Honoring Our Visionary Donors

Over the years, many thoughtful donors have included PSL communities in their estate plans, creating a legacy for the future. Other donors have established charitable gift annuities (CGAs) or charitable remainder trusts (CRTs), current gifts that assure a future benefit to one of our several communities.

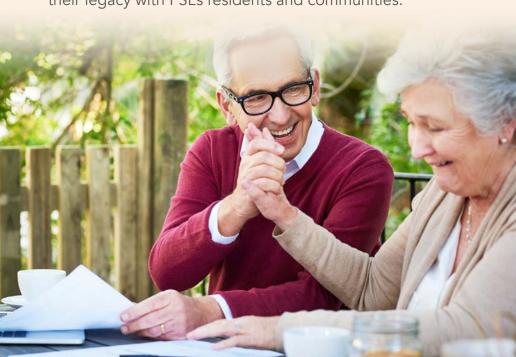
These gifts are significant. They make a difference in the lives of residents and the communities that they live in. Too often though, these thoughtful donors are not recognized until they have passed on.

We want to change that, honoring these committed donors today. To that end, PSL has established the Legacy Circle to recognize and acknowledge legacy gifts. Legacy gifts can come in many packages, a bequest, naming a community as the beneficiary of an IRA or creating a planned gift like a CGA or CRT now. There are many gift strategies but one passion: ensuring the future of our communities.

There are several good strategies to help you plan your legacy and PSL is here to help. We will be hosting a zoom session on tax updates and planning your estate on November 9 at 11 a.m.: "Maximize Your Legacy, Minimize Your Taxes Even as Tax Laws Change." We hope you will join us then to learn more about pending changes and details about becoming a member of the Legacy Society.

To register. Please e-mail resourcedevelopment@psl.org or call 888-530-6329.

Become part of a great tradition of donors who have shared their legacy with PSL's residents and communities.





One Trinity Drive East, Suite 201 Dillsburg, PA 17019 www.psl.org

You may opt out of future solicitations for fundraising by emailing resourcedevelopment@psl.org or calling 1-888-530-6329.

Presbyterian Senior Living is a tax exempt organization by IRS regulations. Pennsylvania law requires us to inform you that a copy of the official registration and financial information may be obtained from the Pennsylvania Department of State by calling toll free within Pennsylvania, 1-800-732-0999.

Registration does not imply endorsement. A copy of the financial statement of Glen Meadows is available by writing One Trinity Drive East, Suite 201, Dillsburg, PA 17019.

Documents and information submitted under the Maryland Solicitations Act are also available, State House, Annapolis, MD 21401, 410-974-5534.

Finding Stable Income and Supporting Our Mission in Chaotic Times!

Many of our friends are looking for a stable investment in the future. With stock market gyrations and low interest rates on savings, it's hard to find a steady, reliable income stream that assures the future.

Establishing a charitable gift annuity or CGA with PSL offers a steady income and also, helps us build for the future.

A CGA is a contract between you and PSL that pays you a guaranteed, fixed dollar amount each year for the rest of your life. It also provides you with an immediate, partial income tax deduction. You can fund your CGA with cash or appreciated securities.

The rate of payment is based upon your age and is fixed for life. When you pass on, the remainder of the gift annuity transfers to PSL as a gift to your community's future. Right now, an 85-year old donor doing a CGA for \$10,000 would receive a payment of \$760 per year, a portion of which will be tax-free. The donor receives lifetime income and an immediate income tax deduction that would be equal to about \$5,500 of the gift value.

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If a donor wants to have income also go to his or her spouse, there can be a second person in the contract but the rates will be lower than for a single life.

For more information, please contact the Office of Resource Development at (888) 530-6329. We are happy to send you a detailed overview of how a gift annuity can work for you. We can also send you a link to our recent presentation on this and other financial planning strategies. Please call today!



A bi-annual publication for donors and friends within the Presbyterian Senior Living family

Fall 202

From the CEO



In an ever-changing world, some things have thankfully remained constant. One of those things is the Presbyterian Senior Living (PSL) family's commitment to support the needs of residents for programs,

services, and the provision of benevolent care.

When PSL was established over 90 years ago through the charitable act of Ellen Parker, no one could have foreseen what a large network of communities PSL would become. Through it

all, philanthropy has played a significant role in that growth.

We, the leadership, staff, and the residents of PSL, are grateful to you, our donors, for your support. We are thankful for your concern, for your generosity, and for your support of our mission to provide the highest quality of life possible for the seniors who call PSL's various communities home. Together, we will continue to serve the needs of the residents. Together, we will continue to demonstrate that "Mission Matters."

Scholarships Programs Impact Resident Services

Scholarships are an investment in Presbyterian Senior Living's (PSL) workforce and encourage staff to live out their dreams of higher education.

Tai and the late Chuck Eng moved into Presbyterian Senior Living's Ware Community over five years ago. Tai and Chuck wanted to give back to the community they came to call home. Not long after arriving at their community, they heard of staff struggling financially to pursue their educational dreams.



Sim Beinardo

Tai Eng

continued on page 3



to the outdoors and nature. To ensure the beautiful, healthy grounds continue to be pleasing, they launched successful, resident-driven fundraising efforts.

Gail Trimble, member of the Grounds Committee, explains, "In 2014 the Cathedral Village Resident Council's Grounds Committee established the Cathedral Village Green Fund to assist in preserving and enhancing the beauty of the property and its grounds. This Spring, in order to continue assisting in funding needed landscaping projects, the Grounds Committee embarked on an appeal to increase the Green Fund's balance. We were thrilled with the community's response to the appeal as we raised close to \$15,000!"

Fred DeAntonis, chair of the Grounds and Gardening Committee shares, "How does the Kirkland Village "garden" grow? With the support of its residents and friends. And this year it will keep on growing through the efforts of its Grounds and Gardening Committee which launched a successful appeal to fund the continuing beautification of its campus. The appeal has made it possible to add two thousand daffodils, signs to identify the many beautiful trees, and three new benches along the walking paths."

Our PSL history proves that "great oaks from tiny acorns grow." The story of the resident-driven work at these two communities are proof.

Scholarships Programs continued...

It was then that the knowledge that Mrs. Eng's parents instilled in her, that "helping others is the foundation of happiness," inspired them to make a difference.

Tai and Chuck Eng invested in Ware staff's educational dreams by creating the Eng Scholarship Fund in 2016. This fund assists employees with educational expenses such as tuition, certification, or technical skills in pursuit of higher education. The most recent recipient is a Licensed Practical Nurse, pursuing an Registered Nurse degree. Her goal is to provide the absolute best medical care for residents she serves.

This year, eight team members across the PSL network benefited from established scholarship funds from donors like you who believe in investing in the future of staff and making a significant impact on the communities we serve.

Office of Resource Development **Contact Information:**

> Barb Kunkel **Resource Development Operations Manager**

resourcedevelopment@psl.org 1-888-530-6329

> **66**Helping others is the foundation of happiness. ""



Did you know that Mrs. Ellen Parker was the first of many to have helped to sustain PSL? She made possible the opening of the first PSL community, based in the belief that her efforts could make a difference in the lives of seniors.

Today, we are fortunate to have those who generously invest in PSL's benevolent care fund.

Ann English tells why she recently supported the fund. "The longer I live here, the more I see my good friends, who I consider family, progress to the higher levels of care they need. I want them to be served and receive quality service regardless of their ability to pay. I donate to benevolent care because it is something PSL remains committed to and a core value which aligns with my own beliefs. The recent Charitable Gift Annuity (CGA) I funded was the perfect way for me to give back to Kirkland Village, receive a nice tax deduction which I need and generate an additional lifetime income. It's a win-win and I am so happy I could do it."

Mary Reiber shares her motivation to help others. "This year, I supported the benevolent care needs of my community because I wanted to do something nice to help people. Hearing about the challenges people are facing at Quincy Village, knowing that people need help and being grateful for how blessed I am to be able to help, really motivated me to fund another CGA. Quincy Village provides wonderful care and makes sure we have everything we need during this COVID-19 era. They are making life a little easier here. They are doing good things for people and I wanted to help. The CGA produces an annual income stream. I like having a little money to spare because there is always someone in need."

It is clear that taking care of people who have outlived their resources is as important to our PSL family today as it was the day we opened our doors.



Kirkland Village

66Great oaks from tiny acorns grow. "?"

Quincy Village Benefits from Partners in Mission

Fulfilling the mission of Presbyterian Senior Living and working collaboratively with many constituents are keys to the success of the recently developed Partners in Mission program. That collaboration has been quite apparent in the Village Terrace at Quincy Village campaign.

The Village Terrace will provide a spacious outdoor patio area at the top of the Village Green. Residents, families and community members can enjoy concerts, picnics and gatherings, thanks to the benevolence of residents and many of PSL's vendors and partners.

One of those Partners in Mission is Waynesboro Construction. "Waynesboro Construction, Quincy Village, and PSL have a long-standing working relationship with a promising future. We greatly value our partnership together and the team effort it takes to build the type of senior living atmosphere the wonderful PSL residents deserve," said Brian Sandifer, Project Coordinator at Waynesboro Construction.

The opportunity for residents to enjoy an expanded and beautified space was important to Sandifer when choosing to support the Village Terrace. "Enriching resident life at Quincy Village is Waynesboro Construction's fundamental goal. Our mission is to help in creating the most pleasant, enjoyable living experience possible for the residents and the outdoor terrace is part of that. We envision the residents enjoying many sunny days and delightful nights out on the patio."

