



A Giving ‘Spirit’

“And remember the words of the Lord Jesus, that He said, ‘It is more blessed to give than to receive.’” (Acts 20:35)
To spread the good news of generosity and compassionate care to friends of SpiriTrust Lutheran®.



Donors’ generous spirit offers gift of hope

For decades, residents and clients of SpiriTrust Lutheran® have benefitted from the generous gifts made by thousands of donors, many of whom have given faithfully through the years to support our mission.

These generous donations have offered hope to many who were in need over the years, and continue to provide peace of mind to residents knowing that they will continue to receive compassionate care regardless of their ability to pay. We are so thankful for every donor and the gifts they have made and want to extend our deep appreciation and gratitude. At the same time, we want to be transparent about the real need in our communities. The fact of the matter is, the funds raised for benevolent care continue to fall short of the actual cost of care. And, with the need for benevolent care on the rise, we expect this gap will only widen.

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2024 Annual Fundraising Goal



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President/CEO Column

A Message from the Interim President/CEO & Chief Operating Officer

While many people recognize the significant changes taking place in the healthcare and senior living industries over the last decade or more, what may be surprising is the pace at which these changes are occurring and the depth of the impact they are having on residents, families, caregivers and the industry as a whole. Just in the past few years alone, we have seen increased healthcare costs, unfunded governmental regulations and mandates, double-digit inflation numbers, and significant price increases for supplies, food, energy and more.

At the same time, we are witnessing people living longer. And while longevity is a positive development, it also means that our older population must sustain themselves financially for a longer period of time. Here at SpiriTrust Lutheran®, we are fortunate to have donors and volunteers who have helped us create a legacy of care and compassion through their gifts of time, talent and treasure. Your generous financial support has allowed us to sustain our mission of providing exceptional health, human and senior living services that help those in our care achieve an optimal quality of life. On behalf of the SpiriTrust community and the Office of Philanthropy, I offer my sincere thanks and gratitude for all of the generous gifts we receive.

I must also note, however, that the need has never been greater. Through no fault of their own, we are seeing an increase in the number of residents who are outliving their financial resources. Our donors' gifts are a source of hope for those we are committed to serving. That's why we are sharing the facts, statistics and stories in this newsletter to help raise awareness of the growing need for benevolent care funds.



Melissa Frownfelter

Thank you for the support you have shown to SpiriTrust Lutheran over these last 70+ years. Your generosity has helped to sustain our mission through both good and challenging times. I can truly say that without your support – past, present and future – it would have been and will continue to be impossible for us to provide the compassionate care that so many desperately need.

On behalf of those we serve and those who serve, thank you and bless you for your continued generosity and caring spirit.

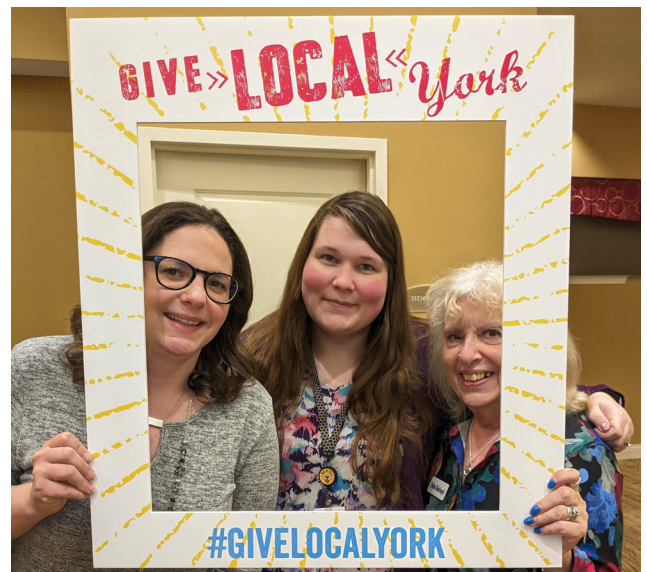
Give Local York

Thanks to the generosity of 58 donors, this year's Give Local York (GLY) campaign raised an agency record **\$27,759** to support SpiriTrust Lutheran benevolent care. The 24-hour online fundraising spree that marks York County's biggest day of giving was held on May 2 and 3.

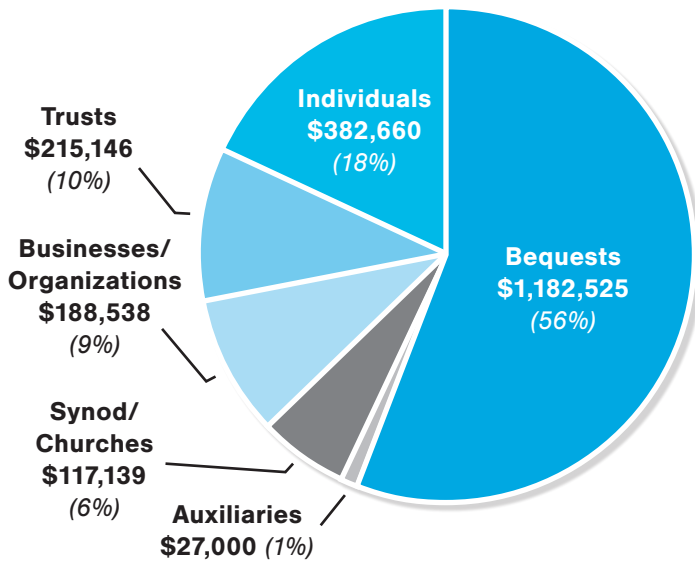


Through the generosity of those who gave to our GLY campaign, individuals and their families can have peace of mind knowing that their loved one will continue to receive comprehensive, quality health care, even if their financial resources become depleted.

Thank you to everyone who supported our participation in this year's event!

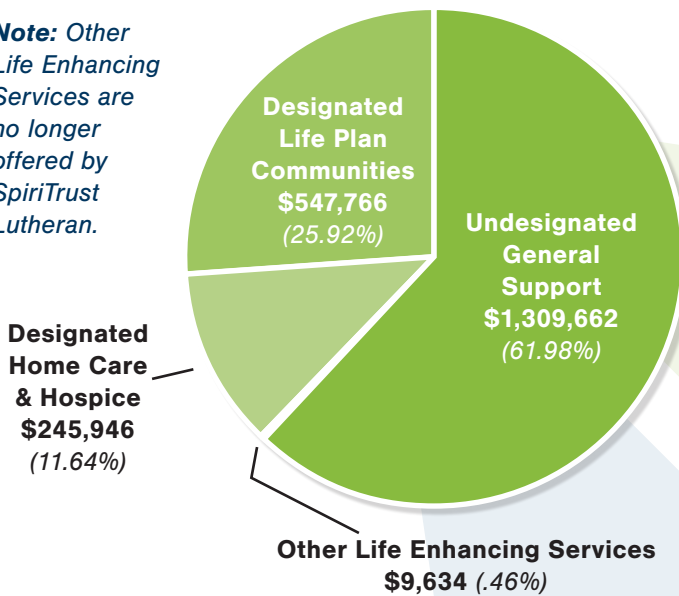


2023 Sources of donor support



Gift Designation

Note: Other Life Enhancing Services are no longer offered by SpiriTrust Lutheran.



Continued from the cover

The gap between the cost of providing benevolent care and the dollars raised has been growing for several years and for many reasons. The cost of care has become more difficult to cover when factoring in increased labor costs, the rising cost of medical supplies, inflation and low government reimbursements, to name a few.

Similar to national trends in our industry, this has put a strain on the organization and presents a real tension between our ability to fulfill our mission of compassionately caring for the children of God and our need to be financially sound. We continue to be thoughtful in our approach to this challenge and are implementing ways to reduce costs in other areas to help assure our donors that their gifts are being used in the most meaningful way and where the need is the greatest.

In the midst of all of the various pressures the senior living industry is faced with today, we know we are not alone. We are so very grateful for the philanthropic spirit of this community and the caring hearts of our donors. Thank you for the trust and confidence that you place in our team to compassionately care for those in our charge and for your faithful and continued support.

As we continue to provide life-sustaining care, we pray you will keep SpiriTrust Lutheran as a priority for your **charitable support**.

At any given moment,
54% of skilled care residents
are receiving benevolent care.

In 2023 your generosity helped to support:

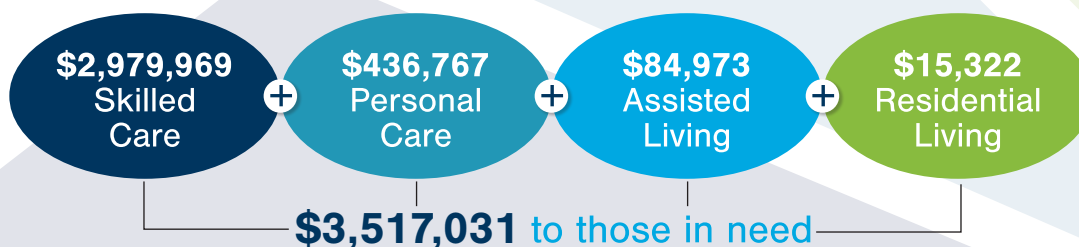
217 residents through benevolent care

52,481 days of benevolent care received by residents across all levels of care

4,698 individuals' needs being met by Home Care & Hospice services

151,070 visits for Home Care & Hospice services

Benevolent care provided in 2023





LPCs recognized by U.S. News & World Report

SpiriTrust Lutheran® Life Plan Communities (LPC) have once again earned a spot on U.S. News & World Report's 2024 Best Senior Living ratings list for consumers.

Now in its third year, U.S. News' Best Senior Living ratings evaluated more than 3,500 senior living communities in the U.S. on several criteria, including resident and family members' satisfaction with safety, care, community management and staff, value and other services and amenities.

To be recognized as one of the 2024 U.S. News Best Senior Living communities, individual locations had to earn a specific final weighted score tabulated in the independent methodology developed by the U.S. News health data analytics team.

All six SpiriTrust Lutheran communities earned the "Best" status by achieving the highest possible rating. Below is a listing of the specific recognition each community received.

- ✔ **The Village at Gettysburg**
 Best Independent Living
 Best Assisted Living*
 Best Continuing Care Retirement Community
- ✔ **The Village at Kelly Drive** (York, PA)
 Best Independent Living
 Best Assisted Living*
- ✔ **The Village at Luther Ridge** (Chambersburg, PA)
 Best Independent Living
 Best Assisted Living*
 Best Continuing Care Retirement Community

- ✔ **The Village at Shrewsbury**
 Best Assisted Living*
- ✔ **The Village at Sprenkle Drive** (York, PA)
 Best Independent Living
 Best Assisted Living*
 Best Continuing Care Retirement Community
- ✔ **The Village at Utz Terrace** (Hanover, PA)
 Best Assisted Living*

"The entire SpiriTrust Lutheran team is honored to receive this recognition from U.S. News & World Report," said Melissa Frownfelter, interim President and CEO and COO. "We recognize that residents and their families place great importance on the quality of care, services, and lifestyle they will experience in a senior living community. Our team members are passionate about the work they do and they take pride in building upon our tradition of excellence, which is why this distinction is so meaningful. It's truly a testament of not only their hard work and dedication, but also of the trust they've earned from residents and families alike."

About U.S. News & World Report: U.S. News & World Report is the global authority in hospital rankings and consumer advice, conducts these ratings to assist seniors and their families with researching and choosing the best senior living community for their specific needs.

* Within the ratings, "Assisted Living" is used to represent both assisted living and personal care licensures.

Read an expanded version of this story on our website: <https://bit.ly/3WCZXhN>



Charitable Gift Annuity

Check out the new higher rates

There are few things in life we can do for ourselves that also benefit others. A Charitable Gift Annuity (CGA) is one of them.

A CGA is a simple contract between a donor and a charity where, using SpiriTrust Lutheran as an example, a donor agrees to donate cash or securities to SpiriTrust Lutheran and in exchange, we make fixed payments to the donor and/or another income beneficiary (i.e. a spouse, child, etc.) for life.

At the time of the last beneficiary's death, the remaining funds will be used by SpiriTrust Lutheran in support of our mission or the campus or program that was elected in the donor's gift contract.

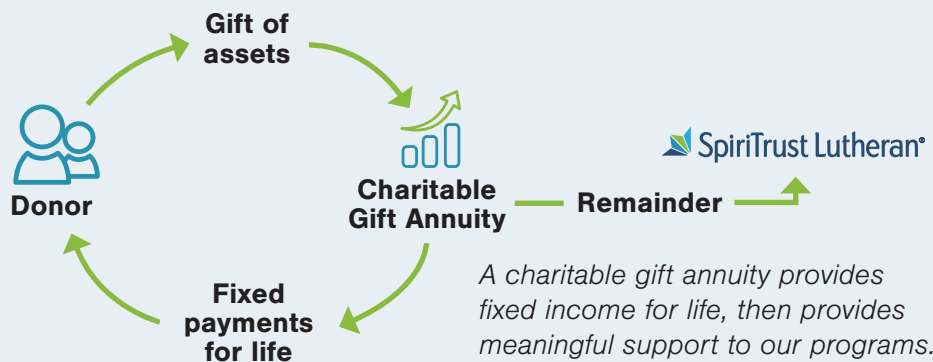
We received great news that on January 1 the payout rates for CGA's were adjusted upward by the American

Council on Gift Annuities, making them the highest they've been in 15 years! At typical annuitant ages, the current rates are approximately 1.5% higher than they were in July 2022. For example, the rate for a 75-year-old annuitant was 5.3% in July 2022 and is 7% today.

If you haven't explored a CGA in the past, you may want to consider the many benefits. A CGA can create a reliable, lifelong revenue stream for you and/or a loved one and it aids SpiriTrust Lutheran by leaving a legacy gift to carry out our mission of caring compassionately for those in need.

If you would like a sample of what a CGA could provide for you, please contact **Tiffany Glatfelter**, vice president of philanthropy, at **717.854.3256 ext. 10408** or tglatfelter@spiristrustlutheran.org.

How a charitable gift annuity works



- ▶ You transfer cash or securities to SpiriTrust Lutheran®.
- ▶ In exchange, you receive fixed income that you cannot outlive. There are several options for the income, including payments to one or two beneficiaries and the ability to defer income until later in life. You can be the beneficiary or you can provide income for a loved one.
- ▶ You may qualify for a charitable income tax deduction for a portion of the gift.
- ▶ There are additional tax benefits over your lifetime, which can include tax-free income and, when you fund a gift with appreciated securities, capital gains tax savings.
- ▶ You have the satisfaction of making a generous gift to benefit SpiriTrust Lutheran.

2024 Rates for Charitable Gift Annuities

Age	Rate	Age	Rate
60	5.2	76	7.2
61	5.3	77	7.4
62	5.4	78	7.6
63	5.4	79	7.8
64	5.6	80	8.1
65	5.7	81	8.3
66	5.8	82	8.5
67	5.9	83	8.7
68	6.1	84	8.9
69	6.2	85	9.1
70	6.3	86	9.3
71	6.4	87	9.5
72	6.6	88	9.7
73	6.7	89	9.9
74	6.8	90+	10.1
75	7		



Estate Planning

Charitable gifts of any size made through estates are essential to help ensure that we can fulfill our mission.

These gifts represent a deep commitment and trust from donors to our mission and values and leave a lasting imprint on the lives of those we serve.



Leave A Legacy® York County

Legacy gifts can take many forms, but most often come from a bequest the donor makes in their will or via a codicil (addendum) to their will. A donor also may have named SpiriTrust Lutheran as a beneficiary of their retirement account, life insurance policy or other asset.

Over the last 20 years, we have received **237 estate gifts valued at \$7,997,160**. These gifts impact our work well beyond one's lifetime. Collectively, estate gifts allow a donor's legacy to live on through the work we do to impact the lives of thousands of

2023 Estate Gifts

During 2023, we gratefully received a total of \$1,182,525 in estate gifts from the following individuals:

Mabel Barrick
Alice Brumbaugh
Gladys Clapsaddle

Kyle Glatfelter
Floyd McBride
Beverly Robinson

residents, clients, and family members.

If you would be interested in having a confidential conversation about your estate plans, please contact **Tiffany Glatfelter** at **717.854.3256 ext. 10408** or tglatfelter@spiritrustlutheran.org. If you have already included SpiriTrust Lutheran in your estate plans, please consider advising us. We would be honored to have the opportunity to thank you for your financial stewardship and charitable support.

Our Partners



More on our website: <https://www.spiritrustlutheran.org/partners/>



Connect With Us Online



Facebook.com/SpiritrustLutheran



LinkedIn.com/Company/Spiritrust-Lutheran



Instagram.com/SpiritrustLutheran



Youtube.com/c/SpiritrustLutheranorg



Volunteering

Volunteers play a crucial role in enhancing the quality of life for residents in our life plan communities and in the homes of our home care and hospice clients every day. The contributions of volunteers go beyond providing assistance; they often bring companionship and empathy that significantly improves the well-being of those we serve.

Having **1,536 dedicated volunteers** contribute a total of **16,598 hours of their time** during 2023 is truly remarkable. Each hour volunteered is a meaningful investment in the well-being of others, whether it's through direct interaction, organizational assistance, or behind-the-scenes work.

Our volunteers may spend their time engaging in conversations, assisting with daily tasks, organizing recreational activities, or simply offering a listening ear to those in need. These interactions can brighten someone's day, alleviate feelings of loneliness or isolation, and foster a sense of connection and community.

Individuals who volunteer often bring their unique skills, perspectives, and experiences to their roles, enriching the services and programs they support. Whether it's sharing talents through art workshops, providing music or pet therapy, or assisting residents with technology,

volunteers contribute in diverse ways that cater to the specific needs and individuals they serve.

Volunteers complement and help us fulfill our mission in some of the following ways:

- ✓ Place phone calls to bereaved client's family members
- ✓ Sew memory bears and pillows
- ✓ Write notes and prayers of encouragement and support
- ✓ Assist with craft classes, parties and games
- ✓ Visit with residents and chat
- ✓ Provide music therapy and entertainment
- ✓ Assist during meals
- ✓ Provide pet therapy
- ✓ Assist residents with technology questions
- ✓ Help with grocery and/or shopping trips

Have a volunteer idea that you don't see listed here? Want more information on how you can use the gifts of your time, talents and skills to volunteer and make a difference in the lives of others? Visit our website at <https://www.spiritrustlutheran.org/volunteer/>.

Mary, a resident at The Village at Utz Terrace, supports the Life Enrichment team by assisting with monthly Bingo in the skilled care & rehabilitation center.



Pat and her 5-year-old Cavalier King Charles Spaniel, Elena, visit Jeff, a resident at The Village at Luther Ridge skilled care & rehabilitation center.



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Contact: Tiffany Glatfelter
tglatfelter@spiritrustlutheran.org | 717.854.3256

To opt out of further communications, please send
an email to philanthropy@spiritrustlutheran.org or call
The Office of Philanthropy at 717.854.3971 ext. 10423.

Spiritrust Lutheran® Mission Statement

Spiritrust Lutheran®, witnessing to the Gospel of Jesus Christ, provides exceptional health, human and senior living services by supporting persons in achieving an optimal quality of life.

Core Values

Heritage

We honor our Lutheran heritage to reach out in love to those in need recognizing no one is outside of God's mercy.

Service

We commit ourselves to the total well-being of those who place their trust in us.

Dignity

We respect and honor the uniqueness of all God's children.

Integrity

We hold as a sacred trust each life we touch. We honor our promises and act ethically in all we do. We dedicate ourselves to excellence in all we do.

Stewardship

We celebrate that all gifts are entrusted by God. We dedicate ourselves to being good stewards of these gifts.