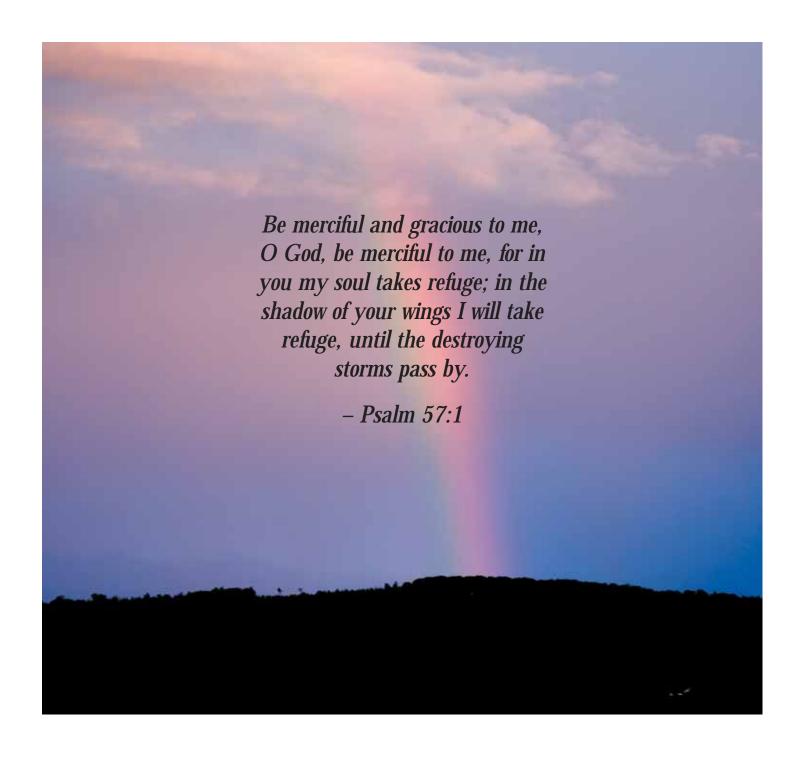




2006 ANNUAL REPORT



Shelter From the Storm

Every day, people face storms of upheaval in their lives. Senior adults seek a more supportive place to live. Children are removed from their families to safer homes. Refugees are driven from their homelands by war or political unrest. **Persons with** disabilities seek a way to live in community. A job loss results in a family becoming homeless.

For 73 years, Lutheran Social Services of Michigan has offered shelter, care and a new start. In this report, you will read three stories that reflect these experiences. But so much more was done during 2006.

We completed work on Alison House in Lansing, our first housing for independent adults with physical disabilities. We continued to work with people with developmental disabilities in group homes and in their own homes, adding a satellite office in Muskegon and expanding our in-home support services in southeast Michigan.

We finalized plans to reposition Luther Community for the next generation of senior adults. This campus provides a continuum of care for seniors in Grand Rapids. Luther Community will be renamed MapleCreek, and the campus will be enhanced by the addition of condominium cottages. The existing buildings – catered independent apartments, assisted living for persons with memory care problems and a skilled nursing and rehabilitation center – will undergo extensive renovation and expansion.

Many of our apartments for seniors with limited incomes are being remodeled, including Danish Village in Rochester Hills, which will undergo an "extreme makeover" in 2007. We received a grant from the U.S. Department of Housing and Urban Development to build new senior housing on Detroit's east side, on the site of our old Calvary Center. Our in-home care program for senior adults in Grand Rapids celebrated its 10th anniversary.

Lutheran Social Services is the state's largest private foster care agency, providing safe homes for more than 800 Michigan children every day. In partnership with Lutheran Child and Family Service of Michigan, we operate Lutheran Adoption Service, the largest adoption agency for children in the Michigan child welfare system. In 2006, Lutheran Adoption Service found "forever families" for 176 children.

The state Department of Human Services contracted with Lutheran Social Services to administer its Education and Training Voucher program, which provides financial help to former foster children attending college or vocational schools. In 2006, more than 300 youths received this vital assistance.

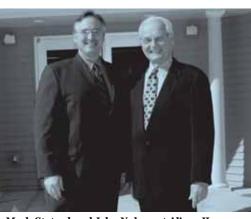
More than a year ago, Lutheran Social Services went to work through Lutheran Disaster Response, a national agency, to help with the recovery from Hurricane Katrina. A new LSSM service, Katrina Aid Today, has helped hundreds of hurricane survivors in Michigan.

Our advocacy network informed legislators about the needs of those with whom we share in life. In October, more than 100 advocates gathered in Lansing for Lutheran

Day at the Capitol, which we hope will become an annual event. We initiated an e-advocacy program, sending hundreds of email messages to advocate for those without voice. We remain committed to finding lifelong connections for children, helping persons with disabilities live in community, helping senior adults to find affordable support that maximizes independence, and working as partners to build strong communities and families.

Mark Stutrud
President

Jonn A. Neison Chair, Board of Directors



Mark Stutrud and John Nelson at Alison House

We believe every senior adult Shelted deserves a choice of affordable housing and care options. Storm







Jean Lucas felt like a prisoner in her own home.

After spending most of her adult life in the Ann Arbor area, she tried moving to Florida, where she worked as a property manager. But she missed her family in Michigan, her community, even the changing seasons. A widow with limited means, Jean had an unwelcome surprise when she returned: she couldn't find a nice apartment she could afford.

Ann Arbor was out of her price range, so she settled in Ypsilanti. "It looked decent, but there was a lot of crime right in my neighborhood," she said. Afraid to venture out on her own, she had to wait for one of her children to take her shopping or to a movie.

Her apartment was on the sixth floor, with an unattractive view of the roof next door, and the elevators were unreliable. "I was caught in an elevator several times, once for more than an hour. When the fire department came, we had to climb out between two floors," she said. "It was terrifying!"

Jean, 67, developed some serious health problems and was unable to drive. She grieved the loss of a 21-year-old son and a 7-year-old grandson. A bureaucratic snafu cut into her Social Security payments, her major source of income. Jean became depressed and withdrawn, but she kept hunting for a better apartment. Finally a friend told her about Lutheran Social Services' Sequoia Place, a 55-unit complex in Ann Arbor for seniors with limited incomes. Rent is subsidized by the U.S. Department of Housing and Urban Development.

She moved in December 2003 and has blossomed in the supportive environment. Sequoia Place's manager, Margaret Fox, helped supplement Jean's income by hiring her for 20 hours a week on a temporary basis and training her in computer skills. Jean's wages were paid by the AARP Foundation Senior Community Service

Page 2, counterclockwise from the top:

Jean Lucas feels at home at Sequoia Place.

Jean is learning computer skills from Margaret Fox, Sequoia Place's manager.

Jean and Evelyn Payne prepare for the weekly community dinner.

Employment Program for very-low-income seniors. The program is funded by the U.S. Department of Labor and AARP. Ideally, Jean will be able to find other work once the program funding ends.

"I had never done anything on a computer except play solitaire," said Jean. "I hadn't typed in years and years, so I had to relearn. At first I was very nervous, but Margaret set me at ease."

Now Jean works in the Sequoia office several hours a day. As part of her job she bakes muffins for a Monday morning resident coffee klatch and maintains the building's indoor and outdoor plants. She also supervises the resident volunteers who distribute groceries delivered every Wednesday from Food Gatherers, a local food pantry, and sets up the dining room for Sequoia's weekly community dinners. She picks up trash for residents who can't take it out themselves, and calls bingo.

Margaret Fox reminds Jean how quiet and withdrawn she was when she first arrived at Sequoia Place, pointing out how much more relaxed she is now.

"I know everyone in the building," said Jean. "I'm happier here than I've been in a long time. All the sadness is gone."



Jean looks forward to an active future.

We believe all persons with disabilities Shelter Ideserve to be part e Storm



Tammy Brown outside her home in Midland

Tammy Brown didn't know how she was going to cope.

She has a mental disability that makes ordinary situations seem stressful and stressful situations seem overwhelming. She also has back and neck problems that prevent her from reaching and heavy lifting.

When her mother, June, 79, had a heart attack and then open-heart surgery, Tammy had to take over managing the Brown household. Her two brothers and two sisters she's the youngest - were supportive, but busy with their jobs and their children. As the only unmarried child and the only one living at home, Tammy was the one to

do the shopping, fix most of the meals and care for her mother and her father, Leo, 86, who suffers from diabetes and heart problems. She started to panic.

A niece called Community Mental Health. Now Tammy, 42, gets help from Lutheran Social Services in Midland. A member of the in-home support staff is with her for two hours every Monday, Tuesday and Wednesday and for two-and-a-half hours every Thursday. She helps Tammy with her errands and makes sure the household is running smoothly.

Because of the help she gets from Lutheran Social Services, Tammy is able to stay at home with her parents. Because she's there to help them, her parents can remain in the modest Midland ranch where they've lived for 30 years instead of going to an assisted living facility or a nursing home.

When Lutheran Social Services started working with Tammy, she seemed sad and withdrawn. The agency's main goal was to get her out of the house and into the community, said Tammy Hynes, manager of the Midland in-home supports program. Tammy Hynes and her staff work with 37 clients in three counties who need help to live in their own homes. Some have developmental, mental or physical disabilities; some are frail seniors.

Tammy Brown's primary staffer, Nicki Adams, helped her enroll in computer and ceramics classes. She drives Tammy to doctor appointments and helps with the weekly grocery shopping.

"Nicki helps me find the better buys, and she helps me get things off the shelves that I can't reach," said Tammy. "She's helping me design things so I can better support myself."

On a typical day, Tammy gets up before 5 a.m. She says her daily prayers, gives her mother her prescription eye drops, tests her father's blood sugar, gives him the correct amount of insulin and prepares breakfast.

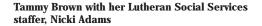
Tammy likes to cook, and has modified recipes to accommodate a low-fat, diabetic diet. She plays piano, organ and drums, and likes to sing. She hopes to join the choir at the Pentecostal Temple in Midland and also wants to learn to crochet.

Her mother is grateful to Lutheran Social Services for getting Tammy out of the house and involved in the community. "And they don't talk down to her," said June.

Tammy regards Nicki Adams as a friend. "With Nicki, I can open up," she said. "Once I told her I wished I was 'normal' like other people and she really got on me about that. 'What is normal?' she asked. "The men who went to the moon were not normal.' She said God makes us the way we are, and he doesn't make mistakes.

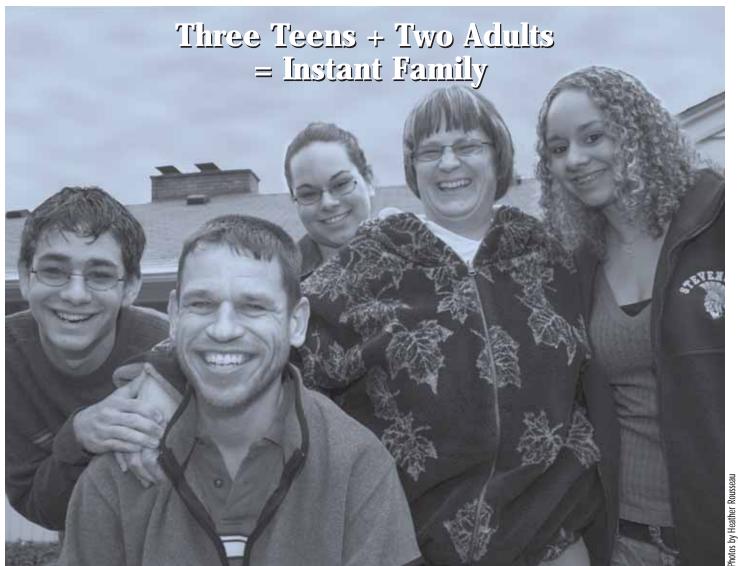
"I'm now more confident that I can do stuff. Now I have lots of hopes for the future."







We believe every Michigan child deserves A safe place to sleep Storm Every night.

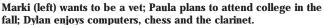






Counterclockwise from the top:

The Grifka-Tillotson family includes, from left, Dylan Tillotson, Ken Grifka, Paula Tillotson, Daena Grifka and Marki Tillotson.





The Children

"Many kids feel their parents hate them. Ours told us they did," said Paula Tillotson, recalling the difficult years.

The bad times for Paula, 17, her sister Marki, 16, and her brother, Dylan, 15, started about six years ago when their parents divorced. Their mother didn't want them. Their father and his fiancée, both drug abusers, moved them into a small, leaky house that was in such bad shape it was later condemned.

The children put up with drugs, poverty and instability, but when Paula was physically abused, they notified the authorities. The girls, then 15 and 14, were sent to one Detroit shelter and Dylan, 13, to another.

The school year was starting. Caseworkers looked for foster homes in the Livonia area so the children could return to the schools they had attended the previous year.

The Parents

Daena Grifka had just turned 40 and the alarm on her biological clock was clanging. She wanted children. Her husband didn't. Then Ken turned 40. He too realized something was missing from their lives.

Foster care seemed like a good idea; they could have children for a while, then take a break when they needed one. They were trained and licensed through Lutheran Social Services, and cared for a 13-year-old boy for eight months.

Lutheran Social Services kept calling about teens and sibling groups who needed homes. No one over age 10, said the Grifkas. Only one child at a time.

Then the vice principal at the local middle school called. She had gotten to know Ken and Daena through their foster son. She told them about three children who needed help. A foster home had been arranged for the girls, but the parents weren't yet licensed. Meanwhile, there was no home for the boy. The vice principal knew them; they were good kids.

Ken and Daena wavered. They wanted to take Dylan, but they couldn't bear the thought of leaving the two girls in the shelter. They decided to take in all three while the other couple waited for their license. Unfortunately, they were licensed for only one foster child. And their modest three-bedroom home had only one spare bed. And the children were under the care of another child welfare agency.

The vice principal rallied the local community. Neighbors delivered beds and other furniture as well as cartons of food and clothing. Lutheran Social Services modified the Grifkas' license. Staff contacted the other child welfare agency and got the children's case transferred.

During Labor Day weekend 2004, the Tillotson teens moved into the Grifkas' home.

The Family

Three weeks later, the Tillotsons learned their birth father had died. "It was hard for them, but in a way it made things easier," said Daena. "He lived nearby, and they were afraid to go past his house. They were afraid he'd find them and take them away."

Ken and Daena gave the girls the option of moving to the other foster home, where the parents had gotten their license. The children decided to stay together, even though the girls had to share a small bedroom.

No one is quite sure who first brought up adoption. The children are convinced it was their idea. Paula asked their birth mother to relinquish her parental rights, and she agreed. Lutheran Adoption Service (a partnership of LSSM and Lutheran Child and Family Service of Michigan) went to work, and on June 20, 2006, the adoption was finalized.

Like any family with three teenagers, the Grifkas and Tillotsons have had some rough moments. The transition was hardest on Paula, who had been used to being the mother hen with her siblings. But they all marvel at how far they've come.

The children are doing well at Stevenson High School. Paula will graduate in June and go to the University of Michigan; she wants to be a physician. She and Marki, who wants to work with animals, both have part-time jobs at McDonald's. Dylan likes math, computers and chess, and plays clarinet in the school band.

"So much came together it was obvious to us that God was behind it all," said Daena. Paula agrees. "The miracle of my life has convinced me of God's existence," she said.

Teeing Off for Foster Care

Last year, Ken Grifka organized a golf outing to raise funds for recruiting and training foster parents. The Grifka-Tillotson family hopes to make it an annual event. Their second foster care golf outing is scheduled for July 14, 2007, at Fox Creek Golf Course in Livonia. For more information, call Lutheran Social Services' Development Department at (313) 823-7700, or email Ken Grifka at gumbykrg@yahoo.com.

Sheltad Vancement Storm







Counterclockwise from the top:

Preparing to raise funds for MapleCreek, Martha Blandford (right) meets with Gregory Storer, Lutheran Social Services' new vice president for services for senior adults, and Ellie Buggeln.

At the groundbreaking for Alison House on January 10, 2006, from left, Rev. Al and Sue Kamens, parents of Alison Kamens; U.S. Senator Debbie Stabenow; LSSM President Mark Stutrud

By the end of the year, Alison House was ready to welcome residents.



As a Lutheran in Grand Rapids, Martha Blandford knew about the senior adult housing complex at Luther Community. She remembers when Luther Home moved from downtown Grand Rapids to the Community's 32nd Street campus on the Kentwood border. Her church, Bethlehem Lutheran, worked on many projects with the senior facilities. But she admits she didn't know much about Lutheran Social Services of Michigan as a whole.

That all changed in 2000, when Blandford was invited to join the Lutheran Social Services board and its finance committee. "I'm a CPA, and Bruce Parsons, the board treasurer, thought my skills in accounting and finance would be helpful," said Blandford, a vice president and controller at Northpointe Bank

Now Luther Community is being reborn as MapleCreek, and Blandford is at the helm of an ambitious effort to raise funds for the project, the Miracle on 32nd Street Campaign.

As part of the \$6 million Love Builds the Future Campaign, which began in 2004, Blanchard's committee is looking to raise up to \$1 million to help with significant renovations at the three Luther Community centers. Luther Village catered independent apartments will be named The Terraces at MapleCreek, Luther Woods memory care will be renamed The Woods at MapleCreek, and Luther Home skilled nursing and rehabilitation will become The Lodge at MapleCreek. The complex will also include new condominiums, The Cottages at MapleCreek.

MapleCreek will provide a wide range of options for gracious, affordable senior housing.

Blandford's steering committee worked through the waning months of 2006 to develop the framework for the new campaign, and by year's end had quietly enlisted new commitments of \$185,000. In the coming year, she'll recruit other campaign leaders, set up committees and plan fundraising activities.

"This is a huge opportunity for the Grand Rapids area, for western Michigan and for Lutheran Social Services," she said.

The Miracle on 32nd Street will help to bring Love Builds the Future, with its \$6 million statewide goal, to a close. Love Builds the Future brought in funds for the Carl E. Thomas Endowment Fund, increasing total endowments to the level where earnings would be distributed. In 2006, more than \$319,000 was distributed by the LSSM Foundation from the Carl E. Thomas and Wilsterman Fund endowments to help Lutheran Social Services programs. A bequest from Carlton Lindell added generously to endowment assets. Campaign donations also completed the funding for Alison House, Lutheran Social Services' first apartment building for adults with physical disabilities, and paid for improvements at most of the group homes.

Love Builds the Future brought 243 new donors into the Lutheran Social Services family.

Our Church Relations function saw significant changes in 2006, with the retirement of Pastor Jim Kocher and the departure of Pastor John Hesford to answer a call in North Dakota. Pastor Reg Holle, who directed major and planned giving along with Pastor Terry Daly, also retired. These pastors had helped build strong relationships for LSSM with ELCA churches. They were instrumental in forming our Advocacy Network, which mobilizes our supporters to contact their legislators about important issues that affect our clients.



In 2007 we will continue efforts to take the Lutheran Social Services story to a wide range of audiences, including churches, donors, clients, volunteers, civic leaders and service partners.

Honor Roll of Donors 2006

Founders

Kathy Lieder and Lloyd Fell: Building a Community



Want to find a certain town?
Check out a map or ask
at a nearby gas station.
Want to find a community?

Look for Kathy Lieder and Lloyd Fell.
They know the meaning of community.
Through Lutheran Social Services and other organizations, this dedicated husband-and-wife team fosters community every day.

Both lawyers originally from southeast Michigan, Kathy Lieder and Lloyd Fell moved to Cheboygan almost 20 years ago for its unhurried pace, but that hasn't slowed them down. Lieder serves on the board of a local bank and is a trustee of a nearby hospital, while Fell is on the board of a community cultural organization and assists the local opera company.

The couple's involvement with Lutheran Social Services began 15 years ago when Leider's church asked her to help with Grebe Village, a local affordable housing facility for seniors managed by LSSM. Shortly afterward, she joined the Lutheran Social Services board, eventually becoming its chair for three years. She continues to serve on the board and is a trustee of the LSSM Foundation.

During the past few years, Leider and Fell devoted much time to the Love Builds the Future capital and endowment campaign. The two are co-vice chairs of the drive and are leading it toward its \$6 million goal.

"We traveled across the state, to Traverse City, Cadillac, Alpena and in between," says Fell. "We met with churches, civic groups, foundations. We told them about Lutheran Social Services' work and how much more the agency can do through Love Builds the Future. I also tried to impress them with the organization's efficiency, showing how so much of their donation goes to the actual cause, not to administration."

Leider took a slightly different approach. "I told people about the scope of Lutheran Social Services and how many people it helps," she says. "Even more powerful, though, are the stories behind the numbers: the foster child who's adopted, the released prisoner who finds a job, the refugee who finds a home. Lutheran Social Services makes all that happen."

It happens in a community – which is where you'll find Kathy Leider and Lloyd Fell.

The donor lists in this section are based only on the level of contribution to the Love Builds the Future campaign in 2006. Those who also contributed to the annual fund

are listed in the Annual Giving section. The lists in the Annual Giving section are based on each donor's total contribution for 2006 (including Love Builds the Future).

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Organization

The Weinberg Foundation: Caring for the Hungry and the Cold



There are 476 miles between Delta Township, Michigan, and Baltimore, Maryland.

That's still close enough for the Harry and Jeanette Weinberg Foundation to be aware of the good works of Lutheran Social Services' Alison House.

A 14-unit independent-living center for physically disabled adults, Alison House opened in December 2006. The idea for this project came from Pastor Al Kamens and his wife, Sue; their late daughter, Alison, longed to live independently despite being challenged from birth by muscular dystrophy.

In 2005, Lutheran Social Services received a \$130,000 grant from the Weinberg Foundation to help underwrite construction costs. Matching gifts completed the funding picture for Alison House.

Established in 1959, the Weinberg Foundation is one of the nation's 25 largest, with \$2.2 billion in assets. It donates \$100 million annually to organizations that serve vulnerable and at-risk populations around the world. Helping to support affordable housing is among the foundation's priorities.

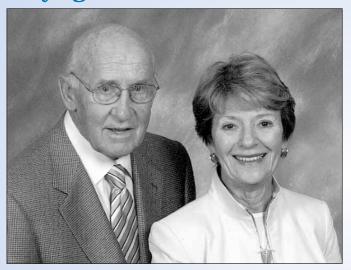
"We receive around 1,500 grant requests a year and fulfill approximately 500 of them," says Rachel Monroe, the foundation's chief operating officer. "We look for several requirements before we donate money. We ask: does the organization demonstrate best practices, is there a history of success, is the organization's mission aligned with ours, and is there passion for that group's mission?"

Weinberg Foundation staff are reminded daily of its mission and how organizations such as Lutheran Social Services are helping to put it into action.

Jeanette and Harry Weinberg believed in taking care of everyday needs, and the foundation's staff is reminded of that whenever they pass the founders' wedding photo on the wall, said Monroe. Underneath the photo, there's this statement: "While they are finding the cure for the ills of the world, someone will be hungry, someone will be cold. That's our job."

Founders

Jim and Flo Bouwman: Staying Involved in Retirement



Take a deep breath. Hold it. Now breathe out.

That's the first step to relaxing.

It only takes a moment, and if Jim and Flo Bouwman ever find one, they'll surely try it. But to the Bouwmans, as long as there is a need, as long as – in Flo Bouwman's words – "the church needs us, we'll stay busy."

After living in the Grand Rapids area, the couple has made their home for several years in Florida, where they work for local causes and their church. In Michigan, Jim owned and operated Wolverine Building, while Flomaintained a household and raised seven daughters.

Despite the lively schedule that came with those roles, the two were active with Lutheran Social Services. Jim served on the board's finance committee, while his wife was on event planning committees, the board and the LSSM Foundation board.

"We were of the generation that didn't say no when the church called," says Flo. "But we enjoyed serving our church and Lutheran Social Services. We were answering a need, but it was a pleasure to do it."

Though the Bouwmans can no longer serve Lutheran Social Services in person, they continue their generous annual donations to the organization. It's easy because they know they're making a difference.

"I remember one time, as a board member, visiting an after-school program at Neighborhood House in Saginaw. The neighborhood was rundown and drug-infested. And yet, here was this safe oasis where kids could go and be kids, to do homework or play," says Flo. "That really hit me. I was always inspired by the Lutheran Social Services staff and what they are capable of doing."

Donors are the heart and soul of Lutheran Social Services' ministry. Over the next year, we will reorganize our donor recognition program, developing new names for the various levels of

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charitable support. All donors who give more than \$500 annually to Lutheran Social Services programs and endowments are members of the President's Council.

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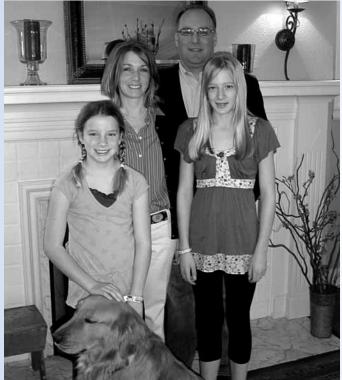
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Tim Reisen: Committed to the Less Fortunate



Tim and Shelley Reisen, with their daughters, Abigail, 9, and Breanne, 12, and dog, Zack

Imagine a young Tim Reisen.

Maybe he wanted to play ball, or just hang out with his friends, or do one of a million other things a young boy would want to do.

But when your father is the Rev. Milton Reisen, former bishop of the Southeast Michigan Synod of the Evangelical Lutheran Church in America, your time is often spent on other activities.

"I remember going to places like Luther Haven nursing home in Detroit and other area community agencies," says Tim Reisen, regional vice president of corporate sales and marketing for Time Inc. "Because my father was so involved with the community, our whole family was involved. Growing up, we didn't have a lot, but compared to many other people, we were well off. Those experiences taught me to be grateful for what we had."

Reisen, a member of the Lutheran Social Services board, and his wife, Shelley, are raising their two young daughters to recognize the importance of service to others.

"Every month, the girls set aside money to donate to a charity. And they come with us to different community service projects, just like I did with my parents," he says.

Reisen's unwavering involvement mirrors Lutheran Social Services' unwavering commitment to the needy.

"I've always been impressed by how Lutheran Social Services has remained focused despite all the challenges it's faced," says Reisen. "With a poor economy and less government funding, the organization has become more nimble, more creative at serving others."

That isn't easy today.

"Unfortunately, we live in a 'me' society, where there's not enough emphasis on the less fortunate," says Reisen. "I'm trying to emphasize that my family and Lutheran Social Services have a shared mission: serving people as an expression of the love of Christ."

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Karl and Joan Geisler: Learning the Lesson in Planned Giving



Karl and Joan Geisler

Karl and Joan Geisler are former teachers (he in high school science, she in elementary school).

Now, they're simply teaching a new lesson.

Take one couple. Develop an estate plan that uses some of their money. The result? Increased blessings, greater contentment and more peace of mind.

"A lot of groups talk about what they're going to do," says Joan Geisler, who has also served as an Associate in Ministry. "With Lutheran Social Services, that's where the rubber meets the road. Lutheran Social Services puts Christ's words into action. It seems to be able to find the people who need help the most and then do something for them."

Now is the time to join up with Lutheran Social Services, says Karl Geisler, a former board member of the organization. "Obviously, Michigan is in tough shape now and a lot of people are hurting; a lot of people are struggling. As a board member, I got to see firsthand the people who were helped – young and old, all denominations. When society needs help, it's nice to know LSSM is there to do something about it."

The Geislers put their compassion into action by joining LSSM's Heritage Society. Members of the society name Lutheran Social Services as the beneficiary of a planned gift such as a will, trust, annuity or insurance policy. Planned giving can often help donors make a much larger gift than they could otherwise consider, and often provide tax benefits and income for retirement years.

"We couldn't be happier with the way planned giving has worked for us," says Joan Geisler. "It helps us, it helps LSSM and, in the end, it's a new way to help the less fortunate. Which is what it's all about, isn't it?"

End of lesson.

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Financial Summary 2006

BALANCE SHEET

ASSETS		LIABILITIES	
Cash and Investments	\$18,104,187	Accounts Payable/Accrued Expenses	\$7,925,656
Accounts Receivable	12,358,577	Short-Term Debt/Deferred Revenue	4,349,617
Other Current Assets	665,268	Resident Deposits, Trusts	949,481
Long-Term Assets	1,116,955	Long-Term Debt	18,378,364
Fixed Assets	26,623,077	Total Liabilities	31,603,118
(net of depreciation)			
, ,		Fund Balance	27,264,946
Total Assets	\$58,868,064	Total Liabilities and Fund Balance	\$58,868,064

INCOME AND EXPENSE SUMMARY

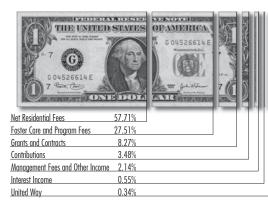
Total Operating Income	\$69,407,962
Total Expense*	71,537,348
Net Deficit	(2,129,386)
Contributions * *	2,514,479
Interest	401,589
Net Income Over Expense	\$786,682

ADMINISTRATIVE EXPENSE

2006	6.69%
2005	6.68%
2004	6.23%
2003	6.36%

AGENCY REVENUE BY SOURCE

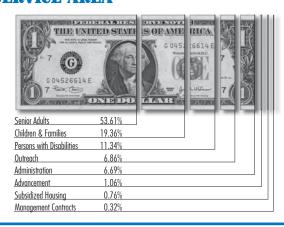
Net Residential Fees	\$41,741,313
Foster Care and Program Fees	19,897,836
Grants and Contracts	5,978,507
Contributions	2,514,479
Management Fees and Other Incom-	e 1,545,700
Interest Income	401,589
United Way	244,606
Total Income	\$72,324,030



AGENCY EXPENSE BY SERVICE AREA

Senior Adults	\$38,349,858
Children and Families	13,852,155
Persons With Disabilities	8,108,760
Outreach	4,909,710
Administration	4,784,685
Advancement	754,251
Subsidized Housing	545,912
Management Contracts	232,017

Total Expense



^{*} Excludes a \$122,405 loss on the transfer of Trinity/St. John Center to Trinity Church and a \$101,403 investment in the Lutheran Adoption Service partnership.

\$71,537,348

^{**} Included are funds associated with capital grants, capital campaign, contributions, endowment fund income and bequests (Endowments include the Thomas, Wilsterman, Gregerson and, new in 2006, the Nussdorfer Funds). Figures for 2006 are subject to audit. The balance sheet and income and expense summary do not include corporations managed by Lutheran Social Services of Michigan.

Audited financials for 2006, including accompanying notes, will be available upon request.

Lutheran Social Services of Michigan Service Sites

Adrian

Adrian Village

Allegan

Grand Ravine

Alpena

Luther Community Manor

Ann Arbor

Foster Care Services

Sequoia Place

Battle Creek

Refugee Services

Bay City

Lutheran Adoption Service

Bloomfield Hills

Maple Village

Cadillac

Lakeview Lutheran Manor

Cedar

Lincoln Home

Charlotte

Families First

Cheboygan

Grebe Village

Detroit

Central Services

Community Support

Services

Foster Care Services

Heartline

Luther Haven

Flint

Foster Care Services

Galesburg

River Manor

Gladwin

White Pines Home

Grand Rapids

Allen Manor

Foster Care Services

Home Sweet Home Care

Luther Home

Luther Village

Luther Woods

Lutheran Adoption Service

Refugee Services

Harrison Township

CLEAVE

Jackson

Foster Care Services

Kalamazoo

Foster Care Services

Lutheran Adoption Service

Lansing

Families First

Foster Care Services

Lutheran Adoption Service

Refugee Foster Care

Ludington

Ludington Home

Midland

Andrews Home

Community Support

Services

Foelling Home

Monroe

Community Support

Services

Ninth Street Home

North Monroe Home

Village Pines

of Monroe

Montague

SHAWL II

Mount Pleasant

Immanuel Village

Muskegon

Brooks Home

Christian Manor

Ducey Home

McIntyre Home

North Muskegon

Hansen Home

Woodridge Home

Onaway

Lynn Street Manor

Rochester Hills

Danish Village

Rockwood

W 1 CCIT

Woodruff Home

Saginaw

Luther Manor

Neighborhood House

Scottville

Scottville Home

Southfield

Foster Care Services

Lutheran Adoption Service

Refugee Services

Southgate

Walter Home

Taylor

Darin Home

Traverse City

East Bay Home

Troy

Lange Home

Westland

Wayne County Family

Center

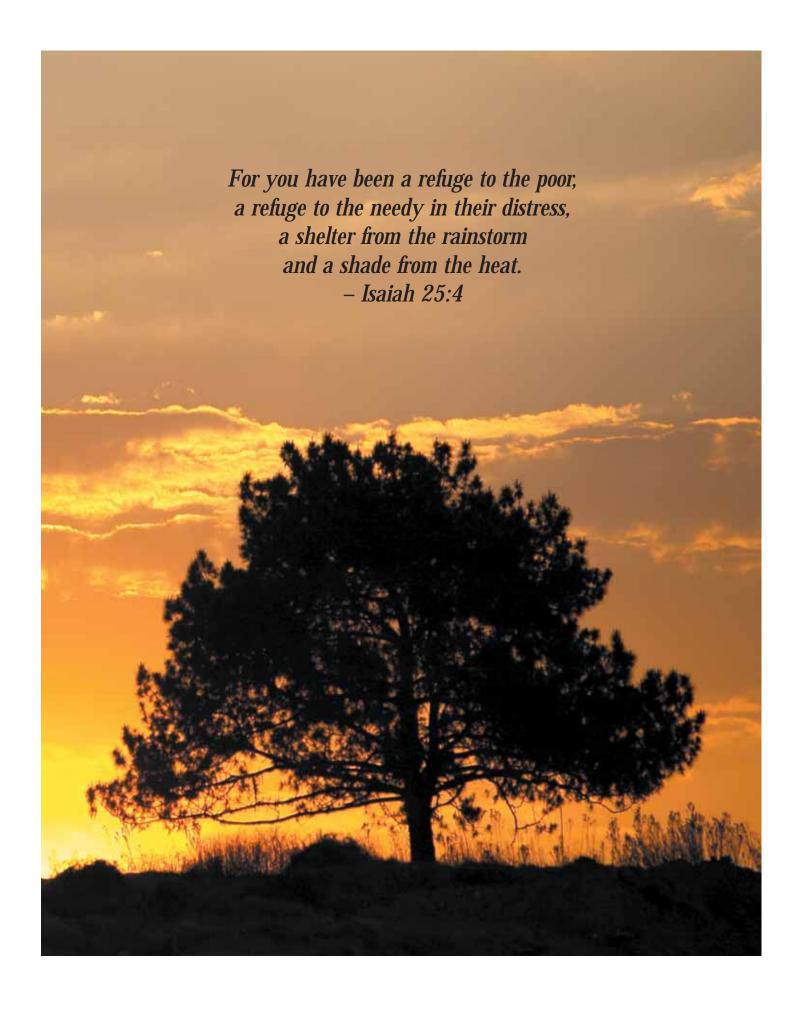
Whitehall

SHAWL I

Williamsburg

Hope Village











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