

WESTMINSTER INGLESIDE FOUNDATION

2010 BIENNIAL REPORT



*Enduring and Thriving Through the Generosity
of Time, Talent and Treasure*

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MESSAGE FROM THE BOARD CHAIR



June 2011

Dear Friends of the Westminster Ingleside Foundation,

Since its founding in 1999, the Westminster Ingleside Foundation has been the fundraising arm of both Ingleside at Rock Creek and Westminster at Lake Ridge. The mission of the Foundation, “to serve our 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,” continues today.

Our 2010 audit shows the Foundation on a strong footing. In the past two years, more than \$2.6M has been raised for resident support. Residents and friends of our communities have logged more than 67,000 volunteer hours. Additionally, we look forward to welcoming Ingleside at King Farm as part of the Foundation’s charge.

With your help, the Foundation and our communities will continue to grow and thrive.

Sincerely,

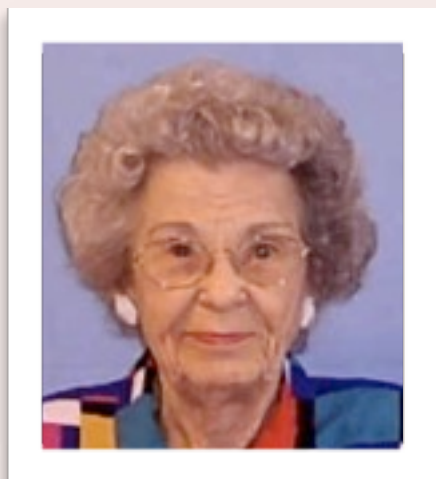
A handwritten signature in dark ink, appearing to read "Dale H. Clark". The signature is fluid and cursive, written over the printed name.

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

DONOR AND VOLUNTEER PROFILES

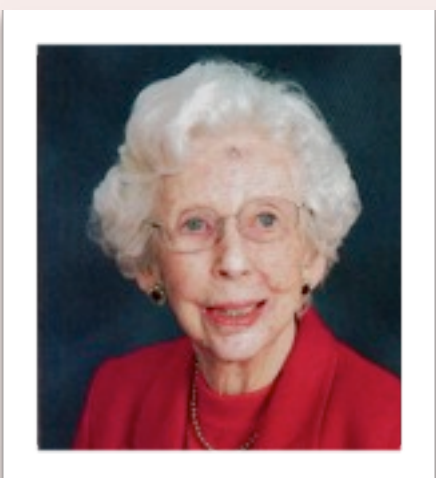
Our donors and volunteers give of themselves in many ways.

The following profiles serve as examples of the many ways - both a big and small - that residents and friends of our communities share of their time, talent and treasure.



The Family of Bess Garrott

Bess Garrott was a longtime resident of Westminster at Lake Ridge (WLR). She had frequently mentioned to her son, George Garrott and her two nieces, Ruth Gibson and Caroline Walradt, that she would like to make a gift to WLR's Resident Supporting Fund (RSF). When Bess passed away, the refundable portion of her entrance fee was left to these three heirs. In order to fulfill her wish, the three made a combined gift of \$68,080 in Bess' honor.

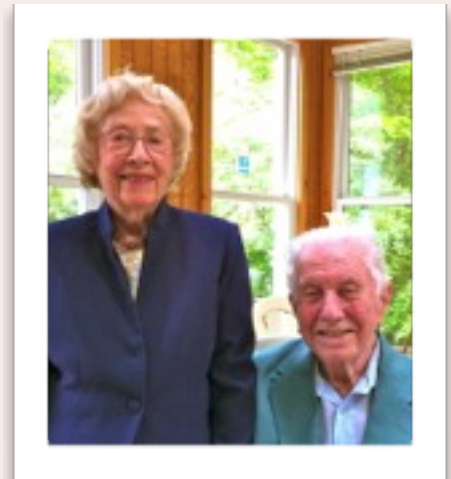


Emily Jack

Emily Jack, a native of Peoria, IL, was a resident at Ingleside at Rock Creek (IRC) for almost ten years. After finishing college, she devoted her life to public service working first for the UN and then settling down to a long career with the CIA. When not working, Emily loved to travel and visited over 60 countries. She remained an active member of National Presbyterian Church. Emily was most generous to IRC, leaving over \$700,000 at the time of her death.

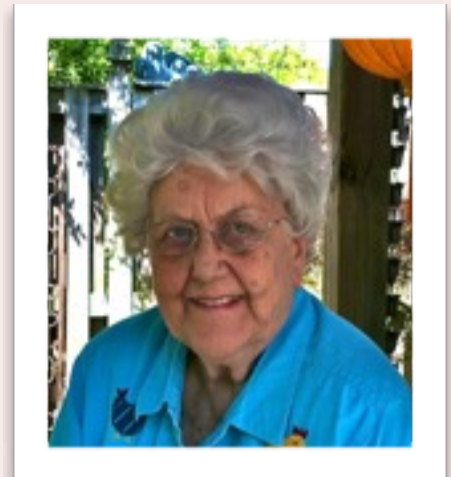
Pat and Lester Leopold

Pat and Lester Leopold are residents of Westminster at Lake Ridge (WLR). In fact, they met and were married after moving into the community. Both have been extremely generous to their community. As charter members of the Living Legacy Society of the Westminster Ingleside Foundation, they have made a major promise to give in their will for WLR's resident supporting fund.



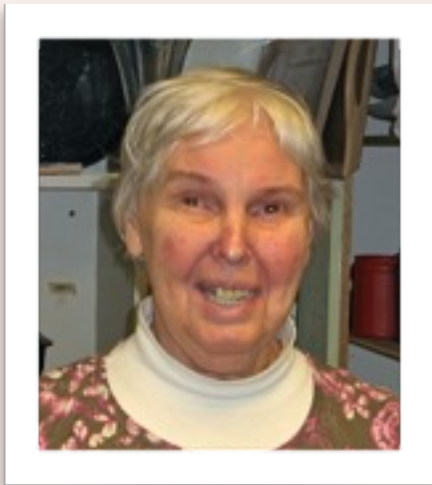
Eethel Johnson

Eethel Johnson is one of the founding members of Westminster at Lake Ridge's Encore Shop. Encore raises charitable funds through the sale of donated clothing, furniture and other items in their store in WLR's main building. They hold three to four estate sales a year, and an Annual Fashion Show. Funds raised through Encore are used for items of need and programs at WLR.



Agnes Kriner

Agnes Kriner was a longtime resident in the Suites at Ingleside at Rock Creek (IRC). During World War II, she was one of a handful of women pilots, or WASPs. After the war, she worked for the brokerage house, Johnston, Lemon where she honed her business acumen. In 2003, she moved to IRC with her husband. He died shortly after their arrival. Agnes passed away last year. She left IRC a bequest exceeding \$1.6M for resident support in thanks for the great care given to both her and her husband.



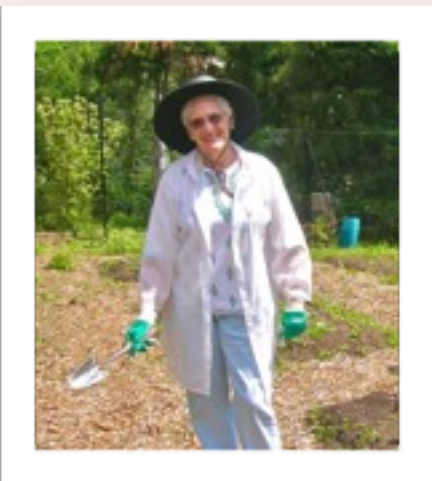
Bunty Ketcham

Bunty Ketcham is an active resident of Ingleside at Rock Creek (IRC). She devotes much of her spare time teaching classes in the art of mosaics to fellow residents. Many of her students protest that they are unable to use their hands or are not artistic enough to participate. But Bunty's patience and gentle prodding brings her students together to create furnishing that now grace interior spaces throughout IRC.



Thelma Minard

Thelma Minard was an 11 year resident of Westminster at Lake Ridge and the moving force behind the "Kitchen Band." The band of residents uses instruments such as washboards, pots, pans, metal plates, coffee cans and a large galvanized washtub to tell a story in song. They play for both resident and outside audiences. Thelma just recently stepped down as the conductor. She passed away as of the writing of this article.



Sinclair Winton

Sinclair Winton is the present Ingleside at Rock Creek Resident Council president. In this capacity, she volunteers time sitting on both the Foundation and community boards. Sinclair made a great gift in 2010, providing the funds for the restoration of the IRC perennial garden - with a deer-proof fence. It is an amenity that many IRC residents now enjoy.

Larry Kreider

Larry Kreider and his wife Glea have been residents of Westminster at Lake Ridge since 1993. Larry played a key role in the planning, financing and building of Lake Ridge - a period of over ten years. Husband and wife have been eager participants in many WLR activities including the Westphalian's, a drama group. With his background in banking, Larry has been one of the leaders of the communities, sitting on and serving as Chairman of the community boards in the past and currently holding a seat on the Foundation board.



The Ingleside Women's Board

The Ingleside Women's Board has provided support to Ingleside at Rock Creek (IRC) since its inception in 1906. Their generosity and good works continue today with a focus on the needs of residents in assisted living and the health care center. Comprised of representatives of individual Presbyterian congregations in the Metro DC area, the Board continues the mission of the Presbytery in service to the elderly. In just the past two years, the Women's Board has made gifts to IRC totaling over \$90,000; logged in over 11,000 volunteer hours; and, through the Annual Silver Tea, raised over \$40,000 for IRC's Resident Supporting Fund.



STATEMENT OF FINANCIAL POSITION

Assets	2010	2009	2008	2007
Cash	270,662	214,580	89,653	334,833
Promises to Give	1,932,066	676,663	693,952	668,068
Investments	1,558,302	1,623,099	1,351,148	1,586,321
Cemetery Plots	20,640	20,640	20,640	20,640
Due from Westminster at Lake Ridge	82,688	84,458	84,458	84,458
Total Assets	\$3,864,358	\$2,619,440	\$2,239,851	\$2,694,320
Liabilities				
Accounts Payable				56,091
Gift Annuities Payable	335,261	370,777	409,353	421,488
Due to Ingleside at Rock Creek	125,185	110,784	18,590	303,870
Total Liabilities	\$460,446	\$481,561	\$427,943	\$781,449
Net Assets				
Unrestricted (Deficit)	352,525	246,548	(72,439)	143,545
Temporarily Restricted	2,701,883	1,599,885	1,842,434	1,769,326
Permanently Restricted	349,504	291,446	41,913	
Total Net Assets	\$3,403,912	\$2,137,879	\$1,811,908	\$1,912,871

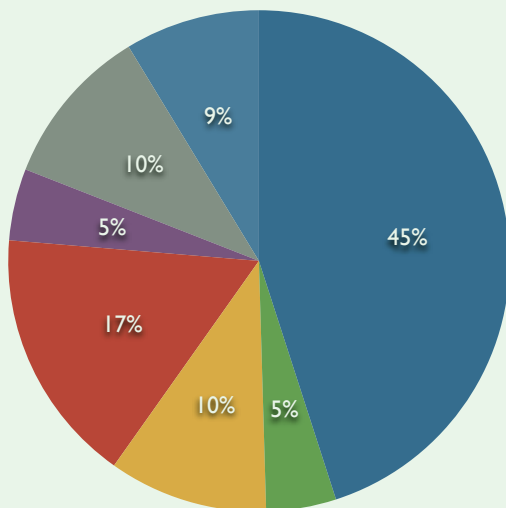
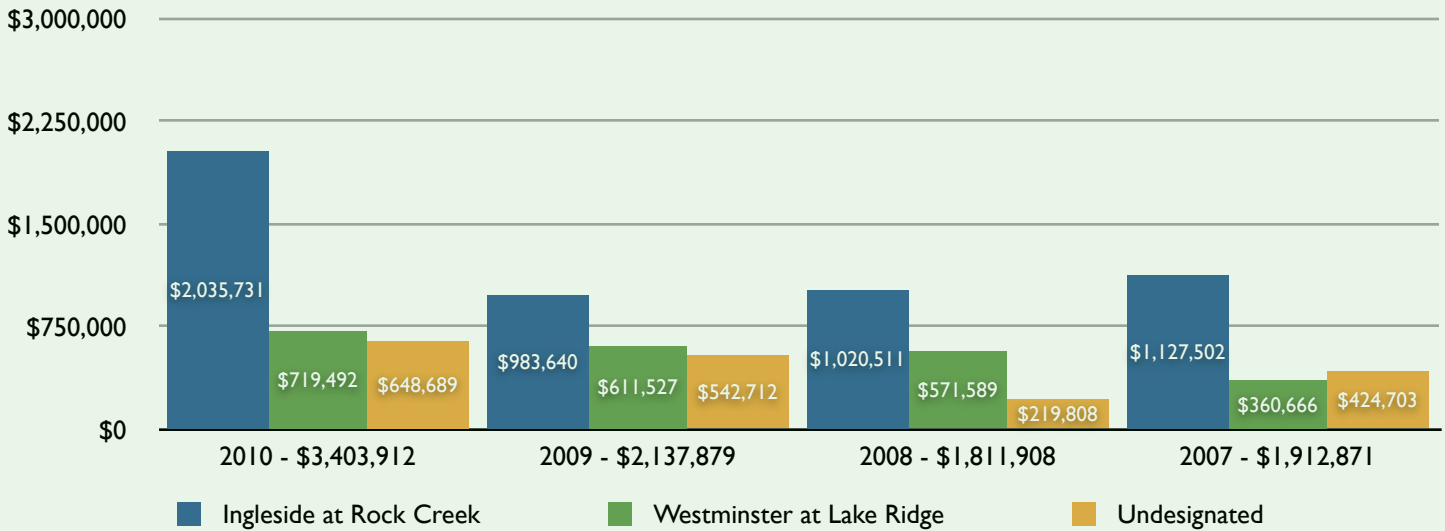
STATEMENT OF OPERATIONS

Income	2010	2009	2008	2007
Contributions	2,535,903	536,424	476,182	718,573
Investment Income and Realized Gains	70,830	36,330	85,239	76,699
Total Support and Other Income	\$2,606,733	\$572,754	\$561,421	\$795,272
Expenditures				
Resident Support and Program Expenses	1,256,516	236,653	361,161	1,029,321
General and Administrative		59,937	1,159	21,646
Fund Raising Expense	126,291	233,723	257,678	270,758
Total Foundation Expenditures	\$1,382,807	\$530,313	\$619,998	\$1,321,725
Excess Income Over Expenses	1,223,926	42,441	(58,577)	(526,453)
Net Unrealized Gain (Loss) on Investment	42,107	283,530	(300,064)	(30,697)
Increase in Net Assets	\$1,266,033	\$325,971	(\$358,641)	(\$557,150)

A copy of the Foundation's 2010 audited financial statements is available by contacting Robert Lancelotta at rlancelotta@ircdc.org

ADDITIONAL FINANCIAL INFORMATION

Westminster Ingleside Foundation Assets Held Per Community

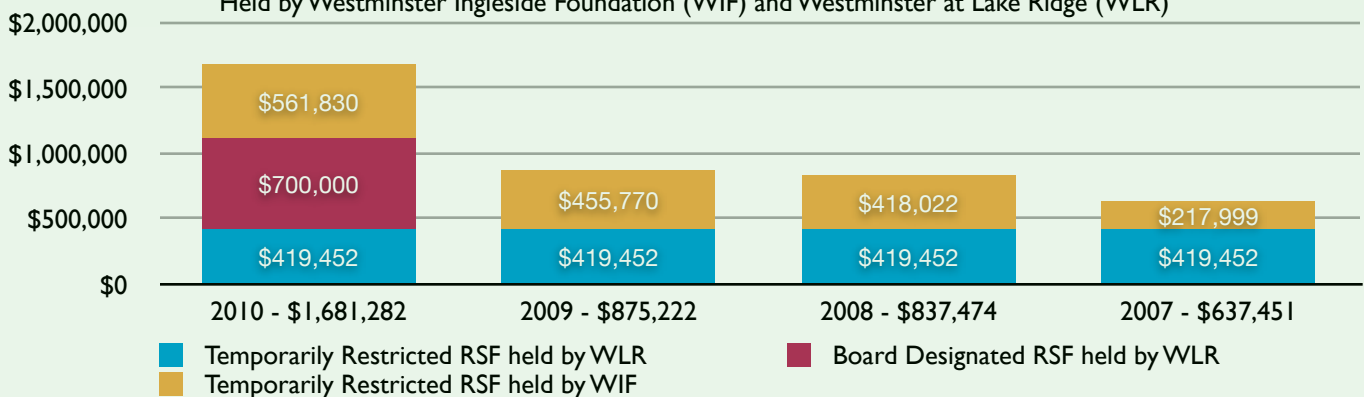


2010 Westminster Ingleside Foundation Assets \$3,403,912

- IRC RSF - \$1,532,502
- IRC Other Temporarily Restricted Funds - \$153,725
- IRC Permanently Restricted Funds - \$349,504
- WLR RSF - \$561,830
- WLR Other Temporarily Restricted Funds - \$157,662
- Unrestricted Funds - \$352,525
- Undesignated RSF - \$296,164

Total Westminster at Lake Ridge Resident Supporting Funds*

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



* Due to historic reasons, Westminster at Lake Ridge holds some of its Resident Supporting Funds on its own books rather than on the books of the Foundation.

DONORS

\$1,500,000 and Up

The Estate of Agnes K. Kriner

\$700,000 and Up

The Estate of Emily Jack

\$50,000 to \$99,999

The Ingleside Women's Board
Mrs. Louise Pinckernell

\$25,000 to \$49,999

Mr. and Mrs. George Garrott
Mrs. Ruth J. Gibson
The James M.
Johnston Charitable Trust
Mr. and Mrs. William H. Kleh

\$10,000 to \$24,999

Anonymous
The Walter A.
Bloedorn Foundation
The Clark-
Winchcole Foundation
Mrs. Edith C. Poor
Mr. John F. Sherman
Ms. Caroline Walradt
Western Presbyterian Church
Westminster Chapel Fund
The Ada L. and Albert M.
Wibel Foundation
Mrs. Sinclair Winton

\$5,000 to \$9,999

Chevy Chase
Presbyterian Church
The Columbia Foundation
Mr. and Mrs. Lester Leopold
Dr. and Mrs. Bruce MacLaury
Cdr. and Mrs. Charles Mertz III
Vienna Presbyterian Church
Westminster Gift Shop
The Women's Association of
National Presbyterian Church

\$1,000 to \$4,999

Mr. Donald R. Allen
Mrs. Sylvia Allender
Mr. and Mrs. A. Clay Ansell
Anonymous

Mrs. Pamela Wedd Brown
Ms. Carole Brown

Mr. Jack Cadeaux
Ms. Tommi L. Childs
Mrs. Nancy B. Clark
Mr. Dale Clark
Dr. Roy S. Clarke, Jr.
Dr. and Mrs. William
Clotworthy
Cochran, Stephenson &
Donkervoet, Inc.
Colesville Presbyterian Church
Mr. John M. Cook
Church of the Covenant
Mrs. Doris A. Criswell

Mrs. Marion Dorsey
Mrs. Marjorie H. M. Downy
Mrs. Elizabeth Dunbar

Mr. and Mrs. Gerald R. Elliott

Ms. L. Jean Faller
First Presbyterian Arlington
Mr. and Mrs. Peter C. Forster

Mrs. Emily Gibney
Dr. Richard Gillespie

Mr. and Mrs. Fisher Howe

Mr. Jack Ihrle
Immanuel Presbyterian Church
Ingleside Card Recycling
Mr. Anthony F. Ingrassia
Mrs. Patricia H. Ives

Mr. and Mrs. Thomas Jacobs
Mr. and Mrs. William M.
Johnson, Jr.
The Robert Wood
Johnson Foundation

Dr. and Mrs. Jack Kleh
Dr. and Mrs. Lawrence E.
Kreider

Ms. Ann Marie Ladis
Mr. and Mrs. Scott Leachman
Mrs. Jennie Leitch
Lewinsville Presbyterian Church
Mrs. Lois J. Little

Mr. and Mrs. James F.
MacDonald
Rev. John T. Mathison
Mrs. Garnette McCune
The McGraw-Hill Companies
Mrs. Cynthia T. Mitchell
Mr. Edwin Moore
Mr. Henry N. Morgenthau
Mr. and Mrs. William Murray

The National Capital Presbytery
The New York Avenue
Presbyterian Church
Mrs. Vivienne Norton

Mr. and Mrs. Kevin O'Connor
Mr. Owen Oakley

Mr. William H. Plummer
Potomac Presbyterian Church
Mrs. Monique Price
Faith Carlson and
David Wm. Pullen Fund

Retirement Dynamics
Riverdale Presbyterian Church
Mr. Arthur Rynearson

Saint Mark Presbyterian Church
Mrs. Imogen Schaetzel
Dr. Martin Schrenk
Ms. Amreta M. Scott
Ms. Betsy Sherman
Mrs. Jacqueline Shirer
Mr. Eric P. Simpson
Mrs. Joyce Slaughter
Mrs. Alice Sofin
Mr. and Mrs. William Spengler
Stynchula, Herbert and
Associates, Inc.

Mrs. Ruth Varner

Mrs. Margaret Warren
Mrs. Virginia Weitzel
Mrs. Elizabeth Welfing
Miss Joan Marie Werrback
Mr. and Mrs. Glenn West
Westminster at Lake Ridge
Mr. and Mrs. Joe White
Mr. Roy T. Whitesel
Mr. and Mrs. Van Wishard
The Reverend and Mrs. Richard
Woodard

Mr. and Mrs. David Yerkes

\$500 to \$999

Mrs. Sue Allison
Mrs. Joan Armstrong

Mr. Marvin Bond
Mr. Thomas Bower
Mrs. Antoinette Bradlee
Bradley Hills
Presbyterian Church
Ms. Ruth E. Brown
Mr. and Mrs. Thompson
Buchanan
Mrs. Catherine Burnight

Mr. and Mrs. Bill Campbell
Mr. Arthur Cox

The Reverends Barbara and
Kenneth Daniel
Mrs. Nancy A. Deremer
The Dimick Foundation
Ms. Rosemary Donnelly
Mr. and Mrs. Morgan O.
Doolittle III

Mr. and Mrs. Robert W. Fri

Mr. Robert F. Gemmill
Mr. and Mrs. Bryce Gerlach
Mrs. Betty L. Gilbert
Grace Presbyterian Church - VA
Mrs. Anne Gralla
Mrs. Ilse Grainger
Mrs. Barbara Guilfoyle

Mrs. Dolly M. Katen
Ambassador Robert Keating
Rev. Ruth E. Kent
Mr. P. Franklyn Klein

Mrs. Mary Lewis
Ms. Mary McDaniel Lewis

Mrs. Amelia Maney
Mr. Ronald L. Martinson
Mr. and Mrs. Richard Riegel
Ms. Cynthia P. McCaughan
Miss Barbara L. Miller

Mr. and Mrs. Zygmunt Nagorski
Business and Professional
Women's Guild of the
National Presbyterian Church
Mrs. Mary Eyre Peacock
Mrs. Sandy Pringle

Ms. Mary Raitt
Mr. and Mrs. Charles Rozier

Mr. Kermit Scheele
Lucile Shafor Memorial Fund
Sixth Presbyterian Church
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Ms. Laura D. Slauch
Ms. Mary C. Smith
Mrs. Jean Stein
Mrs. Jeanne Stephen

Ms. Barbara Trezona

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Van Hollen, Sr.

Mr. John B. Wachtman
Mrs. Harriett Way
Ms. Ella Wilkins
Mrs. Irene Williams
Mr. and Mrs. Allan R. Winn
Mr. and Mrs. James Wood

\$1 to \$499

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Mr. Richard Abt
Dr. Joan Fiske Adams
Mrs. Catherine E. Adams
Ms. Faith J. Adkins
Mrs. Ruth Allen

Mrs. Mary Anders
Mr. Gilbert Anderson, Jr.
Mrs. Susan Andrews-Gardner
The Reverend Dr. and
Mrs. Robert C. Angus
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Ms. Janet Armstrong
Ms. Dorothy W. Arnold
Mrs. Harriett J. Ash
Ms. Gretchen W. Asmuth
Ms. Patricia Astwood
Church of the Atonement
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Ms. Coleen Austin
Mr. and Mrs. Donald G. Avery

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Mrs. Virginia B. Barney
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Ms. Louise Bartholomew
Ms. Ruth Hall Bathe
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Ms. Dorothy P. Boerner
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Boland
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Mr. and Mrs. John C. Bouma
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Mrs. Lucie Jean Bourne
Rev. and Mrs. Bruce M. Bowen

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Mr. and Mrs. Harold Broome
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Mrs. Allie M. Brown
Mrs. Anne Brown
Mrs. Priscilla Brown
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Brownley
Mrs. Joanne Brownsword
Ambassador and Mrs. Robert
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Callaway
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Mrs. Dorothy Crowder
Mr. and Mrs. George
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Dr. and Mrs. H. Allen Curran

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Mrs. Mary Anne Davis
Ms. Mary Louise Day
Delta Sigma Theta Sorority, Inc.
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Mr. Andrew Demsey
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Mr. Leslie Dunbar
Ms. Diana B. Dunnan
Mr. Daryel Dunstan

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Ms. Lucy Eastham

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Mrs. Annadel W. Edwards
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Mrs. Lee Eichensehr
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and Mrs. Sarah Epstein
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Mr. and Mrs. George T. Esherrick
Mrs. Alice Eubank
Mrs. Patricia Evans

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Mr. Charles Falvey
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 Mrs. Frances R. Glennon
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 Mr. Michael Gooden
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 Mrs. Sarah Howell
 Ms. Betty Lou Hummel
 Mr. and Mrs. Gary L. Hummer
 Mr. and Mrs. Donald E.
 Humphries
 Mr. and Mrs. Thomas Hunley

Mrs. Alice H. Iddings
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 Mrs. Sara R. Jenkins
 Mr. and Mrs. Donald R. Jenks
 Mr. Ronald Johannes
 Mr. and Mrs. Everett C. Johnson
 Mr. Ronald R. Johnson
 Mrs. Vincent C. Jones
 Mr. and Mrs. Glenn A. Jones
 Mr. and Mrs. David Joppy
 Mr. and Mrs. Burton Juengel
 Mr. Oliver Juengel

Mr. Edward Kay
 Mr. and Mrs. Frederick Kelly
 Mr. and Mrs. Joseph V. Kelly
 Mrs. Mary C. Kennedy
 Mrs. Rae D. Keogh
 Mr. and Mrs. Richard A. Kerr
 Ms. Florence Kessler
 Mrs. Anne "Bunty" Ketcham
 Mrs. Lillian Kew
 Mr. Vincent Kidd
 Dr. Caren Kieswetter
 Ms. H. Jean Kilmer
 Miss Elinor J. Kindelberger
 Mr. and Mrs. Robert W. King
 Ms. Elizabeth W. King
 Mrs. Diana Kirtley

Mr. and Mrs. Richard P.
 Kleeman
 Mrs. Maurene Kleven
 Mr. and Mrs. Jerome P. Kline
 Ms. Carol Knouse
 Ms. Lillian Kronheim
 Mrs. Grace Krumwiede

Dr. Culver S. Ladd
 Mr. Robert J. Lancelotta, Jr.
 Ms. Carol M. Lane
 Mrs. Patricia J. Lange
 Ms. Allie B. Latimer
 Ms. Alison Latvala
 Laurel Presbyterian Church
 Ms. Ellen S. Lee
 Mr. and Mrs. John P. Leeper
 Mr. and Mrs. Watson K. Leese
 Mrs. Jean Leggett
 Ms. Susan Leister
 Ms. Carol H. Leitch
 Mr. James H. Lemon, Jr.
 Mrs. Marjorie W. Levenson
 Ms. Rebecca Levenson-Smith
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 Ms. Ann Lewis
 Mr. and Mrs. Robert D. Lincoln
 Ms. Nicole M. Logan
 Mr. and Mrs. Charles Long
 Mr. and Mrs. Kent Long
 Ms. Iris Lovelace
 Mrs. Dottie Lowe
 Mrs. Nan Lukmire
 Mrs. Ruth E. Lum
 Ms. Marilyn Lutter
 Ms. Jeanne S. Lutze
 Mr. and Mrs. Robert F. Lyke

Ms. Marcia MacDonald
 Mr. Dale L. MacIver
 Mr. D. Keith MacKay
 Mr. and Mrs. James W. Mackie
 Mr. Worth D. MacMurray
 Ms. Robin Anne Majeski
 Ms. Mary K. Makers
 Mr. Owen J.N. Mallon
 Mrs. Anne G. Manning
 Ms. Mary Lee Maples
 Mr. John L. Marcoot
 Mrs. Virginia Lee Margraf
 Ms. Joan F. Marsh
 Ms. Nancy Mauzy

Ms. Anne W. Mayfield
 Mrs. Barbara McBath
 Miss Christine B. McCaskie
 Mr. and Mrs. Grant V.
 McClanahan
 Mr. Michael S. McCleary
 Mrs. Helen McCormick
 Mr. and Mrs. Robert F.
 McCulloch
 Mrs. Dorothy McDaniel
 Mr. and Mrs. Michael McIntyre
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LOUISE PINCKERNELL: SMART GENEROSITY



Louise Pinckernell is a resident of Ingleside at King Farm. For many years, she was a member of the Board of Directors of the Ingleside communities, and remains a Board member of the Westminster Ingleside Foundation. Financially savvy, Louise knows about balance sheets and investments. So when she is generous – as she has been in so many ways to the Ingleside communities over the years – she is also smart, knowing where her dollars go, and why.

Bruce MacLaury, Vice Chair of the Westminster Ingleside Boards and a longtime friend of Louise and her late husband, Harry, spoke with Louise recently, asking her to share her thoughts on why Ingleside merited her support. The following is a summary of that conversation.

BKM: *“Louise, how did you first become involved with Ingleside?”*

LP: “As you recall, Bruce, my late husband, Harry, had served as Chair of the Ingleside Board (then known as the Presbyterian Home of the District of Columbia) on more than one occasion. In that capacity, he had worked closely with Parker Oliphant, Bob Bell, and other Board members to create a sister community in

Northern Virginia that is now known as Westminster at Lake Ridge. To provide the initial equity for that project (in addition to Parker’s gift of land), not only did the Board authorize a line of credit from the Presbyterian Home of DC, but Board members individually subscribed to loan guarantees. When Westminster became financially viable and the Directors’ guarantees were no longer needed, Harry decided to use that commitment to

establish a permanent fund at the Presbyterian Home, the income from which was to be used to support residents whose assets no longer permitted them to pay the full costs of remaining in the community. That was twenty years ago. Even then, the Resident Supporting Fund was not a new idea: it had been part of the charitable commitment of the community from the beginning - growing, as it did, from its Presbyterian roots.

We are now three affiliated communities. And while we welcome seniors without regard to religious affiliation, the spirit of our Presbyterian heritage is still alive and well. Harry added to that original endowment over the years, and I have continued that tradition with annual gifts since his death.”

BKM: *“In addition to your own generosity, Louise, haven’t you been instrumental in asking National Presbyterian Church (where we are both members) to remember the Presbyterian Home – now Ingleside at Rock Creek – in its Missions budget?”*

LP: “That’s right. I was aware that there were a number of NPC members who were longtime residents of Ingleside at Rock Creek, and whose resources had been exhausted over the years through no fault of their own. It seemed to me that it was most appropriate that the church contribute something toward their support. And despite the stringency of budgets everywhere, they did in fact respond to that request. I’ve urged other Board members to seek similar support from churches and other organizations to which they belong.”

BKM: *“You are now a resident of Ingleside at King Farm, and therefore see at least one of our communities in a new way. Has that changed*

your perspective on the importance of this kind of organization and its role in society?”

LP: “Yes. My own experience only confirms and strengthens my conviction that senior living in caring communities – such as Ingleside provides – is not just important for the residents and their families, but for the larger communities of which they are a part. That is one of the reasons we are accorded non-profit status – we are fulfilling a societal mission beyond helping our own residents who need financial assistance.”

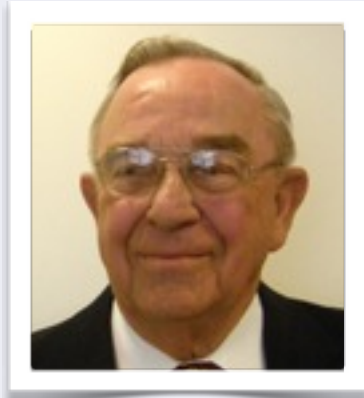
BKM: *“There are so many topics we could discuss. But let me ask just one other question: I understand that you recently funded a Charitable Remainder Trust. Would you tell us ‘why?’”*

LP: “Well, I don’t usually discuss personal financial affairs of this sort. But I feel strongly that others should know about the potential advantages of so-called ‘planned giving.’

Frankly, when I mentioned to one of the other residents the benefits I was able to realize - for myself and for Ingleside - they didn't believe me. In my case, since I had decided to make a charitable gift in any event, using a Charitable Remainder Trust was a very tax effective strategy. The exact rate of payments and the value of the charitable deduction obviously depend on one's age and the date of the gift. But in general, it is my understanding that the combined value to the Donor and the charity will always be greater than a simple bequest, with the further benefit of being able to enjoy the benefits immediately.”

BKM: *“Thank you, Louise, for your thoughts. And even more for your smart generosity on behalf of Ingleside!”*

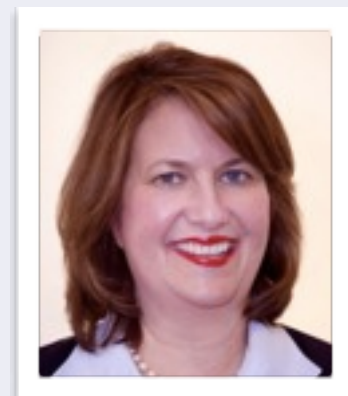
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CONSIDER A PLANNED GIFT

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@ircdc.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.wifoundation.com to make a gift online.