

Remarkable PEOPLE





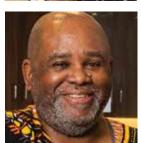




























Our Mission

In response to Jesus Christ, Graceworks Lutheran Services helps people experience dignity and wholeness in relationship with God, family, and community.

Our Vision

Graceworks Lutheran Services will be a leader in offering services and settings that inspire and support a sense of home when people experience challenging and changing circumstances related to aging and living with disabilities.

Our Values

Faithfulness to Christ

As part of the Church, Graceworks Lutheran Services performs its work in response to Jesus Christ and as an extension of his ministry.

Wholeness of Life

Recognizing and valuing the inherent worth of each individual, Graceworks Lutheran Services helps each person experience dignity and the fullest achievable level of physical, mental, emotional, spiritual and vocational ability.

Equality and Justice

Graceworks Lutheran Services advocates justice, recognizes the equality of all persons when offering services and opportunities for service, and seeks to develop and balance societal resources to serve vulnerable persons who have more intense needs.

Quality of Service

Graceworks Lutheran Services strives to deliver the highest quality services possible by demonstrating competence, compassion, continuous improvement, innovation and creativity.

Integrity

Graceworks Lutheran Services demonstrates honesty, integrity, fairness and trustworthiness, ensuring that actions and relationships represent a sincere and balanced expression of organizational values.

Stewardship of Resources

Graceworks Lutheran Services exercises faithful stewardship of financial resources and physical assets, and is responsible and accountable for their proper deployment in the work of ministry.





Table of Contents

A Message From Our CEO

Serving Our Communities

Congregational Partnerships

When We All Belong, We Can Faithfully Care

Bethany Village Home Health Care 6-7

Graceworks Enhanced Living 8-9

Graceworks Housing Services 10-11

Bethany Village 12-13

A Year for Achievement 14

Meet Our Leadership

2023 Financial Snapshot & Uncompensated Charity Care 16-17

Donors 18-21

A Message From Our CEO

As a child and teen, my family lived amidst the farms in Shelby County, Ohio. My summers were spent balanced between hard work and simple pleasures, like skipping rocks across a pond on a summer day. I remember being mesmerized by the ripples of the water as the stones glided across the surface, or watching the vegetables grow in the garden and the joy of picking them for dinner.

As I look back on 2023, I am reminded how one simple action can cause a widespread ripple effect. One seed of kindness, one expression of compassion, one skillful act of service can cause a ripple effect across an entire organization, resulting in remarkable experiences for all involved.

In this Annual Report, you will read stories of some remarkable people associated with Graceworks Lutheran Services. Highlighted are employees, donors and residents who make Graceworks a better place to work and live. They have impacted those around them in positive and uplifting ways. The individuals featured are representative of others who strive every day to exhibit compassion, competence and stability, and who live out Graceworks' values in ways that embody Faithful Caring. Their actions cause a ripple effect across the organization.

Ripple effects occur daily throughout the hallways and homes of Graceworks properties. Through potentially disruptive events such as a cyber-breach, construction projects, and a new group home purchase and resident relocation, Graceworks stakeholders worked diligently in 2023 to provide stable and caring environments for those we serve. By balancing hard work and ingenuity, we were able to overcome obstacles to bring our mission to life.

By embracing new technologies while maintaining a focus on those we serve, we witnessed laughter and new memories being made. Staff and residents experienced gratitude and hope through service in our



local communities. Our dedicated staff helped others enjoy a renewed sense of abilities and connection. By demonstrating compassion, we embodied love and acceptance.

The people of Graceworks have been creating ripple effects for many years. In 2023, Graceworks Enhanced Living celebrated 40 years of service. In 2025, the Graceworks Women's Council will celebrate 90 years of service. And in 2026, Graceworks Lutheran Services will mark its centennial. Names, locations and services provided have changed in those years, but the ripple effects of our work continue outward.

As I look toward the coming years, I give thanks for all those within Graceworks radiating ripples of love and hope. I am honored to work beside many who plant seeds of joy and renewal. And I am grateful for the individuals who choose to live and work among us at Graceworks. They are remarkable people who have written our history and continue to define our future, each one sending a ripple of kindness through the lives of others — something I see with my own eyes every day.



Serving Our Communities

Bethany Village Nestled on a 100-acre campus in the heart of Centerville, OH, the Bethany Village community is home to more than 700 seniors. As one of the region's largest continuing care retirement communities, residents have access to multiple levels of care as their needs change. Residents enjoy exceptional dining, fitness, and lifestyle opportunities – all supported by more than 600 employees.

Bethany Village is also recognized for excellence outside of its scenic campus – more on page 14.

Graceworks Enhanced Living For more than 40 years, Graceworks Enhanced Living has provided safe, loving home environments for more than 200 adults with intellectual and developmental disabilities. The family atmosphere in 44 homes across Dayton and Cincinnati enables individuals to receive support and around-the-clock care as they build positive, nurturing relationships with their caregivers and communities. Transitional housing and two Day Programs provide stability and a range of recreational activities based on the needs of each individual.

Graceworks Housing Services Graceworks Housing Services provides well-maintained, affordable apartments at 18 properties across Ohio, Indiana, and Kentucky. More than 750 older adults living with a disability or who have a limited income experience community while maintaining a safe and self-sufficient way of life.

Local staff foster relationships among the independent residents through game nights and potluck dinners where neighbors can meet new friends.

Bethany Village Home Health Care Bethany Village Home Health Care helps seniors in 6 counties across the Miami Valley maintain their well-being through licensed therapies, skilled nursing support, and social services. More than 1,000 new clients experienced the Bethany Village standard of excellence this year.

Having earned a 5-star patient survey rating, the Bethany Village Home Health Care team strives to meet each client's unique needs, supporting them to remain in their homes independently.

Congregational Partnerships

MEMBER CONGREGATIONS

Augsburg Lutheran Church, Cincinnati

Epiphany Lutheran Church, Centerville

Faith Lutheran Church, Dayton

Good Shepherd Lutheran Church, Cincinnati

Hope Lutheran Church, Cincinnati

Lutheran Church of the Resurrection, Cincinnati

Messiah Lutheran Church, Cincinnati

New Hope Lutheran Church, Dayton

Peace Evangelical Lutheran Church, Beavercreek

St. Jacob Lutheran Church, Anna

St. Matthew Ev. Lutheran Church, Huber Heights

St. Paul Lutheran Church, Botkins

Trinity Lutheran Church, Brookville

Trinity Lutheran Church, Mt. Healthy

St. Paul Lutheran Church (Dog Leg), Dayton

St. John's Lutheran Church, Covington

Zion Evangelical Lutheran Church, Dayton

Zion Lutheran Church, Hamilton

Get to know the Graceworks Women's Council

Since 1935, the Graceworks Women's Council has been showing Christ-like love in numerous ways in support of individuals who call Graceworks home. Remarkable women from 18 Lutheran congregations, many of whom have been active participants for decades, have formed a bond over their shared passion for serving others.

Throughout 2023, council members handmade 850 Christmas gifts for Dayton-area residents of Graceworks Housing Services, Enhanced Living homes, and Bethany Village long-term care. Gifts included hand-knit hats and scarves, coin purses, eyeglass cases, lap robes, kitchen hot pads and hand-decorated tote bags.

The Women's Council supports Graceworks in other ways as well. Marcia Calhoun from New Hope Lutheran Church in Dayton, OH, writes birthday cards for residents in long-term care. Her son, Phillip, who works in the Bethany Village therapy department, delivers the cards for distribution. For Marcia, being part of the Women's Council is truly a family affair. "I remember my parents volunteering when Graceworks was Lutheran Social Services. They would go out to what was then a county home for widows and play bingo. My father would bring his record player and albums from the '40s. Since he was the only man in attendance, women would line up to dance with him!"

Each member of the Women's Council embodies the prayer they use during their meetings.

Dear God, give me a humble heart, willing hands, and a Christ-like love for my fellow man. Amen.

Janet Hegwood

Member since 1980 | Providence Lutheran Church, Brookville, OH

"A Christ-like love means to love God first and foremost, and then to love myself and others at home and around the world," Janet said. "It means to share my love especially to those in need."

Grace Stacy

Member since $2006 \mid St$. Paul Lutheran Church (Dog Leg), Dayton, OH Had polio as a child and learned to sew on her grandmother's treadle sewing machine as physical therapy. She now uses her willing hands in service to others.

Louise Hellickson

Member since 1978 | Bethlehem Lutheran Church, Fairborn, OH

"The meetings once a month give me a great fellowship with other women that I have become friends with over the years." Louise, now 90, felt she could do more for others outside her local church, joining the group 45 years ago.



When we all belong, we can faithfully care together

How Graceworks is expanding diversity, equity, inclusion and belonging in our workplace

Diversity, equity, inclusion and belonging (DEIB) are more than words at Graceworks — they express our value of Equality and Justice and are crucial to a culture of Faithful Caring for those we serve. We continue to grow and learn from team members and those in our communities as we work to raise awareness on issues of ageism, racism, and biases towards segments of the population living in poverty, with disabilities, or identifying as LGBTQ+. The Graceworks Bridges committee, a team of employees working to advance DEIB initiatives throughout Graceworks, is committed to recognizing the inherent value of all individuals and the uniqueness of our employees and those we serve.

Even as the spirit of DEIB is so aligned with our values, words are just words without action. A faithful team of employees has taken the initiative to weave these ideas into how we work every day.



Kelly Bergstrom, Graceworks
Enhanced Living Sr. Services Manager
and program leader of Bridges Out of
Poverty, gives voice to individuals who
are often marginalized by society.



Ann Warner, Graceworks Training & Development Specialist, grows produce in community gardens to be donated to the area food pantry and senior citizens center.



Roger Combs, Bethany Village Maintenance Technician, has served as a foster parent for 31 years, impacting the lives of more than 60 children and teens.

Graceworks' Employee Volunteer Action Program gives team members the opportunity to engage with nonprofit organizations that address DEIB issues in their communities. In 2023, staff devoted 240 volunteer hours to projects for Shoes 4 the Shoeless, Rebuilding Together Dayton, OneBistro, Special Olympics, The FoodBank, and other worthy service providers.

Graceworks offers an intensive seminar called Bridges Out of Poverty to employees. This program and other educational initiatives aim to enhance employee empathy and understanding of the challenges coworkers and residents may face when struggling financially. Education leads to understanding and understanding leads to action.

In line with these initiatives of building belonging among our team members and the communities we serve, Graceworks implemented quarterly awards to recognize employees (pictured here) who are furthering our organization's DEIB efforts by living out our value of Equality and Justice.



HR Assistants Erin Coker, Ellissa Slader, and Lindy Schumaker coordinated employee giving opportunities to support the needs of fellow staff and residents in Graceworks Housing Services communities throughout the holiday season.

Bethany Village Home Health Care

Walking a mile in her shoes

When Pat Dickerson had her knee replacement surgery, she knew the therapy that would be required to get back to what she loved: walking around Bethany Village with her husband, Ron.

Fortunately, Pat had some remarkable people in her corner to help her reach her goal, including Bethany Village Home Health Care physical therapists Bev Amos and Jill Hall and occupational therapy assistant Sarah Miller.

"I couldn't have asked for anybody to do a better job than they did," said Pat. "I'm 87 years old and walking over a mile now. I'm so thrilled with all three of them and can't recommend them enough."

With the excellent physical and occupational therapy she received, Pat was up and walking in no time. Bev, Sarah and Jill went above and beyond Pat's expectations, doing extra things around Pat's home to make it safer and her life a little easier. That included installing a grab bar in Pat's shower,

fixing the door to her dryer to make it easier to do laundry, and even helping Pat get her driver's license back after she'd recovered enough to be able to drive.

"There are so many things that we can focus on with occupational therapy. Learning what is important to each patient assists me in helping them regain their independence and helps them move forward in their recovery," said Sarah.

The therapists worked to help Pat get back to the things she enjoys and her daily routine. For Pat, that meant being able to stay active, including walking to the Bethany Village Bistro with her husband.

"When we have that first appointment, we always want to know what our patient's biggest challenge is and we try to incorporate that into the goals we establish," said Bev. "Pat's goal was to be completely off her walker and walking without an assistive device."







Graceworks Enhanced Living

Empowering individuals to age in comfort

Many of the adults with intellectual and developmental disabilities who live in Graceworks Enhanced Living homes have been residents with Graceworks for more than a decade. The houses have become their homes and staff have become like family. For many individuals served, that also means they prefer to be able to live their entire lives in their homes and have the ability to receive therapy, medical care and even hospice support in a familiar environment.

"Many of the individuals we serve don't have outside family," said Jack Wooldridge, Graceworks Enhanced Living Services Manager. "We serve many residents for years and we become their family. That comfort of having people around them that love and serve them is important to us all."

Arminta Gautam takes that creed to heart, making sure that every individual served can age safely and with dignity. Arminta has been the group home manager at the Greenleaf home in Dayton for the last six years and has a remarkable way of building more than a team among the staff — she's built a family.

Douglas Sword, a longtime member of that Greenleaf family, loved making the staff laugh and enjoyed spending his days at the Greenleaf home trying new foods, completing word puzzles, and listening to rock music. Greenleaf was the place Doug felt comfortable.

As Doug's health began to decline, Arminta stepped in to advocate for him. And when he needed more support, Arminta brought hospice care into the Greenleaf home so he could remain in a

familiar setting surrounded by the people who care, enabling him to live out the last weeks of his life as he chose.

"We kept him secure and happy by providing for his needs in the home instead of moving him elsewhere," said Jack.







"Whenever he was at the hospital or appointments, he couldn't wait to get home. Once we were able to put needed services in place, we advocated for him so he could stay home where he was most comfortable."

From making sure the right equipment was in Doug's room to preparing homemade dinners for Doug and those supporting him, Arminta went above and beyond to make sure Doug was able to spend his final days in safety, comfort, and – most importantly – knowing he was loved.

"The culture Arminta has created in the home keeps the staff highly engaged," said Jack. "She provides that level of care that really can't be taught. Her staff sees her willingness to go the extra mile and they want to provide that, too. She's an excellent example of a home manager who wants to provide remarkable experiences for others every day."

We become the voice for residents when they no longer have that. Doug was his own guardian and was a good advocate for himself, but it was an honor for me to advocate on his behalf. I knew him and his wants and his needs, so being able to advocate for our individuals is an honor."

Arminta Gautam, Home Manager Graceworks Enhanced Living

Graceworks Housing Services

Transforming Luther Community through commitment

One of the many things that makes Graceworks Housing Services unique, apart from offering seniors on limited incomes a safe place to call home, is the remarkable people on staff who create extraordinary, unique experiences for residents that brighten their days.

Lance Longbrake is one such individual. A member of the maintenance staff at Luther Community in Bellefontaine for more than 15 years, Lance both literally and figuratively holds the community together.

"Lance has proven time and time again that he is a strong pillar in the foundation that holds up Luther Community. He is the glue that helps bond it together," said LeAnnea Taylor, Service Coordinator at Luther Community. "Each day I come to work, I know I can count on him."

In his daily role maintaining the affordable housing community, Lance does his work with kindness, friendliness,

and respect, ensuring that all residents' maintenance needs are taken care of in a timely manner. His outstanding craftsmanship and dedicated, hardworking demeanor have been an asset to the community by keeping the building in wonderful condition. His attention to detail and sense of pride in the building means that no task is too small to keep everything in working order for the residents and staff.

Having raised monarch butterflies all his life, Lance went

above and beyond his responsibilities when he built a butterfly sanctuary for the residents and their families to enjoy



throughout the spring and summer months.

"Many residents shared that the sanctuary gave them an extra reason to come out of their apartments every morning







Bethany Village

Game changer at Bethany Village

Finding new ways to interact with individuals who have dementia can be rewarding yet challenging. Finding compelling activities takes creativity as families seek ways to connect with their loved ones. Bethany Village Memory Support staff work tirelessly to find new and clever ways to bring remarkable experiences to residents with dementia.

Options for resident engagement now include games from a specialized console called the Tovertafel. This device, known by staff as the "Tover," is a special projector mounted to the ceiling that sends interactive light projections onto a table. Its interactive games are proven to support cognitive, physical, sensory and social function in persons with dementia.

The Tover has had an instant social impact, creating an inclusive environment for residents with varying cognitive

abilities. Brande' Watras, Nurse Manager at Bethany Village, described a group sitting around the table, playing a game of soccer with their hands. "We found that some of the residents were encouraging their peers to play. It was incredible to witness the sense of accomplishment and purpose residents felt by helping their peers participate."

These games, and the involvement of the staff, have brought residents together in remarkable ways as they can play one-on-one or in groups, with caregivers, or with family members.

"For grandchildren, it feels like a video game," said Brande'.
"They can pick it up quickly and engage with their family members through the Tover. It's helping to facilitate connections that otherwise might not happen."





The Tover has also been a springboard for activities to reach residents on a deeper level. One popular game has residents "rake" leaves on the projector table. Staff brought fallen leaves from outside to have residents see, touch and smell as they played the game, and asked questions inviting residents to share their memories and autumn experiences.

"We can ask questions along with each game and talk about their memories," said Brande'. Their faces light up with recognition and the confidence of the players grows as they play the games and share memories.

Funding for the two Tovertafels at Bethany
Village was made possible by Premier Health,
the Mary Mikesell Foundation, Good Shepherd
Lutheran Church-Cincinnati, the Dayton Rotary
Foundation, Dayton Foundation and
Brighter Tomorrow Foundation.

Part of the challenge of dementia is that residents are overwhelmed and may struggle making choices. The Tover gives more opportunities to exercise cognition and keep skills longer. Now, we have more options that give them the power of choice. There's a sense of fulfillment for residents in being able to decide how they're going to spend their days." Brande' Watras, Nurse Manager, Bethany Village

A Year for Achievement

2023 was a truly remarkable year for Graceworks Lutheran Services, marked by extraordinary achievements:

- Graceworks was the 2023 Nonprofit recipient of the Better Business Bureau

 Torch Awards for Ethics! This award honors organizations whose leaders and staff adhere to high standards of personal character, generating trust within their corporate culture and customers across the Miami Valley.
- Bethany Village was named Best of Dayton for a second year, now holding the titles:
 Best Independent Living, Assisted Living,
 Nursing & Rehabilitation Center, as well as
 Best Retirement Community.
- Graceworks Housing Services achieved an impressive 98% occupancy and successfully completed Management and Occupancy reviews.
- When the Madison Enhanced Living home could no longer safely accommodate the aging individuals residing in it, Graceworks worked with a major donor to defray the costs of a replacement home. With financing in place, leadership relocated all four individuals to a suitable home nearby in Indian Hills.
- After 18 months of construction, the outdoor Plaza at Bethany Village now sees daily use by residents. All 20 new contemporary Vista Place units reached 100% occupancy.
- Judy Budi, Graceworks President & CEO, was appointed as a Board Trustee for Bowling Green State University, where she will support her alma mater in contributing to the public good through 2027.

We look forward to celebrating more milestones and continued success in the upcoming year and beyond! For details on these and more, scan the QR code to the right with your mobile device's camera.





• The Stoneburner Service Awards acknowledged 205 employees with 10+ years of commitment and dedication to Graceworks Lutheran Services. Their seniority is a remarkable testament to the relationships fostered through countless acts of Faithful Caring and their desire to uphold our mission and values.



 Dedicated nurse and 35-year employee
 Heather Carruth earned
 LeadingAge Ohio's
 Excellence in Caring
 Award for her
 contributions
 to nursing leadership and
 enthusiasm for excellence
 in resident care.



 Bethany Village Administrator, Lauren Coyle, and Home Health Care Director, Dana Albaugh, made Dayton Business Journal's Forty Under 40 list.

Meet Our Leadership

Our Board of Directors and administration are deeply committed to Graceworks Lutheran Services and the communities we nurture, grow and develop throughout all of our service lines.



Administration

Judy A. Budi President & CEO

Dawn L. Barhorst

Vice President, Human Resources

Jackie A. D'Aurora

Vice President, Marketing & Advancement

Robert A. Reichard

Vice President, Finance



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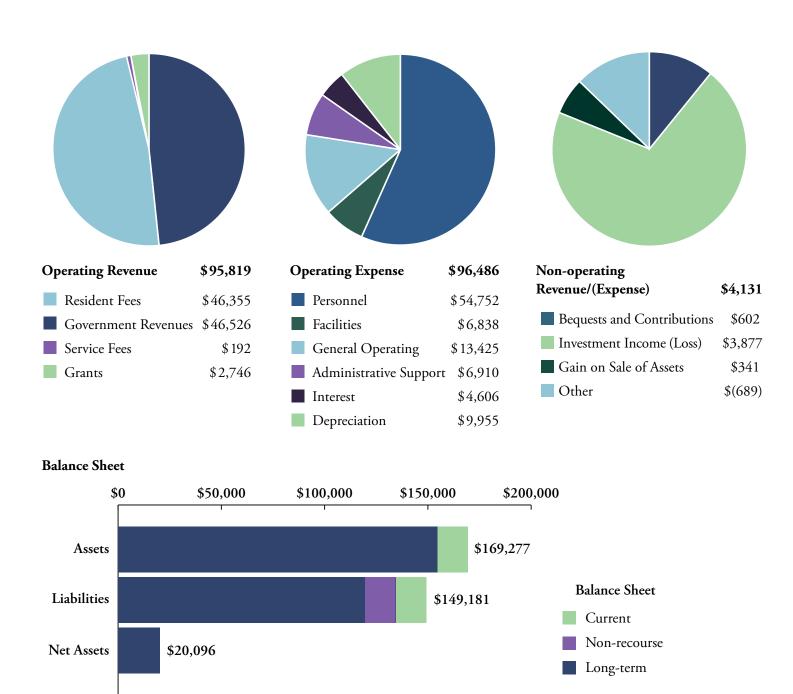
Nominating Committee

Tawana Jones, *Chair*Rev. John Mittermaier
Debbie Watts Robinson
Jeffrey Teeters
David Wickham

2023 Financial Snapshot

The financial information below is for the 12 months ending December 31, 2023. This financial information is based on unaudited financial data compiled by the staff of Graceworks Lutheran Services. An independent accounting firm completes an audit and prepares detailed financial statements and an independent auditor's report for the Board of Directors.

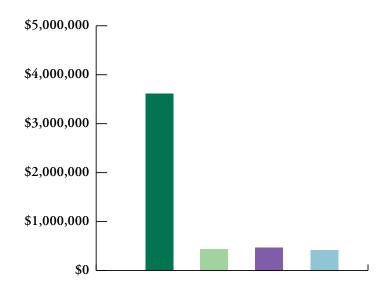
Financial data relating to Graceworks Lutheran Services has been combined with data of several affiliates including Graceworks Enhanced Living, Graceworks Housing Services, Bethany Village Home Health Care, and Bethany Commons at Yankee Trace. All numbers are shown in thousands of dollars (\$1,000).



Uncompensated Charity Care in 2023

Every day, Graceworks Lutheran Services lives its vision by supporting people who are experiencing challenging or changing circumstances. Helping individuals of all faiths experience dignity and wholeness has been our driving force for over 95 years. Through our residential and home-based services, we provided more than \$4.9 million of uncompensated charity care that was not reimbursed by user fees or government funding.

| Total Uncompensated Charity Care | \$4,915,000 |
|---|-------------|
| Bethany Village Home Health Care subsidy | \$411,000 |
| Graceworks Housing Services subsidy | \$469,000 |
| Bethany Village Benevolent Care benefits subsidy | \$420,000 |
| Bethany Village Medicaid Provider deficit subsidy Long-term Healthcare | \$3,615,000 |





Donors

1926 Society

The 1926 Society recognizes cumulative gifts made to Graceworks Lutheran Services. Named in recognition of the year we were founded, Graceworks Lutheran Services still embodies the original focus & values by holding true to our mission of helping people experience dignity & wholeness in relationship with God, family, & community. Membership in the Society is extended to those individuals, corporations, foundations & churches who make outright or cumulative gifts at the levels listed below.

\$1,000,000+

Citigroup Gordon Schul[†]

United Way of the Greater Dayton Area

\$500,000-\$999,999

Lewis and Ruth Callahan[†] Charles & Lucille Gebhardt[†]

Dorothy Kling[†] Mary Jane Pfarrer[†]

\$250,000 - \$499,999

Harry & Ruth Brown[†] Elizabeth & Raymond Coy[†]

Nancy Dawley[†]

The Dayton Foundation

Minna Feiock[†]

Raymond[†] & Joan Gillaugh

Richard Heller[†]
Mary Kuhns[†]
Dorothy Osler[†]
PNC Foundation
Charles Scholz[†]
Carl Stickel[†]
Edwin Stickel[†]

Thrivent Charitable Impact & Investing

\$100,000-\$249,999

Anonymous (1)

Edna Ahn[†] Eleanor Blank[†]

Bertram & Lovetta Blanke[†]

James & Julie Bosse

Verne & Arlee Bowers[†]

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Bob & Jeanne Coughlin

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ELCA Foundation

Epiphany Lutheran Church, Dayton

Philip Foell[†]

Anna Louise Ford†

Paul Fox[†] Beulah Fritz[†] John Glander[†]

Good Shepherd Lutheran Church, Cincinnati

Mary Hamburger[†] Faye Hartshorn[†] Paula Hasinger[†] Hattie Immel[†] Lloyd Kesler[†]

Dale & Karen Medford

Geraldine Michelfelder[†]

Thelma Reichel[†] Esther Reimueller[†] Norman Rieker[†] Willis & Susan Serr

Violet Sharpe[†]

Donald & Dorothea Spindler[†]

Eleanor & John Stanton[†]

Rhea Ann Sterzer[†]

Marian Switzer[†]

United Way of Shelby County

Martha Walter[†]

Donors

Spiral of Life Society

The Spiral of Life Society honors and thanks those who support the mission and values of Graceworks Lutheran Services by including Graceworks in their estate plans. Through these types of gifts, donors leave a legacy for the future.

Anonymous

Dolores Anderson

Arthur & Judy Astbury

Ronald & Judith Baker*

Dawn Barhorst

Rev. James & Julie Bosse

Janice Bowden

Squire Brown

Dennis & Helen Bruce*

Judy Budi

Matthew Buehrer*

Sandra Combs

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Kay Price

Michael Rench

Barbara Schaper

Willis & Susan Serr*

Paul & Jean† Shank

Dean & Marjorie[†] Shupert

Georgetta Will

Trusts

Trusts are enduring – they provide annual income to benefit Graceworks Lutheran Services and the individuals we serve.

Funds Held at the Dayton Foundation

Eleanor K. Blank Fund

The Raymond A. and Elizabeth A. Coy Fund

Holztrager Family Fund

Mr. and Mrs. George F. Lawton Fund

Geraldine L. Miller Family Fund

The Betty L. and Jack Semmelman Endowment Fund

Donald M. and Dorothea Hunt Spindler

Endowment Fund

The Melvin and Kathleen St. John Endowment Fund

Don E. Steck Fund

Funds Held at Thrivent Charitable Impact & Investing

Anonymous (2)

The Ruth Behm Charitable Fund

The Harry and Jan Brown Charitable Fund

The Albert and Nancy Freudenberger Fund

The William and Gladys Grabeman Fund

The Lillian G. Mills Fund

The Robert and Emily Puckett Family Endowment Fund

The Esther M. Reimueller Memorial Fund

†Deceased *Charter Member **New Member**

Donors

\$25,000+ Founders Circle

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\$10,000+ Patron's Circle

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Adele Driskell

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Gary & Marcine Silver

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