



Westminster Ingleside Foundation
2013 Annual Report



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Message from the Board Chair



June 2014

Dear Friends of the Westminster Ingleside Foundation,

The mission of the Foundation is to serve the Ingleside at Rock Creek, Westminster at Lake Ridge, and Ingleside at King Farm continuing care retirement communities by raising charitable funds to help Residents in need, to enhance the quality of life for all Residents, and to build an endowment for the future.

The Foundation's major source of revenue is through contributions and investment earnings. Our 2013 audit reflects contributions and investment earnings of \$828,000 for the year and total net assets of over \$3.6m. In 2013, the Foundation provided over \$540,000 in funding support to the three Communities, the majority allocated for the support of eight Residents in need.

I hope you enjoy the stories herein of various projects and personalities that make our Communities unique, vibrant and loving. Our future looks bright but our need remains constant. With your help, our Communities will grow and thrive, and our Residents will continue to live with the knowledge that they have a home for life.

Sincerely,

A handwritten signature in blue ink that reads "Dale H. Clark". The signature is fluid and cursive, written over a white background.

Col. Dale H. Clark, USMC (Ret.),
Chair of the Board
Westminster Ingleside Foundation



Ingleside at Rock Creek's Gala Luncheon and The 107th Annual Silver Tea

The Ingleside's Women's Board Annual Silver Tea is a tradition as old as the community it serves. This year saw the beginnings of a new tradition as the Women's Board and the Ingleside Development Committee combined their fundraising efforts to produce Ingleside at Rock Creek's First Annual Silver Tea Gala and Luncheon. A community wide event takes a community to produce and the Women's Board, Residents, Staff, and Board Members were up to the task. After months of planning, and some lucky good weather, the event was a rousing success. Raising just under \$150,000 for IRC's Resident Supporting Fund, this is one tradition that will be around for long time to come.





Westminster at Lake Ridge's 20th Anniversary Celebration

On October 5, 2013, Westminster at Lake Ridge marked its 20th Anniversary with an inspirational ceremony and afternoon of food, drink and fellowship. The beautiful autumn day featured a color guard and commendations from various federal, state and local Virginia officials. Those attending included Westminster residents, family members, board members and representatives of Westminster's sister communities, Ingleside at Rock Creek and Ingleside at King Farm. Of particular note was the presence of 17 Westminster Pioneers - residents who have resided at Westminster since its opening in 1993. Larry Kreider, a pioneer who was instrumental in the development of the community, gave a moving tribute and introduced his fellow pioneers.

Many thanks go out to Joan Armstrong and Tom Weaver, co-chairs of the event, the event committee, volunteers, staff and the many donors to the Westminster Resident Supporting Fund.



Ingleside at King Farm Bazaar

When Joan Harrison, an Ingleside at King Farm resident of five years and a member of their Cultural Arts Committee, proposed the idea of holding a bazaar back in December of 2012, she might not have realized what she was getting herself into. Flash forward almost a year later and she was in charge of the committee for one of IKF's biggest events ever. The committee, organized into subcommittees responsible for a specific category of goods, such as jewelry, baked goods, and books, managed to organize close to 50 volunteers for the event which raised over \$16,000.

While the event has been wildly successful, Joan is just happy that it had such positive response in the community, and the excitement doesn't seem like it will die down anytime soon. As of February 2014, residents were already hard at work crafting and finding donations to be sold at this year's bazaar to be held on November 9, 2014.





Prayers Answered

Ingleside at Rock Creek's chapel serves as a place of reflection, respite, and worship for many of the IRC's residents and serves as a community space for various groups, such as the Resident Association. However, according to IRC's Chaplain, the Rev. Ruth Kent, the chapel has had a major problem. The use of pews in worship spaces may be traditional, but in a community where many of the members require walkers or wheelchairs for mobility, they are less than ideal. Ruth lamented that so many residents were, literally, forced into the edges of the chapel because the pews prevented them access, and so this past year she was determined to make a change. After meeting with IRC's Executive Director, Ann Schiff, and Foundation Executive Director, Robert Lancelotta, Rev. Kent was able to tap into funds that had been raised over the years for Chapel Improvements in order to replace the pews with new moveable chairs with arm rests. To some this may not seem like much of a change, but the difference is clear to Ruth every Sunday when she sees the faces of those who no longer have to be pushed to the side.



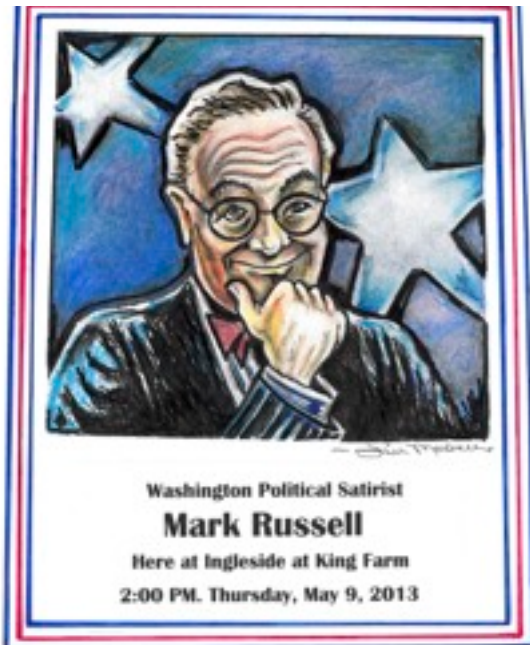
Devoted to Giving

The Spiritual Life Committee at Westminster at Lake Ridge has been active almost as long as the establishment of Westminster itself. The Committee serves as a support system dedicated to assisting the Chaplain during services, allowing her time to focus on organizing events such as Bible Study and to visit with residents on an individual basis.

One of the committee's duties is to collect the offering at each service. Every six months, the committee meets and divides the collected offerings amongst several worthy charities. A regular contributor to the Westminster Resident Supporting Fund, the committee has also made gifts to The Red Cross, The Children's Presbyterian Home, and several regional and local food groups.



Laughing Out Loud For a Cause



Ingleside at King Farm kicked off their 2013 Annual Appeal for Resident Supporting Funds with a performance by famed political satirist Mark Russell. Russell's quick witted skewering of Washington politics - accompanied by piano - left the audience in hysterics. The event was attended by over 200 residents and was video recorded for residents who were unable to attend the event.

2013 Statement of Financial Position

Assets	2013	2012
Cash	296,284	320,997
Promises to Give	349,851	311,428
Investments	3,464,143	3,445,589
Cemetery Plots	20,640	20,640
Due from IRC/WLR/IKF		
Total Assets	\$4,130,918	\$4,098,654
Liabilities		
Accounts Payable	10,148	130
Gift Annuities Payable	264,126	278,007
Due to IRC/WLR/IKF	154,405	150,746
Total Liabilities	\$428,679	\$428,883
Net Assets		
Unrestricted	360,290	487,175
Temporarily Restricted	3,223,512	3,064,158
Permanently Restricted	118,438	118,438
Total Net Assets	\$3,702,240	\$3,669,771
Total Liabilities & Net Assets	\$4,130,919	\$4,098,654

2013 Statement of Operations

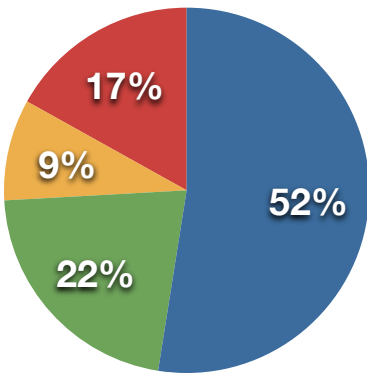
Income	2013	2012
Contributions	679,357	861,307
Change in Value of Annuities	(44,325)	(42,942)
Pledge Write-Off		(231,066)
Gift In-Kind	202,965	185,135
Realized Investment Income	87,841	133,182
Unrealized Investment Income	(97,150)	(22,077)
Total Support & Other Income	\$828,688	\$883,544
Expenditures		
Resident Support and Program Expenses	541,705	702,275
General and Administrative	51,549	47,316
Fund Raising Expense	202,965	185,135
Total Foundation Expenditures	\$796,219	\$934,730
Increase (Decrease) in Net Assets	\$32,469	(\$51,186)

A copy of our 2013 audit is available by contacting Robert Lancelotta at rlancelotta@westminsteringleside.org.

2013 Contributions

2013 WIF Donations	Totals	IRC	WLR	IKF	General
Resident Supporting Fund	430,272	155,789	128,038	146,445	
Other Restricted	24,967	10,517	3,259	11,191	
Unrestricted	185,690	172,825	1,200	40	11,625
Totals	\$640,929	\$339,131	\$132,497	\$157,676	\$11,625

2013 Westminster Ingleside Foundation Net Assets \$3,672,661



- Ingleside at Rock Creek - \$1,928,117
- Westminster at Lake Ridge - \$794,027
- Ingleside at King Farm - \$329,256
- Undesignated - \$621,261

Total Resident Supporting Funds of Westminster at Lake Ridge in 2013

Held by Westminster Ingleside Foundation (WIF) and Westminster at Lake Ridge (WLR)

Temporarily Restricted RSF held by WIF	\$582,149
Temporarily Restricted RSF held by WLR	\$419,452
Board Designated RSF held by WLR	\$700,000
Total RSF for WLR held by WIF and WLR	\$1,701,601

Total Resident Supporting Funds of Ingleside at King Farm in 2013

Held by Westminster Ingleside Foundation (WIF) and Ingleside at King Farm (IKF)

Temporarily Restricted RSF held by WIF	\$328,349
Gain on Permanently Restricted RSF held by IKF	\$38,968
Permanently Restricted RSF held by IKF	\$1,000,000
Total RSF for IKF held by WIF and IKF	\$1,367,317

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All gifts to the Westminster Ingleside Foundation are greatly important to us and make a difference in the lives of those we serve. We apologize if we have omitted any supporters or listed anyone incorrectly.

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Giving to Benefit Our Communities

The Westminster Ingleside Foundation is a 501(c)(3) nonprofit that exists to raise charitable funds for our three continuing care retirement communities: Ingleside at Rock Creek, Westminster at Lake Ridge and Ingleside at King Farm. The primary focus of charitable gifts to the Foundation are to provide funds to assist residents, who through no fault of their own, have out lived their own resources. Funds are also raised to provide for improved community facilities, special equipment and programs to enhance the lives of our residents.

You can help build our Foundation's resources through a general gift to the Foundation or you may designate a gift to a particular community. Below are some of the ways you can benefit the Foundation through different kinds of gifts:

Gifts of Cash, In Honor or In Memory

Cash is often the most convenient form of giving. Cash gifts are deductible for federal income tax purposes, assuming deductions are itemized. Cash gifts in honor or in memory of loved ones are great ways to honor someone special or to remember someone who has passed. All checks should be made payable to "Westminster Ingleside Foundation." Any special designation should be noted on the memo line of your check. Gifts can also be made by credit card by visiting online at www.givetowif.org.

Bequests and Charitable Trusts

Many donors find they can give a more substantial gift through deferred giving rather than through an outright contribution. Charitable trusts can provide the donor income for life, with the principal going to the Foundation after the donor's death. Bequests may be expressed as a percentage of an estate, or as a fixed dollar amount.

Gift of Entrance Fee Residuum (EFR)

Residents who need their assets during their lifetimes may consider leaving all or a percentage of the refundable portion of their entrance fee as a future gift to the Foundation. This gift allows the possibility to draw down on the entrance fee for Assisting Living requirements and is a revocable commitment.

Charitable Gift Annuities (CGA's)

A donor can increase his or her monthly income and receive an immediate tax deduction by participating in a charitable gift annuity. In exchange for an irrevocable gift of cash, securities, or other assets, the issuer of the CGA agrees to pay one or two annuitants a fixed sum for each year of life. The income is determined by the size of the gift, the donor's age, and the age of any other beneficiary.

Gifts of Appreciated Securities

Gifts of appreciated securities may be made as outright gifts. Stock certificates may be reassigned directly to the Westminster Ingleside Foundation or may be transferred through your broker. The mean market value on the date of transfer determines the value of the gift for tax purposes.

Your Life Insurance Policy

Making the Westminster Ingleside Foundation a beneficiary of your life insurance policy is an ideal way to fulfill your charitable desires and requires no out-of-pocket expense to you. To change the beneficiary of your life insurance policy, secure a change of beneficiary form from your agent and include Westminster Ingleside Foundation as a beneficiary of the death benefit.

Thank You for Considering a Gift

Please let us know when you have added the Westminster Ingleside Foundation in your estate plans as we would like to honor you during your lifetime. When you identify yourself, you encourage others to think of ways they can help grow the Foundation for the benefit of our residents. We urge all prospective donors to seek the assistance of personal legal and financial advisors in matters relating to their gifts and the resulting tax and estate planning consequences.

For more information on planned giving options, please contact Robert Lancelotta:



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Thank You!

The Westminster Ingleside Foundation joins together with the Boards and Leadership of Ingleside at Rock Creek, Westminster at Lake Ridge and Ingleside at King Farm in expressing our gratitude for your generosity.



Col. Dale H. Clark, USMC (Ret.), Chair
Westminster Ingleside Foundation



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Ingleside at Rock Creek
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Lynn O'Connor, President & CEO
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Make a Difference

The Westminster Ingleside Foundation depends on the support of people like you to continue providing needed assistance to the Ingleside at Rock Creek, Westminster at Lake Ridge and Ingleside at King Farm communities. We are making a difference in the lives of our residents; you can make a difference too.

Consider a Planned Gift

A donation through bequests, charitable gift annuities or other types of planned giving is a tremendous way to support the work we do. Leaving a legacy for generations to come will truly ensure the future of our caring communities. For more information, please contact Robert Lancelotta, Director, Westminster Ingleside Foundation at 202-596-3081 or by email at rlancelotta@westminsteringleside.org.

Make a Financial Contribution

Your financial support assists the Westminster Ingleside Foundation in providing the very best in programs and services to our residents. Please use the envelope provided with this report to make a gift today or visit us at our website - www.givetowif.org to make a gift online.