



# EVERYDAY HEROES OF INGLESIDE

2020 INGLESIDE ANNUAL REPORT



### **INGLESIDE VISION**

Ingleside leads the way by creating diverse and enriched opportunities for seniors.

## **INGLESIDE MISSION**

Ingleside provides strategic and operational leadership that enables our affiliates to excel in their missions.

## **INGLESIDE COMMUNITIES' MISSION**

Ingleside at Rock Creek, Westminster at Lake Ridge, and Ingleside at King Farm excel in providing distinctive and sustainable residential settings where active seniors live in vibrant, caring, and spiritually rich communities, and where they can rely on continuing wellness and healthcare services for themselves and their neighbors.

## WESTMINSTER INGLESIDE FOUNDATION MISSION

To serve the Ingleside at Rock Creek, Westminster at Lake Ridge, and Ingleside at King Farm retirement communities by raising charitable funds to help residents in need, enhance the quality of life for all residents, and build an endowment for the future.

## **INGLESIDE VALUES**

## ACCOUNTABILITY

We take ownership of our actions and decisions.

### RESPECT

As a spiritually rich org<mark>anization we treat each other with in</mark>tegrity as we wish to be treated.

## INNOVATION

We embrace and strive for creativity and change.

## STEWARDSHIP

We are responsible and conscientious guardians of our resources and assets for the benefit of our residents and the larger community.

## EXCELLENCE

We strive for the highest level of performance and satisfaction.

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## LETTER FROM Ingleside Board Chair and Preside<u>nt and CEO</u>

As we reflect on the trials of 2020, we are eternally grateful for the dedication of our employees and the resilience of Ingleside residents. We saw what was reported to be true—older adults did better than those younger in handling the stress and challenges of the pandemic. Perspective gained from a lifetime of experience helped residents manage the changes and uncertainty we all faced.

As for so many around the world, there was much uncertainty at the start of the pandemic. *Ingleside* faced major operational challenges, as guidance from state and local health authorities on how to best protect residents and staff was being updated frequently. At the same time, we were in the middle of welcoming new residents during *Ingleside's* largest independent living and health care expansion in 12 years. With the guidance and support of the *Ingleside* Boards of Directors *Ingleside's* first priority was to protect the health and safety of residents and staff.

It has been said that pressure reveals the true character of an individual. If that is the case then Ingleside team members revealed their exceptional character as they lived out *Ingleside's* "ARISE" values: Accountability, Respect, Innovation, Stewardship, and Excellence. *Ingleside* employees in every department quickly adjusted how they accomplished their individual assignments in supporting our residents. The dining programs transitioned from in-person dining to delivering thousands of meals to residents in 2020. Employees faithfully returned to work and found ways to keep everyone connected—we could still see their smiles behind the masks!

We are appreciative that donors to the *Westminster Ingleside Foundation* responded generously by sharing what they have for the good of all. Nearly 700 donors contributed over \$2.35 million to support residents who had outlived their resources and for scholarships to deserving employees, and they made unrestricted gifts to support the future mission of the *Ingleside* family!

As you read *Ingleside's 2020 Annual Report*, we hope you will feel the same pride and gratitude we have. While we are always hopeful for brighter days ahead, we are confident that *Ingleside* will thrive through the engagement of wonderful residents, dedicated employees, committed volunteer board members, and generous donors everyday heroes of *Ingleside*!

Onward and upward with gratitude.



Bruce Bartels BOARD CHAIR INGLESIDE



Lynn O'Connor PRESIDENT AND CEO INGLESIDE

There are abundant examples of how remarkable and supportive Ingleside residents were from all of our life plan communities. Here are a few highlights from the past year:

## **INGLESIDE AT ROCK CREEK**

Residents were active and engaged in the U.S. Presidential election and lived out their values by speaking out on social justice issues taking front stage.

## WESTMINSTER AT LAKE RIDGE

Men's Coffee, that met each week prior to the pandemic, quickly transitioned to Zoom chats. The comradery and connection the weekly gettogether provided continued throughout the year.

## INGLESIDE AT KING FARM

Residents who share a love of theater formed a play reading group. Picking a different play each month, residents selected a role and then performed for each other at a distance and with masks.

## LETTER FROM Westminster Ingleside Foundation Board Chair and President and CEO

We are so grateful for your generous support in 2020! In a year of so much turmoil your giving demonstrated incredible caring for those who work and live at Ingleside at Rock Creek, Westminster at Lake Ridge, and Ingleside at King Farm. As COVID restricted resident contact, the Westminster Ingleside Foundation had to radically change how we connected with donors.

With in-person meetings off limits at the early stages of the pandemic we found new ways to stay connected. In response to the pandemic the Foundation initiated an active donor outreach effort through virtual meetings engaging the *Foundation* Board of Directors, Development Committees, and Executive Directors.

Overcoming all the challenges, the *Westminster Ingleside Foundation* had its second-best year in total giving securing \$2,367,847 from 698 donors.

Our donors were heroes as they helped the *Westminster Ingleside Foundation* keep the promise that no one ever be asked to leave due to financial hardship of no fault of their own. The *Foundation* provided support to six residents with \$233,796 in assistance from the Resident Supporting Fund. The Resident Supporting Funds were strengthened with \$611,927 in new gifts to ensure the future of this vital program. Fifty scholarships were awarded to dedicated Ingleside employees in 2020 and the Scholarship Endowment Funds received \$482,850 in new commitments. Ingleside at Rock Creek received the first gifts to establish a Scholarship Endowment Fund which enabled it to begin awarding scholarships in 2021.

Three new events were launched in 2020, while protecting the safety of *Ingleside* residents. These increased support and awareness of the *Foundation* and achieved 60% participation among independent living residents.

Thanks to you for your caring support. Please enjoy this *Annual Report* celebrating all our heroes and their stories.



Janet Kelley\* CHAIR WESTMINSTER INGLESIDE FOUNDATION

\*Became Chair in January 2021.



Douglas C. Myers PRESIDENT AND CEO WESTMINSTER INGLESIDE FOUNDATION "Donors improve the lives of residents, employees, and those living in the surrounding communities. We are grateful for each and every gift!"

DOUGLAS C. MYERS WESTMINSTER INGLESIDE FOUNDATION



# GIVING A GIFT THAT GROWS

Sinclair Winton loves her garden. In fact, it was the patio gardens (and the encouragement of her daughter) that made her decide to move from Chicago to *Ingleside Rock Creek* more than 15 years ago. And it is her joy of gardening that motivated her to make a significant gift toward the landscaping campaign at *Ingleside Rock Creek* last year.

"Sinclair's challenge grant was a key to the success of that campaign," according to Doug Myers, President of the *Westminster Ingleside Foundation*. "Her passion was infectious and many others were inspired to follow her example."

Like so many of us, Sinclair is asked to support more worthy causes and organizations than her budget can accommodate. "I tend to give to those places where I am involved," she explained. "My church, Chicago Botanical Gardens, Philadelphia Horticulture Society, and the Red Cross are at the top of my list, alongside Ingleside."

The pandemic also had an impact on Sinclair's charitable budget. "I gave more to the Red Cross last year because the need was so extreme," she noted. "I give to those causes that are worthy, where the people are honest."

Sinclair added that she has total confidence that her gifts to the *Westminster Ingleside Foundation* are used as she intends them to be used, and she was grateful that the landscape designers showed her the plans before they were finalized. "I was honored that they sought my opinion during the planning," she added.

# SUPPORTING A UNIQUE SAFETY NET

Linda and Eric White are relatively new residents of *Ingleside Rock Creek*, moving in August of 2020. They had lived nearby and were seeking a community with an active independent lifestyle and less home maintenance.

Shortly after moving in the Whites decided to create a Charitable Life Income Agreement with the *Westminster Ingleside Foundation*. "Using our deposit to fund this agreement was very convenient," Linda said. "It provided us with a timely and useful tax deduction and goes to support worthy aspects of the *Foundation's* mission. I'll probably now take the time to learn even more about how the *Foundation* distributes its funds and about all of the good things the *Foundation* accomplishes," she noted.

The Whites have many long-term charitable and philanthropic interests, some that are even higher personal priorities than the *Foundation*. "While we will continue to support those other causes that are important to us, we hope that our gift to *Ingleside* is helpful," Linda said.





# ENHANCING QUALITY OF LIFE

Woody Cunningham is a scientist who approaches his charitable decisions in much the same way he solves his scientific problems. "I give to causes where I understand the issues, where I know and trust the leaders, and where I have long-term experience and interest," he explained. For example, Woody has been aware of *Ingleside Rock Creek* since his days as a member of the National Presbyterian Church.

"I had friends who needed help from the Resident Supporting Fund long ago, so contributing to that fund has always been important to me," he said. "But since Doug Myers' arrival, new funds have been created to enhance the well being of all of our residents, and I am encouraged by these efforts."

Specifically, Woody noted the importance of the landscaping effort funded through the *Foundation*, as well as music therapy and the Employee Scholarship Fund. "The Employee Scholarship Fund not only helps the employee but also helps the employer," he explained. "It creates better and more prepared employees who tend to stay longer and to enhance the quality of life in the community."

Woody tends to make his charitable decisions based on three primary categories: causes that help people in need with basic essentials; causes that have a positive impact on the environment and climate; and causes like Ingleside where he has a long personal history and personal experience. "The pandemic has made us look carefully at the basic needs of people in poverty," he said. "But we have to evaluate the outcomes and have confidence in the leadership."

As Chair of the *Ingleside Rock Creek* Development Committee, Woody keeps well informed regarding the needs of the community and he strives to keep his friends and neighbors well informed also. "The Employee Scholarship Fund is just getting off the ground here, " he added, "but it is clear through casual conversation with my neighbors that there is keen interest in this fund." "The greatness of a community is most accurately measured by the compassionate actions of its members."

CORETTA SCOTT KING

# GIVING BACK PAYING FORWARD



Peggy and Gary Cecchine have been in the cottages at Westminster at Lake Ridge for about 30 months, after having moved 22 times during Gary's military career. But they are not yet ready to sit back and let others do the work. Peggy is on the Westminster Ingleside Foundation Board and Gary is president of the Residents Association. "We love this place," Peggy said. "It felt good the first time we came to Westminster at Lake Ridge and it still feels good now. We want to keep it that way for everyone!"

Peggy's first career was as a nurse, so she likes to look after others. Then she became a stockbroker and financial advisor with Edward Jones and remains a partner after her retirement. Gary, too, became a financial advisor after he retired from the military. "So people ask us for advice and we're happy to share what we know about the advantages of charitable giving," Gary said.

"As far as I know, giving directly from an IRA is the only way to reduce your Adjusted Gross Income, thereby reducing how much you pay for Medicare Part B," he explained. "So it's a wonderful way to support the causes one cares about while benefiting from reduced taxes," added Peggy.

Both Gary and Peggy were clear, however, that tax considerations are a minor factor in their philanthropic decisions. "We want to know the organization, to know the person to whom we hand the check. And we want to know that our money is going to support important programs not excessive expenses," they explained. "We know that the Westminster Ingleside Foundation keeps expenses down and uses our gift as we intend it to be used." Gary is a member of Charity Watch, which rates non-profits. And he often gets advice from his daughter, who is the chief program officer for the Bob Woodward Foundation. "She is a great resource," he said.

When asked if their children are part of their philanthropic decisions the Cecchines noted that their children are informed as decisions are made but the children don't make the decisions. "Every time we take a trip we joke with the kids that we are spending their inheritance," laughed Peggy. "The kids will share what is left when we go, but we are not saving it for them."

Among the Cecchines' charitable interests are support for disabled veterans, food insecurity, and programs that help children. *Westminster at Lake Ridge* is among their philanthropic priorities. "We love it here. And its nice to know we will be taken care of here forever."

# BENEFITING BY **DOING GOOD**

Less than 18 months after moving into *Westminster at Lake Ridge*, Rear Admiral Robert and Betsey Fountain made one of their largest ever charitable gifts to the *Westminster Ingleside Foundation*. "The gift was a win-win for us," Rear Admiral Fountain said. "We were able to do good by being good!"

The Fountains had just sold their farm before moving to *Westminster at Lake Ridge*. As a career officer in the Navy they had moved 27 times before moving to *Westminster at Lake Ridge*. "We chose the apartments here so that another move would not be necessary down the road," said Mrs. Fountain.

The Fountains calculated how they would benefit from a Charitable Gift Annuity, funded by their entrance fee. They received a significant federal income tax deduction and will receive quarterly income from the annuity over the remainder of their lives. "It enabled us to support the mission of the *Foundation* with only positive impact on our finances."

The Fountains discussed their plans with Doug Myers, President & CEO of the *Westminster Ingleside Foundation*, but they did not seek outside professional advice. "We did the calculations on the back of an envelope and the advantages were evident," they said. Once the decision was made, they informed their children, who were supportive of their generosity.

When asked how they decide which worthy organizations and causes to support, and which to decline, Rear Admiral Fountain indicated they give to 20-25 causes each year, including their schools and medical interests. "We tried to narrow the field but it's very hard to do," they said. "So we sow wheat with our gifts. This was our first substantial gift to the *Foundation* but it enabled us to do some good and to benefit financially."



# STRATEGIC PLAN FOR THE FUTURE

Alice and Lance Buhl have spent their professional lives working for nonprofit organizations and volunteering on nonprofit Boards. Their approach to philanthropy in retirement reflects their thoughtful approach throughout their careers: be strategic; make gifts that have positive impact on causes about which you are passionate; and plan for the future.

"We set up a fund in a community foundation when we were earning good salaries so that we can continue to support organizations we care about even as our income diminished," Alice said. "We have always set aside a portion of our income so that we can continue to give back even during retirement."

When the Buhls moved into *Ingleside at King Farm* in 2016, a campaign for a new piano was underway. That was their first gift to *Ingleside at King Farm*, "But our primary focus is the Resident Supporting Fund," Lance said. "It is essential that we care for our neighbors even if their funds unexpectedly run out." The Buhls feel that the Resident Supporting Fund is not as large as it needs to be in order to face whatever the future brings. "We will need this fund much more in the future than we have in the past, so this is our focus," Alice said. The Buhls have three primary categories for their philanthropy: direct service to people; public policy and voting rights; and organizations where they have been active, such as art museums, theaters, orchestras and colleges. "During the pandemic we increased our giving to support food banks and Interfaith Works that have helped those most affected by COVID," Alice said.

Alice and Lance noted that tax considerations were most important during their earning years but they still pay close attention to ways in which their philanthropic interests can be funded with the best possible tax implications. They also have intentionally engaged their children in the importance of charity. "When they were young and had no money, we would give them money from which to support charities," Alice said. "Now they fund their own charitable interests with their own money, which feels right to all of us."

"Giving is so important, regardless of the amount," they noted. "Whether its \$10 or \$10,000 we believe it is important to support causes that make a difference."



# CHANGING LIVES OF THOSE IN NEED

Hans Wyss has traveled the world during his professional career with The World Bank, but he and his family found a lasting home in the DC area when he retired. When the time came to downsize to one floor, *Ingleside at King Farm* had just opened and met all of their requirements.

As he did during his working years, Hans became involved in the life of *Ingleside at King Farm*, ultimately chairing the *Westminster Ingleside Foundation* Board for several years and working to enrich the lives of his neighbors to this day.

"It was natural for us to include the *Westminster Ingleside Foundation* among our philanthropic priorities," he said. "This is where we live and we care about our neighbors and we care about the staff." The Wysses were particularly enthusiastic about the fund that assists staff with educational opportunities. "This is more than our annual Holiday gift. It could be life-changing for the people who look after us."

Hans contrasted how not-for-profit organizations are funded in the United States as compared with his homeland of Switzerland. "There the local government sees the needs and are influenced by local residents to support these organizations," he said. "Here in America government support is more centralized, more distant from the local community, so we as individuals must do more." Decisions regarding which causes to support never come easily. For Hans, there are several priorities. First is local. "We want to care about people in need right here in the local community," he explained. "If a neighbor's finances change and their resources are depleted, we want to ensure that they are cared for forever." So the Resident Supporting Fund is a high priority for the Wyss family.

Global causes are next in line. "We are part of a global community and must participate at that level as well," he said. "We look for good ideas and positive impact." Hans and his wife also support cultural organizations that continue to enrich their lives, and they are optimistic that they will return to concert halls and theaters post pandemic.

Hans and his wife involved their three daughters in the big philanthropic decisions. "For example, when we used a portion of our refundable deposit to fund an annuity, that naturally reduced our estate. Our daughters participated in that decision."

Hans was quite clear that he and his wife feel very fortunate to be at *Ingleside at King Farm*, making their charitable decisions much easier.

# WESTMINSTER INGLESIDE FOUNDATION GIFT INCOME (2019 AND 2020)

2019	2020
\$577,720	\$271,360
\$3,385,619	\$20,152
(19,403)	(7,450)
556,244	404,678
4,081	598,891
593,032	368,125
\$4,519,573	\$1,384,396
\$181,796	\$308,517
(10,785)	(9,270)
50,000	6,225
43,514	-
36,872	5,315
\$301,397	\$310,787
\$86,183	\$283,258
(18,436)	1,362
13,827	7,275
5,973	-
68,400	109,409
\$155,947	\$401,304
\$5,554,637	\$2,367,847
	\$577,720 \$3,385,619 (19,403) (19,403) 556,244 4,081 593,032 \$4,519,573 (10,785) (10,785) 50,000 43,514 36,872 \$301,397 \$301,397 \$301,397 (18,436) 13,827 5,973 68,400 \$155,947

\*The Ingleside at Rock Creek Resident Supporting Fund received a bequest of \$3.1 million in 2019 from the Estate of Ruth Brown.

# WESTMINSTER INGLESIDE FOUNDATION BALANCE SHEET (2019 AND 2020)

	2019	2020
CURRENT ASSETS		
Cash and cash equivalents	\$185,788	\$958,966
Current portion of contributions receivable	50,000	50,000
Prepaid expenses	9,873	10,069
Due from affiliates, net	49,983	165,422
Total current assets	295,644	1,184,457
CONTRIBUTIONS RECEIVABLE, NET	366,175	329,345
INVESTMENTS	13,156,940	15,100,180
INVESTMENTS RESTRICTED BY AGREEMENTS	1,498,631	4,401,351
EQUIPMENT, NET	2,745	687
OTHER ASSETS	26,603	26,605
Total assets	\$15,346,738	\$21,042,625
CURRENT LIABILITIES		
Accounts payable	\$82,985	\$9,422
Current portion of gift annuities	101,630	99,630
Due to affiliates, net	-	-
Total current liabilities	184,615	109,052
GIFT ANNUITIES PAYABLE, NET	540,686	2,391,784
Total liabilities	725,301	2,500,836
NET ASSETS (DEFICIT)		
Without donor restrictions	300,871	665,158
With donor restrictions:		
Purpose restricted	12,535,945	15,609,161
Restricted in perpetuity	1,784,621	2,267,470
Total net assets with donor restrictions	14,320,566	17,876,631
Total net assets	14,621,437	18,541,789
Total liabilities and net assets	\$15,346,738	\$21,042,625

# **2020 INGLESIDE COMMUNITY PARTNERS**

Alcoholics Anonymous Boy Scouts of America Care Partner's Support Group Gaithersburg High School Green Spring Gardens Hevrat Shalom Jewish Foundation for Group Homes John Hopkins University OSHER Class Kuehner House Lake Ridge Rotary Meeting Link Generations Marine Corps Service Organization Outside Volunteers in Community Parkinson's Support Group Resident Volunteers in Community Resident Volunteers in Outside Community Rockledge Elementary School S.O.M.E. Food Donation SERVE Food Pantry Shepard's Table Social Outreach Committee TARGET Torah Study Treatment and Learning Center Woodbridge Lions Club Woodbridge Rotary Meeting

# **2020 ANNUAL DONOR RECOGNITION LIST**

We give thanks to all those who have contributed to the Westminster Ingleside Foundation in 2020. These donors have made a difference in the lives of the people we support through their gifts to the Resident Supporting Funds, Endowment Funds, Restricted Funds and unrestricted gifts. We apologize if we have omitted any supporters or listed anyone incorrectly.

#### \$250,000+

Tucker Harris Susan and Richard Kyle Karen and Denis Lamb

#### \$100,000 to \$249,999

Peggy and Gary Cecchine Eleanora and Emery Chase Jessie Harris and Woody Cunningham Dorothy C. Haase Sawon Hong and Richard Moore Linda Hunter and Fred Hayward Janet H. Kelley Joan and Jacob Meerman Carol Ridker Rita and Jacob Meerman Carol Ridker Rita and Keith Taggart Elder and Stan Wellborn Linda and Eric White Sinclair Winton Hans Wyss

#### \$25,000 to \$99,999

Anonymous Barbara R. Buchanan Campbell R. Buchanan Jane Caputo Jean and Bill Crocker Betsey and Bob Fountain The Estate of Louise Pinckernell The Whiting-Turner Contracting Company

#### \$10,000 to \$24,999

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#### \$1,000 to \$2,499

Anonymous (2) Salvatore Albanese Terry Baker Joanne and Ed Balkovich Romana and Bruce Bartels Tena and Ray Bluhm Doug Borden Bill Brannan Pamela Brown Alice and Lance Buhl

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