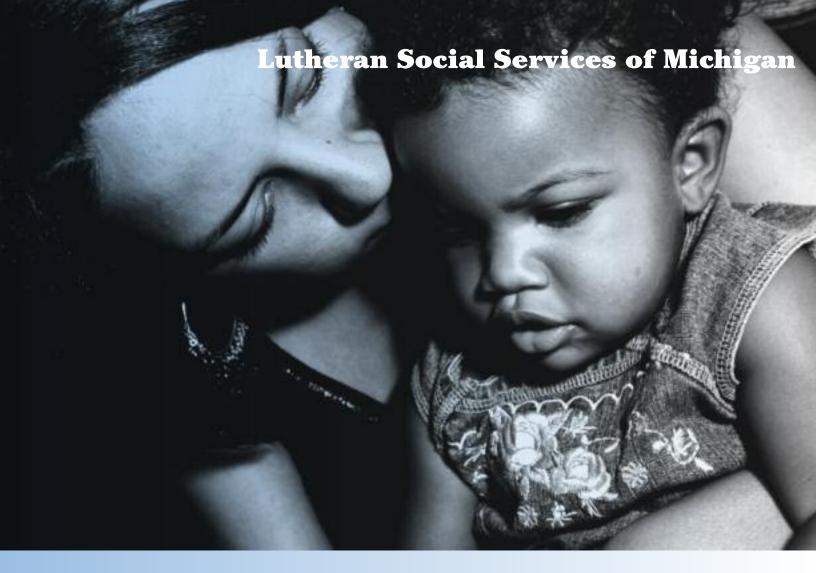


Lutheran Social Services of Michigan 2007 annual report



I am going to send an angel in front of you, to guard you on the way and to bring you to the place that I have prepared.

- Exodus 23:20 (NRSV)



Sharing Life's Journey, Sharing the Love of Christ

Growing in service in 2007:

• Love Builds the Future reaches its

• Alison House apartments open for

adults with physical disabilities

MapleCreek senior living community

• Nearly \$32 million invested in

\$6 million goal

• 395 refugees resettled

Lutheran Social Services of Michigan services are not a series of simple transactions. We share in life's journey with people in need. For some, including children in foster care, homeless families and refugees adjusting to a new culture, our time together is short; we respond to a crisis and help get them back on the right track. We share the most intimate details of life with senior adults through services at home, in independent living or assisted living apartments, or in

skilled nursing facilities, often for many years. For those with long-term needs, especially persons with disabilities, Lutheran Social Services becomes a lifelong companion. In this report you will read about some of the people whose life journeys we shared in 2007.

During the year, we have grown in service in many ways. We broke ground at MapleCreek in Grand Rapids (formerly Luther Community) for our most ambitious construction project. When this project is completed next year, it will include up to 33 new cottage-style condominiums; completely renovated apartments for catered independent living at The Terraces; a new wing with 20 additional units at The Woods, which is dedicated to memory care; and a new rehabilitation center at the skilled nursing facility, The Lodge. We also opened Alison House in Lansing, our first building for adults we with physical disabilities who can live independently.

In the fall, we celebrated the multimillion-dollar renovation of Danish Village, a HUD-supported senior apartment complex in Rochester Hills, and prepared



Board Chair John Nelson (left) and President Mark Stutrud

to begin construction on Gateshead Crossing, housing on Detroit's east side for low-income seniors.

We opened satellite offices in Saginaw and Monroe to serve growing foster care and home care programs in those areas. Our Persons With Disabilities home service program expanded into Muskegon, Mason and Ottawa counties.

Lutheran Social Services administers the state's Education and Training Voucher program, which supports former foster children in post-high-school educational programs. This year, the program distributed more than \$2 million in funds to 532 students throughout the state.

program distributed more than \$2 million in funds to 532 students throughout the state.

In 2007, the U.S. State Department began admitting

refugees in increasing numbers. As the largest refugee resettlement agency in Michigan, Lutheran Social Services resettled 395 refugees, mostly Chaldean (Catholic) Iraqis. We also began offering refugee resettlement services in Battle Creek, where there is a growing community of Burmese refugees.

Our Advocacy Network took action on several significant issues. More than 1,500 email messages were sent to Governor Granholm, asking her to rescind an executive order to cut support for seniors in nursing homes. She did. Advocates also protested cuts to the State Children's Health Care Insurance Program (SCHIP), resulting in a temporary appropriation to maintain the benefit.

We celebrate and thank God for meeting our Love Builds the Future campaign goal of \$6 million. These gifts keep us strong so we can continue to share in life's journeys with those who need us for many years to come.

John anelson

John A. Nelson, Chair, Board of Directors

Mark Stutrud, President and CEO

Aileen Harper's world has shrunk. In her prime, she commuted between Grand Rapids and Chicago, rented out rooms in her three-story home, had a succession of dogs named Prince, owned a restaurant in northern Michigan, traveled to Hawaii, hunted deer and kept a flower garden that was the envy of the neighborhood.

Now 94, the woman who describes herself as an independent spirit lives in three rooms on the first floor of her house, where her bed with its satiny quilt fills the dining room. She needs a walker to get around and doesn't leave the house often. But she doesn't like to complain about how much she hurts; she's happy that the help she gets from Lutheran Social Services enables her to stay in the home she loves.

Four years ago, Aileen's heart stopped during a catheterization procedure. When she left the hospital, the Area Agency on Aging of Western Michigan referred her to Lutheran Social Services' in-home care program, MapleCreek at Home.

MapleCreek at Home is one of the largest in-home care programs in West Michigan, said Tom Czerwinski, executive director of the Area Agency on Aging, and provides vital services that help elders remain independent and in their own homes.

The program started in 1996, with a small staff providing less than 50 hours of care each week in southeast Grand Rapids. This year, 84 caregivers provided 1,350 hours of care every week in six counties of West Michigan.

Some clients pay privately for in-home care. Many, like Aileen, are funded by the state's Medicaid waiver program, ideal for elders who can't afford assisted living but who don't need the full-time skilled care at Medicaid-supported nursing homes. The program recently signed a contract with the Veteran's Administration as well.

Aileen was just 19 when she left her home in Jackson, Mississippi, and moved to Chicago, where she "didn't know a soul."

Within a day, she had a job at a handkerchief factory, making red and blue calico bandanas. She also enrolled in the Cook County School of Nursing, which offered free tuition in return for five years of service. Aileen qualified as an LPN and worked for more than 50 years in hospitals and as a private duty nurse.

Her father had moved to Grand Rapids and, when he suffered a stroke in 1960, she bought a house there so she could care for him. For the next 20 years, she worked in Grand Rapids and in Chicago, where she kept a small apartment. "I had a car and I could drive," she said.

Now, the highlights of her week are the three mornings she is visited by Melany Cunningham, her MapleCreek at Home caregiver. Melany, 26, takes out the trash, dusts and vacuums, tidies the house, does the laundry, and helps with other errands.

Melany drives Aileen to doctors' appointments and nearby shops. Aileen waits till someone else is in the house before taking a bath, just in case she needs help; Melany sometimes lends a hand with a back scrub or shampoo.

"She does the things I can't do," said Aileen. "She has never told me, 'We don't do that'; it's just not in her vocabulary."

Melany, who has worked for Lutheran Social Services for four years, says history comes alive through her clients' stories. Despite a nearly 70-year age gap, she and Aileen find plenty to talk about.

"We're both Christians. We like to discuss the Bible," said Aileen. "And we love each other. I don't know what would happen to me if I had to give up my house. But as long as I have Melany, I can stay here. I don't know what I would do without her."



 ${\bf Aileen\ Harper\ has\ formed\ a\ loving\ relationship\ with\ her\ caregiver,\ Melany\ Cunningham.}$

Home but not alone

Ask Pastor Paul Krupinski why his church, Trinity Lutheran in Grand Rapids, is such a strong supporter of Lutheran Social Services and he's taken aback by the question.

"Why wouldn't we be? It's part of our outreach efforts as a congregation," he said. "I think every congregation in Michigan should support Lutheran Social Services."

Trinity has a special connection to MapleCreek, Lutheran Social Services' continuing care senior living community.

"Trinity members are here caroling at Christmas. They invite our residents to their annual Joyful Days for Seniors, an all-day educational and social program, and offer a reduced rate for those who need it," said Sue Lemon, MapleCreek's executive director. "A parish nurse from Trinity is on our advisory board, and several Trinity members have served on the Lutheran Social Services board."

Volunteers from Trinity are involved with

painting rooms to helping out with social events. Pastor Krupinski has occasionally subbed for MapleCreek's chaplain, Pastor Rebecca Ebb-Speese.

For several years, Trinity members collected used printer ink cartridges because a recycling company made a contribution for each one to Lutheran Social Services. In 2008, they'll be seeking donations of compact fluorescent light bulbs as part of MapleCreek's effort to replace 1,000 incandescent bulbs, a move that will save up to \$47 per bulb each year in energy

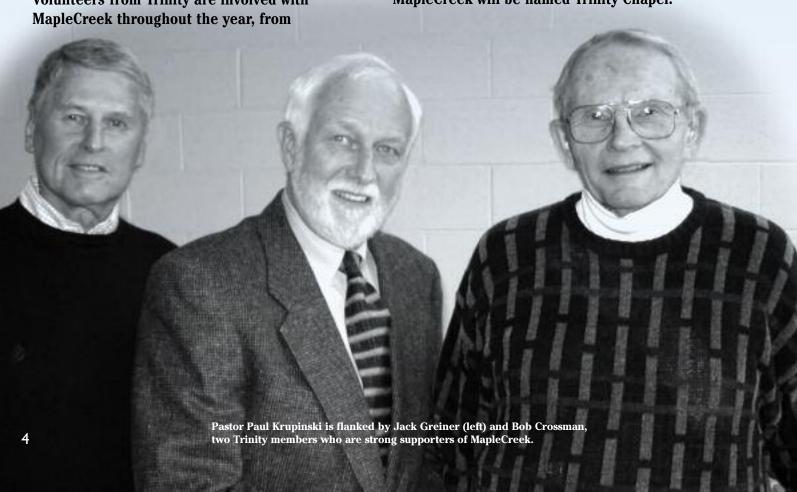
When MapleCreek unveiled plans for a major fundraising campaign, Miracle on 32nd Street, Trinity implemented a campaign of its own within the congregation. Campaign leaders solicited gifts from other parishioners.

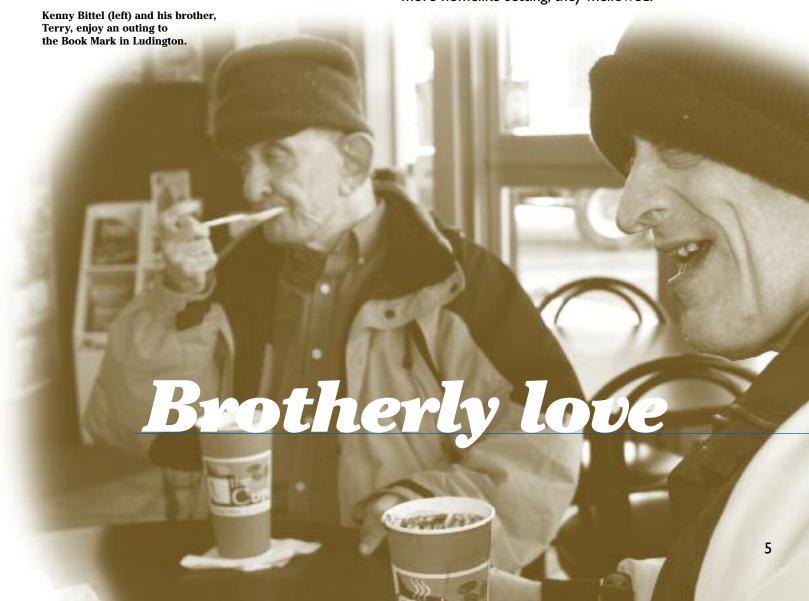
In appreciation for the congregation's ongoing support, as well as its gift to the campaign, the new chapel at The Terraces at MapleCreek will be named Trinity Chapel.

Life's journey has taken Kenny Bittel, 61, and his brother, Terry, 59, from a state institution to Ludington Home, a residence managed by **Lutheran Social Services** of Michigan for persons with disabilities.

Born with severe mental retardation, the Bittel brothers were institutionalized as children. In the mid-1970s, the state began closing its large facilities for persons with developmental disabilities and moving the residents into group homes and other community settings. At the end of 1988, Terry moved to Scottville Home, a small group home managed by Lutheran Social Services about 10 miles from Ludington. A year later, another spot opened up at Scottville, and Kenny, who was living at a different group home, was able to join his brother.

Leaving the institution had a huge impact on their lives, said Joann Foley, Scottville Home manager. At first, the Bittels exhibited aggressive behaviors they'd learned in the institution, where they lived in a large ward with few staff, said Joann. Living in a more homelike setting, they mellowed.





The brothers attended Life Skills at West Michigan Community Mental Health, which provided help with daily living skills, community integration, and physical and occupational therapy. When Ludington Home had two openings in February of 2004 something that doesn't happen often – staff at both homes felt moving there would be good for the brothers.

"The Scottville residents are a little more active and boisterous," said loann. "Ludington was somewhat more relaxed. It seemed like a good environment for them to 'retire.' We would never separate them, so when we had this opportunity, we jumped at it."

Even though the brothers grew to enjoy the peace and quiet at Ludington, the move was hard for them and for the staff. "Terry was one of the original residents at Scottville, and three of the other original residents are still there," said Joann.

"The others really missed them."

The Scottville staff brought familiar items to the bedroom the brothers now share at Ludington, and brought them to visit before the move. Staff bring

the Scottville and Ludington residents together frequently so they all know each other.

After the move, the brothers stayed in their room most of the day. Slowly, they staked out territory in the home. Terry likes to sit quietly in the recliner between the dining table and the TV, or to share a cup of coffee with staff in the kitchen. Kenny's favorite spot is the living room sofa, where he can watch everything in the home's common areas. They're always aware of each other. When one is away, the other asks, "Brother?"

Integrating persons with disabilities into the community is an important part of Lutheran Social Services' philosophy. The staff tailor activities to each resident's personality and preferences.

Terry helps staffer Sandy Forrester with the weekly grocery shopping. He also likes to take a small amount of money from his personal account and

> neighborhood for a candy bar or pop. He chooses his own clothing every day, something he couldn't handle in the past. Last winter, on a shopping trip to Meijer's, he picked

walk to the convenience store out a sweater.

Ludington Home staff Jessica Rosso and Deb Davis take Kenny and Terry on weekly "brother outings."

Kenny, who uses a walker, loves to go for "bye rides" in the van and, in warm weather, to sit in the sand at the shore of Lake Michigan, only a few blocks from the home. Both brothers love football and baseball and enjoy watching practices at the Ludington High field.

At least once a week, staff members take the Bittels on a "brother outing." The Book Mark, a book store and café in downtown Ludington, is one of their favorite spots.

Staff call ahead to reserve a table and pre-order so that large cups of hot chocolate with whipped cream are ready when the brothers arrive. Sometimes the café manager gives them a big cookie as well. Kenny greets the café staff and other customers with a cheery "Yoo hoo!"

"We're really like a family here," said Ludington Home Manager Teresa Wendt. "Most residents are here for many years. For some it's the only home they remember. It's up to us to make sure they have a good life."



A-C-T-I-O-N

When there's work to be done, Lutherans spring into action, so that seemed like an excellent name for a service auxiliary. ACTION for LSSM stands for Activity, Caring, Time/Talent/Treasure, Involvement, Others and Needs.

In 1932, a women's auxiliary sponsored a sewing group to help the organization that two years later would be incorporated as the Lutheran Inner Mission League. The women raised funds to support a proposed child welfare department and to help pay the mortgages on the organization's offices and settlement house. Feeling the "women's" label was too limiting, the group changed its name to ACTION in 1980.

In the late 1970s, volunteers collected enough pop can tabs in a Pepsi promotion to purchase a van for Neighborhood House in Saginaw. Today, at dozens of churches, ACTION volunteers make quilts for nursing home residents, hats and mittens for refugees, and tote bags and backpacks for foster children.

ACTION's largest project is the Thrift Store in Saginaw, which has generated more than \$500,000 for Lutheran Social Services since its opening in 1983. **ACTION** also raises funds through donations to support client programs. Every year, center directors submit requests for ACTION grants to help them provide "extras" for their clients.

ACTION grants have been particularly helpful at the group homes for persons with disabilities. In 2007, ACTION grants paid for a commercial washer and dryer at White Pines Home in Gladwin, a table and chairs at Ducey Home in Muskegon, a leather recliner at Hansen Home in North, Muskegon and a new refrigerator at Lincoln Home in Cedar.

President Dee Mann of Walled Lake, a member of Shepherd of the Lakes Lutheran Church, says the craft projects are important, but ACTION's main goal is raising money for Lutheran Social Services. "We try to stay focused on raising funds so we can provide ACTION grants," she said.

SULTS

ACTION Thrift Store Manager Barb Holly

Ask the Crawford kids what their life was like before they moved in with their new parents and the smiles disappear from their normally cheerful faces. They vividly recall a home that was frequently in turmoil and sometimes violent.

The smile quickly returns as Kamya, her sister Kadashya, 6, and brothers JaQuan, 8, and Jalen, 4, crowd around the dining room table in the Crawfords' Detroit home to do their homework. Hugs and support have replaced beatings and neglect. "Now we have a great mom and dad," said JaQuan.

Kathy and Norvel Crawford's life was ticking along smoothly in 2006. They'd raised two sons, now adults, and had solid professional careers. They'd informally mentored dozens of neighborhood kids, who called them "Mom" and "Pop." But something was missing, so in 2006 they walked into Lutheran Adoption Service's* Southfield office to ask about adopting a girl.



The Crawford family (from left): Norvel, Kamya, Jalen, Kathy, JaQuan, Kadashya



ACTION President Dee Mann



"I have four you can have," said social worker Michelle Zalewski, half-joking. The siblings, two girls and two boys, had come into the adoption program a year earlier, and Michelle knew how hard it would be to keep all of them together. Two families had expressed interest and had even met the children, but backed out after deciding four would be too great a challenge.

The Crawfords were open to adopting two children because they knew that adoption workers try hard to keep siblings together. They hadn't even thought about taking in four, but as soon as they saw the children's photos, they were captivated. "We said we'd go home and pray on it," said Kathy, "but we knew we wanted them."

The children were traveling a rocky road. Born to a teenaged mother and four different men, all had been exposed to cocaine in utero, which led to a variety of health challenges, from attention deficit-hyperactivity disorder to eczema and heart problems. Developmentally, they were immature. Jalen, then 3, was not potty-trained and was afraid to go in a swimming pool or shower. All four wanted to drink from sippy cups. They wanted a "forever family," but after their previous disappointments, they were afraid to hope.

Kathy, 47, and Norvel, 49, went to the children's foster home in Lapeer for a visit. The children were watching through the window, and when the Crawfords' car turned into the drive, they

bounded out. "Hi Dad!" said JaQuan – and the Crawfords were hooked. The scheduled two-hour meeting lasted all afternoon.

"We fell in love with them and them with us the first time we met," said Norvel, who works for the U.S. Customs & Border Patrol and is also an elder at Greater Grace Temple. "It was like we had known each other and been together for years."

The children moved to the Crawfords' home in August 2006, just a few weeks after they met, so they could start school in their new community. The move from a mostly rural area presented many challenges. The children weren't used to traffic, for example, so the Crawfords had to teach them how to cross the street safely.

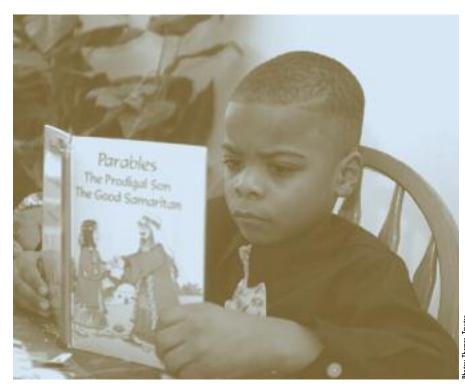
Friends and family were super-supportive. The Crawfords' sons, Norvel Jr. now 26, and Jerome, 21, knew the children would be a blessing to all of them, said Norvel. Kathy's co-workers at Ford Motor Company threw a baby shower.

All the children have had successful therapy. The older three are earning As and Bs at David Ellis Academy, a Detroit charter school, and Jalen is doing well in preschool. The adoption became final on August 8, 2007, one day after the Crawfords' 28th wedding anniversary. The family is about to move to a larger house in Northville. Life is good.

"The love they give is so wonderful," said Norvel. "When they say, I love you, Daddy, I just completely melt. And they have made us grow as people. We are much better people now than before the children came."







The Crawfords' dining room table becomes Homework Central. Even Jalen, who is in preschool, finds a book to read.

An evangelist for Lutheran Social Services

Paul Drenkow, a rising executive at Ford Motor Company, was active in his Lutheran church but knew nothing about Lutheran Social Services.

In 1994, he and his wife, Clarine, who live in Ann Arbor, were invited by John Sedelander, a longtime LSSM supporter, to a President's Council dinner for major donors and prospective supporters. "I was so impressed by the breadth and efficiency of Lutheran Social Services' programs," said Drenkow.

Lutheran Social Services quickly became the Drenkows' charity of choice. Paul joined the Huron Valley President's Council Advisory Committee and later served on Lutheran Social Services' board of directors. After retiring from Ford in 2001, he even worked for Lutheran Social Services for a short time before deciding his energies could be better used if he volunteered.

Now Paul works with President's Council advisory committees all over the state and serves as chair of the LSSM Foundation. He also headed the major gifts effort for the recent *Love Builds the Future* capital and endowment campaign.

Paul feels frustrated that many Michigan Lutherans have little or no awareness of Lutheran Social Services. He's convinced that Lutherans – and others – will support the organization once they realize how much it does and how efficiently it uses its resources.

"This is the social ministry arm of our church," he said.

The Drenkows have helped their own congregation, Holy Trinity in Livonia, prepare welcome boxes and collect used furniture for refugees served by Lutheran Social Services. Congregants have also stuffed duffle bags with clothing and school supplies for foster children and provided birthday gifts for children living at the Wayne County Family Center.

Paul regularly urges other President's Council members and Foundation trustees to advocate



Love Builds the Future Reaches \$6 Million Goal

John Nelson, Chair Kathy Lieder and Lloyd Fell, Co-Vice Chairs

Our statewide Love Builds the Future campaign reached – and surpassed – its \$6 million goal in 2007.

The hundreds of generous donors who contributed to the campaign are listed below.

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Prince of Peace Lutheran Church – Portage Prince of Peace Lutheran Church – Portage Prince of Peace Lutheran Church – Owosso

Sharing Life's Journey

17

Dr. and Mrs. James W. Klein

Mr. and Mrs. Maynard Klein

Mr. and Mrs. Pat H. Klose

Heritage Society

Members of the **Heritage Society** have informed **Lutheran Social Services of** Michigan that the agency is in their will or similar estate plan. Some members make **Lutheran Social** Services a beneficiary of a trust, an annuity or a life insurance policy. Some planned gifts are very simple, and others include complex tax considerations. There are many ways to make a planned gift. **Lutheran Social** Services proudly thanks the Heritage **Society members** who have made the decision to give in this generous fashion.

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Miss Lucille Zink

Financial Summary 2007

BALANCE SHEET

	BILLIA	CL SILLEI		
ASSETS		LIABILITIES		
Cash and Investments	\$41,544,635	Accounts Payable/Accrued Expenses	\$10,394,093	
Accounts Receivable	11,209,613	Short-Term Debt/Deferred Revenue	1,658,243	
Other Current Assets	124,323	Resident Deposits, Trusts	1,098,510	
Long-Term Assets	4,960,396	Long-Term Debt	48,188,902	
Fixed Assets	33,718,984	Total Liabilities	61,339,748	
(net of depreciation)				
		Fund Balance	30,218,203	
Total Assets	\$91,557,951	Total Liabilities and Fund Balance	\$91,557,951	

INCOME AND EXPENSE SUMMARY

Total Operating Income	\$72,984,302
Total Expense*	74,863,912
Net Deficit	(1,879,610)
Contributions**	1,461,913
Interest and Capital Gains	1,411,346
Net Income Over Expense	\$993,649

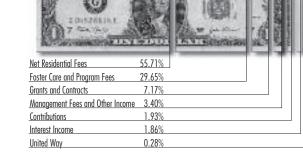
ADMINISTRATIVE EXPENSE

2007	6.58%
2006	6.69%
2005	6.68%
2004	6.23%

ORGANIZATION REVENUE BY SOURCE

NI O O O O O	# 40 0F0 7F 4
Net Residential Fees	\$42,258,754
Foster Care and Program Fees	22,491,374
Grants and Contracts	5,439,356
Contributions	1,461,913
Management Fees and Other Income	2,581,272
Interest and Capital Gains	1,411,346
United Way	213,546

Total Income



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ORGANIZATION EXPENSE BY SERVICE AREA

Senior Adults	\$39,488,791
Children and Families	15,608,615
Persons With Disabilities	8,256,863
Outreach	4,589,610
Administration	4,922,768
Advancement	792,930
Subsidized Housing	890,081
Management Contracts	314,254

\$74,863,912 **Total Expense**

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Senior Adults	52.74%		_		
Children & Families	20.85%				
Persons with Disabilities	11.03%				
Administration	6.58%				
Outreach	6.13%				
Subsidized Housing	1.19%				
Advancement	1.06%				

^{*}Excludes a \$1,348,490 non-cash mark to market loss in the value of the new 26-year SWAP for the 2003 bonds and \$35,855 of fees incurred in the paydown of a note payable.

\$75,857,561

Figures for 2007 are subject to audit. The balance sheet and income and expense summary do not include corporations managed by or in partnership with Lutheran Social Services of Michigan. 2007 audited financials, including accompanying notes, will be available upon request.

^{**}Included are funds associated with capital grants, capital campaign, contributions, endowment fund income and bequests.

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Adrian Village

Allegan

Grand Ravine

Alpena

Luther Community Manor

Ann Arbor

Foster Care Services

Seguoia 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 Care

MapleCreek

The Cottages The Lodge

The Terraces The Woods

MapleCreek at Home

Lutheran Adoption Service Refugee Services

Harrison Township CLEAVE

Jackson

Foster Care Services Kalamazoo

Foster Care Services

Lutheran Adoption Service Lansing

Alison House (Delta Twp.) 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**

Ducey Home

McIntyre Home

Christian Manor **Community Support Services** North Muskegon

Hansen Home Woodridge Home

Lynn Street Manor

Rochester Hills Danish Village Troy Rockwood

Luther Manor Neighborhood House

Scottville Scottville Home

Saginaw

Woodruff Home

Onaway

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Refugee Services

Southgate

Walter Group Home **Taylor**

Darin Home **Traverse City**

East Bay Home

Lange Home Whitehall

SHAWL I

Westland

Wayne County Family Center Williamsburg

Hope Village

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