

Louis F. Perrone
Anita Perrone

Helen M. Plackey
Bonnie M. Norris

Joyce G. Plasterer
Sally Whitney

Parke E. Plasterer
Sally Whitney

John C. Pretz
Pastor David P. Anderson &
Deacon Joanna Pretz-Anderson

Joyce Ellen H. Pretz
Pastor David P. Anderson &
Deacon Joanna Pretz-Anderson

Ronald R. Price
Michael & Irma Kelly
Don & Judi Larkin
Carol Leibfried
James & Jennifer Martin
David Myers & Gail Benner
Margaret Price
Don & Patricia Shaub
Rose Marie Wyneken

LeRay Priester
Jacquelyn Priester

Lawton Propst
Janet Hilgert

Mary Propst
Janet Hilgert

Geraldine D. Raber
Susan Landis

Fae L. Reber
Ethel Youse

Alma Rentschler
Pr. Robert & Janet Kehrli

Ammon Rentschler
Pr. Robert & Janet Kehrli

Jim Rhoades
Patricia Rhoades

Mia Rhoades Smith
Patricia Rhoades

Matthew John Rice
Mary Ann Herr
Jack Wagner

Hiram Richards
Marilyn Richards

Denise Rider
John Rider

Loraine Rider
Carol Zook

Ruth M. Rineer
Sharon Stoner

Harriet R. Rodger
Mary L. Berkey

Roy E. Rodger
Mary L. Berkey

Carol S. Rogers
John & Lois Rogers Rapp

Frank W. Rogers
John & Lois Rogers Rapp

Richard Rohland
Rev. Bryan & Janice Dever

Ruth A. Rohland
Rev. Bryan & Janice Dever

Calvin Ross
Barbara Ross

Mary Ross
Barbara Ross

Mary S. Roth
Joanne Snavely

Mildred S. Ruhf
Doris A. Ritter

W. Donald Ruhf
Doris A. Ritter

William Ruppert
Pr. Robert & Janet Kehrli

Donald P. Rutter
Jean Rutter

Edward Sager
Geraldine E. Sager

S. Gunter Samuelsen
Marlene Samuelsen

Susan Saylor
June & Don Saylor

Sandy Scheirey
Kelly & Lorraine Horst

Charles E. Schlossman
Martha E. Schlossman

Michael Schlossman
Martha E. Schlossman

Michelle Schlossman
Martha E. Schlossman

M. Evelyn Schoenberger
Ed & Kathy Schoenberger

Philip Schoenberger
Ray L. & Marlene W. Bowman

Robert F. Schulmeister
Sarah Challenger

Claire H. Schuyler
Debbie Moore

Ann S. Sears
Jean Rutter
Marlene Samuelsen

Charlotte C. Sears
John Hendrix
Darell & Mildred McEllhenney
Steven & Sarah Mentzer

Eleanor Seguin
Albert & Claire Storm

Joseph Seguin
Albert & Claire Storm

Kenneth E. Seiple
Joann Stewart Seiple

Jay Sensenich
Elaine Erb

Evelyn M. Shade
Sundae Lausch
Carol Leibfried
Jerry & Martha Petery
Jean Rutter
Joanne Snavely
Rose Marie Wyneken

Glenn & Mary Shaffer
Ken Engle

Timothy L. Shaub
Don & Patricia Shaub

Carolyn Shelly
Cheryl Ruhl

Samuel Shelly
Cheryl Ruhl

Lee B. Shober
Gloria A. Shober

Craig Short
Don & Jo Davis

Dorothea M. Shreiner
Mary Lou Balmer
Sandra Cerzullo
Denton & Frances Gibble
Rita Haley
Mary Ann Herr
Sundae Lausch
Carol Leibfried
Barbara Nicholas
Patricia Rodgers
Jean Rutter
Gloria A. Shober
Darlene Steely
Trinity Baptist Church
Cristel Whitman

Gail Shughart
Dick & Nancy Hoff

Maynard Shughart
Dick & Nancy Hoff

Joanne Silbermann
Grace Luciani

Judith M. Singer
David Newall

Charles Sload
The Lee Family

Wenonah Slote
Kelly & Lorraine Horst

John M. Smith
Peg Smith

William C. Smith
Sandra Frey

Hilda M. Snyder
Nancy Jo & Jay Lutz

Brent Sonnen
Joyce Sonnen

Oren E. Spangenburg
Sarah Challenger

Donald E. Spencer
Allison Spencer

Clair E. Sprout
Betty Garman
Rita Haley

Gary D. Stark
Doris Stark

Homer Hoey Starr
Carolyn Hayes

Donald H. Stauffer
Gayle T. Stauffer

Eleanor L. Stauffer
Frances Gingrich
Bonnie Grater
Helen Heron
Kathryn M. Herr
Jean Rutter
Marlene Samuelsen
United Way of Lancaster County
Rose Marie Wyneken
Ethel Youse

Vernon K. Steely
Darlene Steely

Donald K. Steffy
Janet M. Steffy

Ruth A. Stern
Helen Heron
Mary Ann Herr
Jean Rutter
Joanne Snavely

Linda L. Stoots
Mary Lou & Fred Keller
Susanne Wragg

John Storm
Albert & Claire Storm

Lillian Storm
Albert & Claire Storm

Janet L. Strube
Barbara Ross

Clyde A. Suloff
Sue Suloff

2025 Bequests Received

Forrey Estate
Leta Fredericks Estate
Janet E. Herr Estate
Gunther C. & Johanna W. Holpp Memorial Endowment
Anna Louise Rannels Estate
Helen C. Sunday Endowment
Dorothy E. Wright Estate

Memorial Gifts

David Swartz
Verna Swartz

Edna F. Trostle
Randy Trostle, PhD

Glenn D. Trostle
Randy Trostle, PhD

Martha S. Trump
Barbara Slotter

Paul A. Trump
Barbara Slotter

Krista Vaughen
Tony & June Murse

George E. Vernau
Charles F. Snyder Funeral Homes & Crematory

Richard A. Vogt
Chuck & RuthAnn (Vogt) Williams

Ruth E. Vogt
Chuck & RuthAnn (Vogt) Williams

Mary C. Wagaman
Craig & LeeAnne Wagaman

M. Winifred Wagner
Tom & Julia Campbell
Patricia Fry
Frances Gingrich
Helen Heron
Linda M. Leidy
Louise Meiskey
Jean Rutter
Joanne Snavely
Rose Marie Wyneken

Virginia A. Wagner
Jack Wagner

Sandra J. Wanner
E. Larry Wanner

John N. Ward
Marie Ward

Keith A. Weaver
Donald & Janice Weaver

Lillian R. Weaver
Stephen & Barbara Lofthouse

Mabel I. Weaver
Amy & Jonathan Kenn

Arthur C. Webb
Shirley J. Webb

Reinhard Wegner
Waltraut Wegner

Donald Weir
Doris Donmoyer
Joanne Snavely
Marian Weir

Dennis Weller
Sherry Weller

Anna R. Wetzler
Doris Donmoyer

Harold & Beth Wisner
Sally & Bruce Ott

Paul H. Wragg
Susanne Wragg

Gerald E. Wyneken
Stephen Marcott & Rachel Wyneken
Rose Marie Wyneken

Samuel R. Youse
Ethel Youse

Harry R. Zimmerman
Patricia Fry
Frances Gingrich
Diane L. Hay
Helen Heron
Don & Patricia Shaub
Carol Leibfried
Jean Rutter
Rose Marie Wyneken

Robert Zook
Carol Zook

Gifts-in-Kind

We are grateful for these generous donors who supported us with valuable in-kind gifts.

Anonymous
Rev. Glenn & Lisa Beard
Donald & Alice Murray

Treasurer's Report: Overview

December 31, 2025

Operating Results

Over the last several years, economic pressures such as staffing shortages, increased government regulations, and inflation have challenged the not-for-profit senior living industry and the growth of our organizational missions. As we reflect and report on 2025 results, Luthercare has shown its diligence in addressing and adapting to these various economic pressures in order to further our Lutheran mission. Luthercare's leadership team over the past several years has implemented various processes and efficiencies in order to address these economic challenges. During 2025, a refinancing occurred leading to strong improved financial ratios and becoming Fitch rated at a BBB+. Luthercare ended the fiscal year ended December 31, 2025, with total revenues of $49.2M ($7.1M favorable to budget), operating loss of $5.7M ($3.4M favorable to budget) and an increase in total net assets of $2.2M ($2.3M favorable to budget).

Total Operating Revenues of $40.1M were slightly above target to a budget of $40M. While reflected below, total nursing census decreased versus budget; overall revenues from nursing were approximately $1.7M below budget due to increase in total Medicaid residents versus private pay. Medicaid pays approximately half the rate of private, while still providing same quality of care. Personal care occupancy continues to be strong with 93% at slight miss from budget of 94%. Independent living occupancy remains strong at 95%.

	Actual (2025)			Budget (2025)		
	Luther Acres Campus	St. John's Herr Estate Campus	Total	Luther Acres Campus	St. John's Herr Estate Campus	Total
Independent Living	98%	92%	95%	97%	95%	96%
Personal Care	94%	92%	93%	97%	90%	94%
Nursing	96%	N/A	96%	97%	N/A	97%

Total operating expenses of $46.5M were $4.3M unfavorable to a budget of $42.2M. This was mainly driven by (1) high self insurance claim volume ($1M unfavorable), (2) increased agency usage ($1.1M unfavorable), (3) increase in dining ($0.6M unfavorable), driven by significant increase in food and labor costs.

Other income (expense) of $7.9M consists of investment income, contributions, and non-cash items. Contributions of $0.3M which were $0.1M above budget, including a strong investment portfolio which generated $2M in realized investment income that was reinvested back into investments, in addition to the $3.5M employee retention credit, led to improved total improvement to revenues in excess of expenses. Non-cash income items consist of non-cash loss on interest rate swap valuation ($0.2M) and loss on refinancing of ($0.5M). These non-cash income items were offset by a non-cash unrealized gain on investments which was driven by the improvement in investment market conditions from 2024 to 2025 ($2.8M).

Bond Covenants

As of December 31, 2025, Luthercare was in compliance with all debt covenants, with a debt service coverage ratio of 5.09 and days cash on hand at 323.

Balance Sheet

December 31, 2025

ASSETS	
Current assets	$10,658,240
Restricted investment - long term	4,434,056
Property and equipment	61,118,527
Assets whose use is limited	26,428,377
Statutory liquid reserve	2,979,000
Other long term assets	402,805
Total Assets	**$106,021,005**

LIABILITIES	
Current	$6,145,484
Long-term	91,235,909
Total Liabilities	**$97,381,393**

NET ASSETS	
Net assets with donor restrictions	$4,884,679
Net assets without donor restrictions	3,754,933
Total Net Assets	**$8,639,612**
Total Liabilities and Net Assets	**$106,021,005**

Stewardship Responsibility Note

Our goal as a not-for-profit organization is to have the resources available to fund the following mission needs: charitable services, periodic operational shortfalls, investment in property and equipment, program enhancements and future growth.

Your contributions are essential to help provide these resources.

Statement of Changes in Net Assets*

Fiscal Year 2025

REVENUE		
Net direct service	94.2%	$40,858,102
Contributions	0.8%	362,950
Investment income	4.7%	2,024,838
Trust income	0.3%	135,766
Total Revenue		**$43,381,656**

EXPENSES		
Salaries, benefits and contracted services	64.8%	$30,259,153
Depreciation	15.6%	7,264,012
Interest	3.8%	1,754,330
Other expenses	15.9%	7,431,024
Total Expenses		**$46,708,519**

Employee Retention Credit	$3,503,454
Change in net unrealized gains and losses on Investments	2,815,265
Loss on refinancing	(544,659)
Change in fair value of interest rate swap	(247,540)
Revenues in excess of expenses and change in net assets without donor restrictions	$2,199,657
Organization operating loss	$(3,326,863)
Investment in Luther Acres New Neighborhood project	$14,029,343
Investment in property and equipment	$6,952,000

BENEVOLENT CARE	
Assistance to residents in Personal Care and Independent Living	$2,725,000
Uncompensated cost above reimbursement from Medicaid for residents in skilled nursing care	3,217,000
Luthercare for Kids Early Learning Center scholarships	150,000
Total Benevolent Care	**$6,092,000**

*The summarized balance sheet and statement of changes in net assets were derived from the audited financial statements.

2025 Board & Leadership

Luthercare Leadership

Marissa Picchini, *President & CEO*
Kristen M. Oleary, *Senior Vice President – Sales, Marketing and Lifestyle Operations*
James P. Walko, Jr., *Senior Vice President – Finance and Innovation*
Rev. Glenn A. Beard, Jr., *Vice President – Church Relations and Spiritual Care*
Daniel W. Deitzel, III, *Vice President – Operations and Property Management*
Ryan Fisher, *Vice President – Philanthropy & Community Impact*
Stephanie Moyer, *Vice President – Human Resources and Engagement*
Kim Speidel, *Vice President – Technology*
Heather Dennis, *Senior Executive Director – Campus Operations*
Matt Landis, *Executive Director – St. John's Herr Estate*
Christine Pearsall, *Administrator – Luther Acres Healthcare Center*
Devon Bennett, *Director – Lifestyle*
Elizabeth Commander, *Director – Resident Navigation and Well-being*
Melissa Dom, *Director of Sales – Luther Acres*
Katie Everhart, *Senior Center Director, Luthercare for Kids*
Amy Kenn, *Director – Marketing and Communications*
Kellie Linares, *Director – Recruitment*
Nichole Myers, *Director of Sales – St. John's Herr Estate*
Lindsay Saenz, *Director – Finance and Accounting*
Gwendolyn Scheetz, *Executive Assistant*

Compliance & Ethics Committee

Matthew Torres, M.D., *Chairperson*
Rev. Glenn A. Beard, Jr.
Oneida DeLuca
Heather Dennis
Bernard J. LaPine, Esq.
Kristen M. Oleary
Marissa Picchini
Stuart S. Smith, ex officio
Kim Speidel

Financial Advisory Committee

Stephen M. Fritz, *Chairperson*
Keith Boyer
David R. Bradbury
Daniel W. Deitzel, III
Alisa Miller
Stephanie Moyer
Kristen M. Oleary
Marissa Picchini
N. Steven Ricker
Stuart S. Smith
James P. Walko, Jr.

Board of Directors

David R. Bradbury

Oneida DeLuca

Rev. David R. Fisher

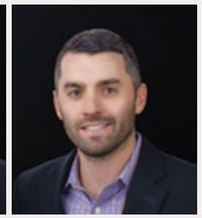
Stephen M. Fritz

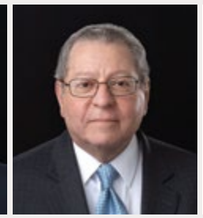
Bernard J. LaPine, Esq.

Dr. Raymond A. Millen

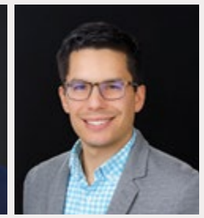
Alisa Miller
Vice Chair

Donald Murray


Alexander Puskar, Esq.
Secretary


James J. Smarilli

Stuart S. Smith
Chairperson


Matthew Torres, M.D.

Thank You for your support of Luthercare!

Because of your generosity of time, talent, and treasure, we are able to create opportunities for older adults to thrive, to open doors for the next generation of nurses, to support at-risk children, and much more.

Our Values

Compassion – We are attuned to the needs of others, seeking opportunities to make a difference in the lives of the people we serve.

Integrity – As individuals and as an organization, we act in alignment with our values, operating as a connected and harmonious whole.

Teamwork – We work together as a team, recognizing, embracing and rejoicing in the collective power of our many different gifts.

Connection – We honor connectedness inside and out. We welcome and initiate partnerships with complementary organizations and individuals, recognizing that together, we can more powerfully impact the communities we serve.

Learning – We enhance our ability to advance and adapt as an organization and as individuals through our ongoing commitment to continuous learning and discovery.

Luthercare℠
Together in Community

600 East Main Street
Lititz, PA 17543

Address Service Requested

For over 75 years, your gifts of support have allowed us to provide exceptional care at our senior living communities and early learning programs!

To learn more about our mission and how your gift can make an impact, scan the QR code.

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600 East Main Street, Lititz, PA 17543
Telephone: 717.626.1171 • Fax: 717.626.1610
www.Luthercare.org

You may opt out of receiving future solicitations or communications from Luthercare by notifying us in writing at the following address:
600 East Main Street, Lititz, PA 17543

Luthercare is an Equal Opportunity Employer

Luthercare has agreed to comply with the provisions of the Federal Civil Rights Act of 1964, the Pennsylvania Human Relations Act and all requirements imposed pursuant to the end that no persons shall, on grounds of race, color, national origin, limited English proficiency, ancestry, age, sex, religious creed, handicap or disability, be excluded from participation in, or denied benefits of, or otherwise be subject to discrimination in the provision of any care or service.

The official registration and financial information of Luthercare may be obtained from the PA Department of State by calling toll-free within PA 800.732.0999. Registration does not imply endorsement.

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