



Flourish



Annual Report 2019



PRESBYTERIAN
SENIOR LIVING

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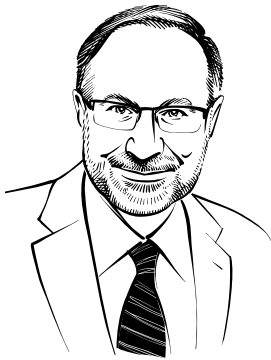
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PLEASE LET US KNOW

Despite our efforts to ensure the accuracy of the names listed in the Annual Report, errors do sometimes occur. If your name has been omitted or misprinted, please accept our sincere apologies and notify us so we can correct the record. You may send an email to resourcedevelopment@psl.org or call 1-800-530-6329.

About the cover illustration: Diane Burfeindt, Senior Vice President of Strategy and Innovation, and Board of Trustees member Jennifer Shropshire share a moment of collaboration.

FROM THE CHIEF EXECUTIVE OFFICER



*James F. Bernardo,
Chief Executive Officer*

The year 2019 was a year of significant change for Presbyterian Senior Living (PSL). Stephen Proctor retired after providing 47 years of leadership to our organization. Steve led unprecedented growth, quadrupling the size of the organization and leading us to expand service to low income seniors served by our affordable housing program. Moving forward, the Board of Trustees of PSL provided me the great honor of serving as the next President and CEO.

The charitable cause of the organization was forwarded last year with the development of two major fundraising initiatives.

PSL launched the Partners in Mission program. This program is dedicated to strengthening our bonds with our business partners in support of our mission. This program was incredibly successful in its first year, netting nearly \$357,000 in support for the various programs and services of PSL.

We deepened our commitment to the residents in PSL's affordable housing and small personal care homes through the establishment of the Stephen Proctor Endowment for Resident Quality of Life. This half-million dollar endowment will provide resources to implement programs which support the achievement of purposeful living in these communities.

Looking forward, it is difficult to gain a sense of perspective when confronted with the events that we have faced this year. When confronted by a challenging present, it is sometimes very difficult to look to the past for great things that happened. But, in fact, it is those great things that have provided us with a strong foundation to deal with the current problems and move forward to a stronger future.

Our supportive donors continue to assist the many charitable causes of PSL. The challenges to the organization brought by the public health and social change events occurring in 2020 continue to reinforce the need for services provided by us. Your generosity continues to be a high note during these difficult times. Thanks to you, we raised a half-million dollars to support our staff with contributions to the Caring Community Employee Hardship Fund.

PSL will continue through 2020 and enter 2021 as a stronger organization, more sharply focused on serving the needs in our aging services communities.

Thank you very much for your continuing support.

Sincerely,

James F. Bernardo
Chief Executive Officer

MISSION STATEMENT

Guided by the life and teachings of Jesus, the mission of Presbyterian Senior Living is to provide compassionate, vibrant, and supportive communities and services to promote wholeness of body, mind and spirit.

FROM OUR LEADERSHIP

Since its founding, Presbyterian Senior Living (PSL) has been grounded in faith and service. Today that tradition of faith and service continues under the oversight of the PSL Board of Trustees. Bringing a unique blend of talent, expertise and devotion, these men and women represent a variety of disciplines such as senior services, healthcare, fundraising, financial management, law and faith-based organizations. PSL is fortunate to have such an exemplary group of dedicated trustees who donate their time and talents to help lead our organization.



Pictured – Front row seated from left: Susan Reimann, Sharon Kelly, Thomas Paisley, Board Chair, Robyn Stone and Anne Drennan. Standing from left: Tim Beaver, Jennifer Shropshire, Dr. Charles Alexander, Rev. Alf Halvorson, George Glen, Jim Bernardo, Stuart Paxton, Ann Fedorchak and Terry Goldstein.



For over 93 years, PSL has been committed to the provision of housing and healthcare services for older adults. Having grown from that first small farmhouse serving nine senior women to a broad network of programs and services serving over 6,000 seniors in Pennsylvania, Maryland, Delaware and Ohio, PSL has remained true to its mission. That mission is at the heart of each policy and decision made by our Board of Trustees. Their dedication to improving our legacy of providing compassionate, vibrant and supportive communities and services is second to none.



Ware Presbyterian Village

RESIDENT PERSPECTIVE

Since its founding, Presbyterian Senior Living (PSL) has had a long history of exemplary service to the residents who have made PSL their home. It is because of our dedicated staff and supportive donors; we are able to succeed in our mission to provide compassionate and supportive communities. Hear directly from residents as to why PSL was their first choice:



Fred Crotchfelt

My wife and I wanted to move to a community that was active. Since moving, she's been the most content she has ever been in her life because she knows that we will be taken care of and we are having a good time. We are both active, we meet other residents and are on the Activities Committee. We have made this community our home and moving here has made us feel safe and secure. It was a great decision for us.



RESIDENT PERSPECTIVE



Dan and Elizabeth Harley

Since moving here with my wife Elizabeth, we would both say that we feel very safe here and that we haven't met a person that doesn't love living here.

It's been great to be involved and active in the community. We started a Bible study group and are very involved with our local church.

We are very content here and it is home to us. It's clear that the leadership team is focused on more than just the task of managing our building – they are creating a community.



Windy Hill Village

STAFF HIGHLIGHT

Tammy Walls has been a Registered Nurse at Windy Hill Village for more than 10 years and has a wealth of knowledge and experience that she brings to the community and its residents.



Tammy Walls

What inspired you to be a nurse?

"I can never remember a time that I didn't want to be a nurse. I love helping people and pride myself in the continued learning that happens even 35 years later since becoming a nurse," said Tammy.

What does PSL's mission mean to you?

"The PSL mission statement is very important to me. It is a blessing that each morning the administrative team begins the day with a word of prayer. Daily, I see the staff at Windy Hill Village promote wholeness of body, mind and spirit in each other, our residents and their loved ones," said Tammy.

What is my favorite thing about being a nurse at PSL?

"Coming to work to my other family. I worry about residents on a day off or I just wonder if they had a good day. I truly feel, every single day that I made a difference in someone's life today. I said goodbye to a sweet little lady today who was going home with her family. She took my face in her dear little hands and said, Honey, don't you ever stop doing this. You people are really needed here. That is why I look forward to coming to work every day," said Tammy.

What advice would I give to a new nurse at PSL?

"I would tell them that PSL is a wonderful organization to work for. I would also encourage them to know that long-term care nursing is more than just nursing. Every day involves new things that challenge you physically, mentally, spiritually and emotionally. Senior care requires a nurse who is ready for those daily challenges and truly love what they do," said Tammy.



*Dan Davis,
Chief Operating Officer*

PAST PRESENT FUTURE

STATE OF THE ORGANIZATION 2019

Starting from humble beginnings over 90 years ago, Presbyterian Senior Living (PSL) has flourished and now serves more than 6,000 older adults in Pennsylvania, Maryland, Delaware, and Ohio. Through the efforts of our Resource Development team and our historical connection to the church, Presbyterian Senior Living has never asked a resident to leave when they outlived their assets. Several years ago, realizing that many older adults lack the funding to initially secure quality affordable housing, PSL decided to make the availability of such housing a reality. In fact, we view affordable senior housing as part of our mission, so we have been very focused in the last several years on constructing new affordable housing communities for adults 55 and older with limited income.

Operating in four different states and providing senior housing and care for people with widely varied needs presents challenges and requires innovative ways of team collaboration. Our organization has a dedicated internal support staff that spans every service that we provide. We have someone, and sometimes more than one person, providing operational support to each of our communities. The operational support team is there to provide on-site guidance and support in their area of expertise, typically once a month, and is available as a resource to share best practices across all communities.

One of the biggest ongoing challenges facing any senior care organization is hiring and retaining staff. Fortunately for Presbyterian Senior Living, it has created a culture which rewards employees for hard work and builds camaraderie. Each community develops an individual Community Excellence Plan foundationally based upon the strategic plan of the organization and are designed to improve in areas typically outside the scope of normal operations. For example, we recently had one community develop a pollinator garden in conjunction with residents and a local university.



The Everyday Heroes Program is another way Presbyterian Senior Living shows appreciation to its staff. Nine measures of success in which staff could help improve the community where they work were included to count towards quarterly goals. Each community maintains a running tally of their performance in each area. Awards are given quarterly for the team with the highest score, and the team with the most improvement from the previous quarter.

TACKLING TODAY'S NEW CHALLENGE

With the advent of the Novel Coronavirus COVID-19, the way in which those individuals work, and their specific areas of focus have had to change. Initially, it was all about preparing our communities in the event of transmission of the virus to one of our staff or residents. We sourced supplies and developed training to keep both staff and residents as safe as possible. We developed plans to modify how we provide meals and activities to continue to deliver a high-quality product and service. We even went as far as developing 'mini-grocery stores' to supply food and household supplies to Independent Living Residents at our cost in order to ensure people did not have to worry about the necessities of life.

Technology has become increasingly important with the emergence of COVID-19. With travel and visitation restrictions in place, our EZ Connect virtual meeting technology has allowed us to continue to respond to community needs quickly, make mid-course corrections as necessary, and stay connected with both staff and residents. This partnership with BrightLife Innovations has also allowed us to provide virtual family visits for residents in Nursing, Personal Care and Assisted Living, creating an otherwise previously unexplored method for keeping family ties strong during unprecedented times.

LOOKING TOWARDS THE FUTURE

As Presbyterian Senior Living looks to begin its second century of providing care, services and housing to seniors in the Mid-Atlantic, we are focused on continuing to innovate. A switch to electronic health records and adopting security technology that provides location monitoring and keeps residents safe serve as examples of ways Presbyterian Senior Living remains on the cutting edge of innovation. The organization is currently developing resident engagement technology in conjunction with Connected Living that will provide residents and their families access to information, the ability to make dining reservations and submit work orders to environmental services. The platform will also have enterprise reporting and communication abilities allowing PSL to stay directly connected to the people we serve. The application is in its final planning stages and will be ready for implementation mid-2020.

Throughout all these changes and more, Presbyterian Senior Living is united as a family. We look forward to a bright future with all those we serve.



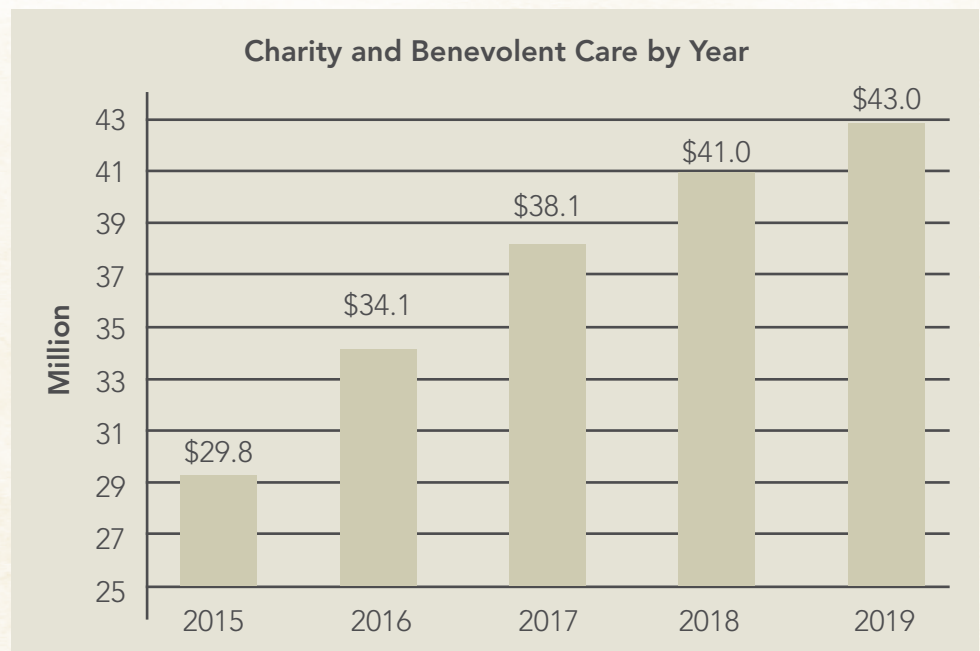
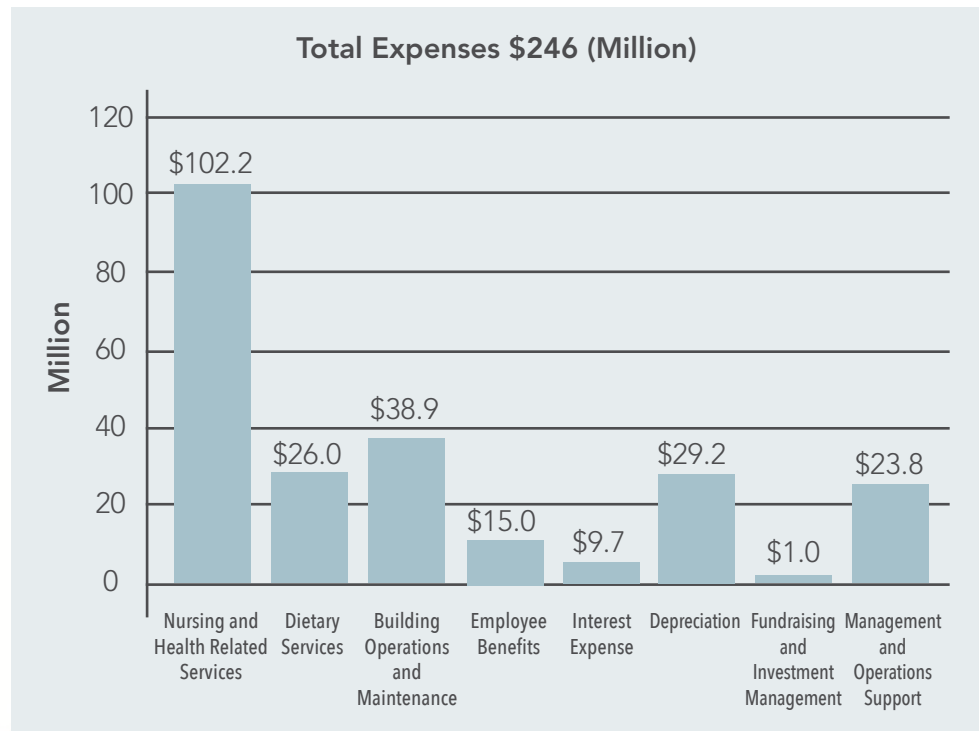


Jeff Davis,
Chief Financial Officer

FINANCIAL REPORT

With the challenges we are all experiencing; our team thought it would be helpful to share information about PSL's finances.

PSL ended 2019 with a solid financial position, and positive operating results. Cash flows were the best they had been in several years, ahead of plan, leading to over \$38 million in investments in our communities. Our year end net worth (assets less liabilities) was \$213 million. Total restricted and unrestricted reserves were \$116 million, over half of our net worth. Our largest group of entities, The Presbyterian Homes Obligated Group, which also includes Quincy Retirement Community, Cathedral Village, Presbyterian

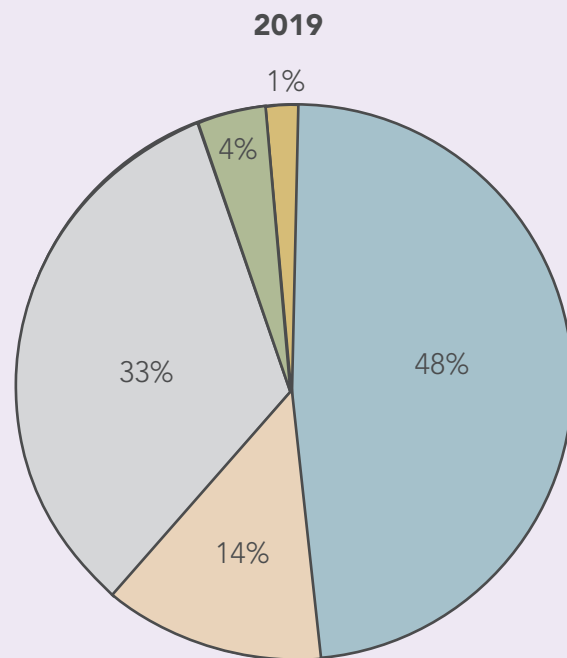


Homes in the Presbytery of Huntingdon, and Long Community, was and still is investment grade rated by Fitch Ratings, making our finances ranking easily among the top five percent of senior living providers in the country.

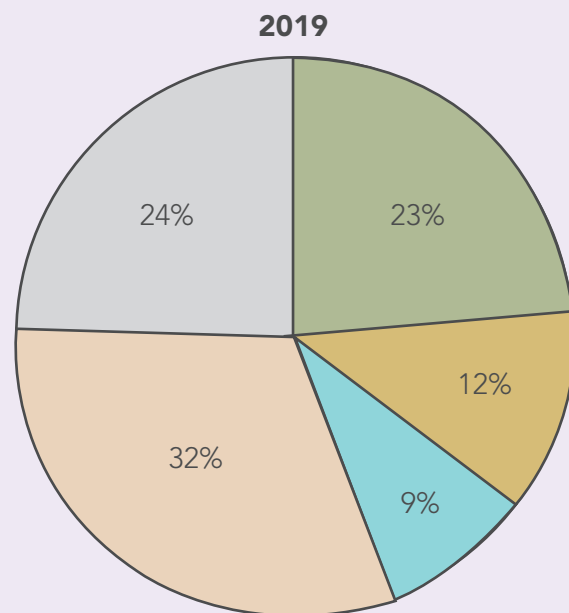
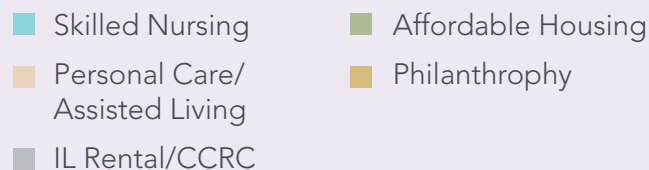
Through our first quarter 2020 we continued this positive trend. Starting the second quarter, April operating revenues were \$1 million below plan, and we invested over \$2.9 million in Covid-19 related supplies and additional expenses to protect our staff and residents. We have been very proactive in obtaining government support, which for the next few months will cover some of the lost revenues and additional expenses.

Our financial position, diversity of locations, and diversity in the type of services provided all help provide for a solid future, recognizing that much of it is challenging to predict, and some adjustments may be required. We do expect things to improve. We will continue to address all we do from caring for residents, staff, and finances, proactively, as we journey together.

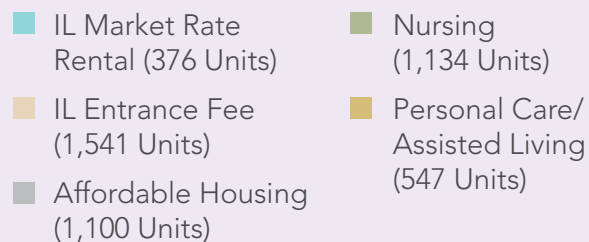
Please note our financial statements for most operations are available on our website www.psl.org, under the About Us tab. Most are updated monthly. Presbyterian Senior Living consolidated is reported on quarterly.



Total Revenue \$244,452,063



Services Provided



Donors



DONORS

Donors play a critical role in the provision of services by Presbyterian Senior Living. Through their gifts, they help to make possible enhanced services and enriching experiences for the residents. This list identifies those who have given generously to help Presbyterian Senior Living during 2019.

\$25,000 and Above

Anonymous (6)
Cura Hospitality, Inc.
David J. Jones
Ms. Paula M. Kelley
Prelude Services
Quincy Cares Auxiliary
Donald B. and Dorothy L. Stabler Foundation
Estate of William E. Stone
Estate of Phyllis Whisler

\$10,000 to \$24,999

365 Hospice LLC
Anonymous (6)
Bank of America Merrill Lynch
Dave and Phyllis Baskett
Benchmark Construction Company, Inc.
Jim and Theresa Bernardo
Mr. and Mrs. Lester Burdette
William Cobb
Mrs. Ann R. English
Friends and Neighbors of Green Ridge Village
Bequest of Milton W. Garland
A. Harr Fund
Herb and Sharon Hibshman
Mr. and Mrs. Robert Hormell
Kirkland Village Craft Committee
The M&T Charitable Foundation
Mike and Diane Matlock
The Northern Trust Company
William and Carol Parham

Paul Davis Restoration
John and Margaret Post Foundation
The Robert Gunterberg Charitable Foundation
Richard Schaphorst
Select Rehabilitation, Inc.
TD Ameritrade
UBS Financial Services, Inc.
UPMC Pinnacle
UPMC Pinnacle Health
Vanguard Charitable Endowment Program
Ware Presbyterian Village Auxiliary
Westminster Village Allentown Auxiliary
Westminster Village Dover Thrift Shop
Dr. Barbara J. Wilke
Wohlsen Construction Co.

\$5,000 to \$9,999

MaryAnne and Joseph Adamczyk
Jeff and Libby Aiken
Anonymous (8)
Ivin and Virginia D. Bear Fund
Norma P. Bloss
Ms. Nancy J. Bullivant
Lynn and Jerri Burket
Corl Communications, Inc.
Cozen O'Connor
CRELS Foundation
E. K. McConkey and Co., Inc.
Bob Etchells
Ann Fedorchak and Brennan Haselton

Mr. and Mrs. Robert A. Finch
Cindy Fox
Freedom Valley Restoration
Friends of the Village – SAV Auxiliary
Friends of the Woods Auxiliary
Karl Fritton
Gary K. Kohler and Anne S. Drennan Donor Advised Fund
Geneos Wealth Management, Inc.
Charles Gergits
George and Nancy Glen
Glen Meadows Residents Association
HealthPro Heritage
Kate Hershey
Sharon Kelly
Kiskiminetas Presbytery
Mr. Michael A. Koza
Masterpiece Living, LLC
McNees Wallace and Nurick, LLC
Mr. and Mrs. Thomas B. Morris, Jr.
Rev. Greg Myers
Edward W. S. Neff
Pine Grove Mills Presbyterian Church
Presbyterian Homes and Services of KY
Presbytery of Huntingdon
Mary Radell
Samantha Roos-Meiser
David and Becky Sinkler
Dennis Stufft
Stumpo Construction, Inc.
Carroll and Louanna Sturm
Mr. and Mrs. Richard D. Terry

The Medicine Shoppe
 The Window Shoppe
 at Kirkland Village
 Unidine
 Upper Spruce Creek
 Presbyterian Church
 Lee Wei
 Gen Wesselmann
 Westminster Village Dover
 Country Store
 Westminster Village Dover
 Residents Association

\$1,000 to \$4,999

A1 Hardscape and Landscape
 Designs, Inc.
 Abel Communications
 ACIA – Airborne Contamination
 Identification Association
 AFR Foundation
 Mrs. Alberta Albrecht-Siemiatkoski
 Charles E. Alexander, M.D.
 Anonymous (26)
 Mrs. Mona Reiser Armstrong
 Arnett Carbis Toothman
 Bala Consulting Engineers, Inc.
 Steven S. Balling
 Debbie Barefoot
 Sue and Donny Barthalow
 Mr. and Mrs. Allen Bartlett
 Mr. David M. Bataille
 BB&T Bank
 Mr. Thomas Beaver III
 Mr. and Mrs. Chet Beiler
 Bernstein Investment Research
 and Management
 Board of Pensions of the
 Presbyterian Church (U.S.A.)
 Judy Borie
 Rosanne and John Bornholdt
 Brockmeyer Floor Covering LLC
 Mrs. Jan Brown
 David and Peggy Bruton

C.L. Cressler, Inc.
 Campbell Associates
 Care Capital Management
 Ms. Tama Carey
 Carla Carpenter
 Mr. and Mrs. Charles A. Carpenter
 The Chartwell Law Offices, LLP
 Rev. Dr. Lawrence R. Chottiner
 Mr. and Mrs. Henry J. Christ
 James Cochran
 College Hill Presbyterian Church
 Conner Strong and Buckelew
 Conrad Siegel Actuaries
 Country Chrysler, Plymouth,
 Dodge, Jeep
 The Country Store
 at Glen Meadows
 Lois R. Curran
 Mr. Richard L. Custer
 Mr. and Mrs. William John Daub III
 Direct Supply Health Care
 Equipment
 Ms Alice C. Dolan
 Anne Drennan
 Mr. Alexander P. Dyer
 Eighth Ward Beneficial Association
 Cynthia and Jim Eiseman
 ELA Group, Inc.
 Encompass Health Corp
 ExxonMobil Foundation
 F&M Trust
 Faith Presbyterian Church Emmaus
 Richard Fernandez
 First Presbyterian Church
 Allentown
 First Presbyterian Church
 of Hollidaysburg
 First Presbyterian Church of
 Philipsburg
 Framework Technologies
 Frank B. Leidig Trust
 Friends of the Village Auxiliary

Mrs. Sheila Gardner
 Mr. Chris Gatesman
 Ms. Elizabeth H. Gemmill
 Gerald and Suzanne Ganse
 Family Foundation
 Terry and Molly Goldstein
 Dr. Ramana Gopalan
 Grace Presbyterian Church
 Harry and Anita Gratwick
 Graystone Presbyterian Church
 Grant Greapentrog
 Green Ridge Village Employees
 Rev. and Mrs. Maynard Grunstra
 Rev. Dr. Alf Halvorson
 Kristin Hambleton
 Mrs. Sharon P. Haverstock
 Paul and Bettye Hensley
 Bill and Ann Herche
 Malynda Hivner
 Mr. Leon C Holt
 IJ Tech
 ITP of USA, Inc.
 Joppa Road Pharmacy
 Dr. and Mrs. Alex B. Juhasz
 Just Born, Inc.
 Mr. and Mrs. Kenneth F. Kamlay
 Kautz Construction Co.
 Mr. and Mrs. David Keller
 Deborah Kennedy
 Mrs. Anne Kerfoot
 Keystone Savings Foundation
 John and Sally Killian
 Kirkland Village Employees
 Ryan C. Knisely
 Kressler, Wolff and Miller
 Daniel Krieger
 Stanley and Margot Lamar
 Hope Lambert
 Jessica Lelii
 Dr. Louise M. Lisi
 Mary Lo

Loan Depot
 Lusk and Associates
 Mr. and Mrs. Albert L. Maisak
 Mr. and Mrs. David McAlister
 Mr. Harold McInnes
 McKonly and Asbury, LLP
 William McMorran
 Paul McNally
 Meadow Valley Electric, Inc.
 Mr. and Mrs. Phil Miller
 Mobilex USA
 Monarch Risk Management, LP
 Rev. William T. Moore, Jr.
 Mrs. Marjorie Mosher
 Murray
 Noelker and Hull Associates
 Northampton County Medical
 Society Alliance
 Orrstown Bank
 Oxford Civic Association
 Mr. Thomas C. Paisley, Jr.
 Parkland Nurseries, Inc.
 The Stuart and Beth Paxton
 Family Fund
 Mr. Carl Philipp
 Philipsburg Kiwanis Club
 Phoenix Contract, Inc.
 Mary Ann Poling
 Mitchell Possinger
 The Presbyterian Church
 of Clearfield
 Presbyterian Homes at
 Williamsport Employees
 Presbyterian SeniorCare
 Prime Transfer, Inc.
 Ms. Deborah E. Prince
 Mrs. Goldie Pringle
 Mr. and Mrs. Stephen E. Proctor
 Property Management, Inc.
 Fran Quarles
 Quincy Village Employees

R.S. Mowery and Sons, Inc.
 Arlette I. Rasmussen
 Ms. Ruth Reese
 Renaissance Charitable Foundation
 Rhodes Development Group, Inc.
 Richmond Jewish Foundation
 River Spring Health
 Riverside Camping Association
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 Jeremy B. Schrader
 Mrs. Susan Scott
 Mr. William Scott
 William P. Scott
 Mrs. Esther Shane
 Ardis and Jim Shea
 Beverly K. Shockey
 Ernie Simmons
 Ms. Rebecca Sinkler
 Karl Spaeth
 Spiezle Architect
 St. Andrew's Village Employees
 Harold and Emily Starr
 State College Presbyterian Church
 Dr. and Mrs. John T. Stevens
 Susquehanna Valley Fleet and Auto
 T.Rowe Price
 Ms. Sue Taylor
 The Presbyterian Church
 of Clearfield
 The Shafer Family Charitable
 Trust Foundation
 Tom and Meredith Thomas
 George Tjiattas, Ph.D.
 Scott Townsley
 Triad Mechanical
 Ms. Raneen Truman-Fisher
 Two Dudes Painting Company
 Mr. and Mrs. Peter N. Walsh
 Ward Transport and Logistics Corp.
 Warfel Construction Company
 Wawa Foundation

Mr. John Weber
 Ms. Bev Weidmann
 Westminster Village Allentown
 Employees
 Westminster Village Dover
 Employees
 Westminster Woods Employees
 John and Susan Weston
 Mrs. Babbette Williams
 Mrs. Cecile Wolff
 Mr. David W. Wolff
 Tom and Dorcas Yeager
 Roger and Kathy Yott
 Mrs. Audrey Youmans

\$500 to \$999

Mr. and Mrs. John Ake
 Anonymous (24)
 ARC Federal Credit Union
 Linda and Richard Asafaylo
 Clifford and Gloria Baumbach
 Bayada Home Health Care
 BCD Contractors
 Ms. Ethel B. Benner
 Mary Bongiorno
 Maggie Bowley
 James Brinton
 Mrs. Madeleine A. Brown
 Libby Browne
 Mr. and Mrs. Allen B. Carlson
 Ms. Randi Carr
 David and Dhyan Cassie
 Mr. and Mrs. Paul Cercone
 Charles F. Snyder Funeral Home
 and Crematory
 Hassan Chowdhry
 Lisa Cirignano
 Mr. and Mrs. Thomas Conlon
 Melissa Crawl
 Rev. and Mrs. Charles Day
 Charlie Day

Dependable Roofing, Inc.
The Deringer Family Trust
Diversified Contractors
Jerry Dobbs
Mr. Richard Donoway
Dr. Hugh J. Dougherty
Ms. Lucille Drake
Easton Home Employees
Mr. John Enoch
Sue Esch
Mr. and Mrs. John Fagnoli
Ms. Alicia Fenstermacher
Mindy Fetherman
First Presbyterian Church
of Milford (DE)
Fountain Hill American Legion
Post 406
Richard and Nancy Fowler
Full Service Restoration LLC
Gettysburg Presbyterian Church
Mrs. Elna W. Hanly
Mrs. Jacqueline Henicle
Jean Heran
Melanie and Stephen Hoffmeister
Hollidaysburg Employees
Honeybaked Ham Co. and Café
IFP Securities LLC
Mrs. Barbara Iobst
Mr. and Mrs. Richard Jackson
MaryBeth Johnson
Ms. Constance B. Kasten
Toni and Herb Kestenbaum
Jim and Elizabeth Kirk
Mr. and Mrs. David H. Klinges
Donna Kreitzer
Bruce and Beth Kunkle
Mr. and Mrs. Charles Q. Livingston
Long Home Employees
Betty Lynham
Maple Springs United
Methodist Church

N. Anthony Mastropietro, MD
Elmer and Lois Miller
Monaghan Presbyterian Church
Adam Moreland
Ms. Bonnie Kay Morley
Karen Nocilla
Ms. Sarah H. Norris
Mr. and Mrs. John R. Owens
Oxford Plumbing and Heating
Patriot Federal Credit Union
Ms. Theresa Pattara
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The Pittsburgh Foundation
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Rotay Capital Finance
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Elove Wallis
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Waynesboro Construction
Co., Inc.
Ms. Sarah P. West

Mr. and Mrs. Hubert White
Mr. and Mrs. Floyd S. Wilber
Mr. and Mrs. Steve Wilson
Windy Hill Village Auxiliary
Leslie Winnick
Wise Choice Construction Co.
John L. and C. Jeanette Witmer
Charitable Trust
Mr. and Mrs. Richard D. Wolfe
Woodworkers at Green
Ridge Village
Lois A. Wulf
Mr. and Mrs. Travis Young
Mr. William G. Young, Jr.
Young, Oakes, Brown and Company
Warren Ziegenfus

\$100 to \$499

A&S HVAC, Inc.
Ms. Helga Abel
Mr. and Mrs. Kenneth Ackerman
Ms. Cynthia Adams
Stephanie Adams
Ms. Barbara D. Albert
Ms. Susan A. Alexander
Mr. and Mrs. David A. Allison
Mr. Dennis P. Allison
Mrs. Theresa M. Althouse
Mr. Emanuel P. Anderson
Ms. Linda Anderson
Ms. Sarah Ankney
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Ms. Mary J. Ashenfelter
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Mrs. Romaine E. Aulenbach
Mr. and Mrs. Donald A. Bachman
Mr. and Mrs. Jack Bachmann
Rev. Dr. and Mrs. Timothy R. Baer
John and Anna Bagnall
Wayne Bagrowski
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Mrs. Mary B. Bauerle	Mrs. Carolyn H. Browning	Clark Associates Charitable Foundation
Ms. Linda Baughman	Rev. J. Raymond Brubaker	Mrs. Carole Clark
Ms. Linda Baumer	Mr. Roger Brubaker	Clearfield Presbyterian Church Inquirey Class
Ann Baumgardner	Lamar and Janice Burd	Mrs. Wendy Clouse
Ms. Barbara W. Baumgartner	Ms Geraldine Burket	Mr. and Mrs. Roger Coady
Mr. Charles I. Bearse	Mr. and Mrs. J. Timothy Burns	Coalport Presbyterian Church
Mr. and Mrs. Verdeen K. Beaver	Jon and Sue Burns	Cohesive Solutions
Mrs. Joan M. Bechtel	Mrs. Mary Lou Burton	Edward L. Collins, Jr. Funeral Home, Inc.
Joan Bedell	Mr. and Mrs. David H. Bushman	Charley Combs
Ms. Diane Behler	Richard J. Butcher, M.D.	Annette Congdon
Mrs. Lorrie K. Behrer	Ms. Mary H. Butler	Steve Conway
Ada Bello	Charlotte E. Cady	Jane Cope
Ms. Melissa Beltz	Ms. Patricia Cahill	Jeanette Cord
Mr. John Bennett	Mike Callahan	Mary Coté
Ms. Barbara Berner	Mr. and Mrs. Roger Callahan	Mr. and Mrs. James B. Crawford, Jr.
Bethel Linden Presbyterian Church	Canadensis United Methodist Church	D. Lamar Creager
Bethel Presbyterian Church Petersburg	Cantelmi Long Funeral Home	Dr. Max Creager
Mr. and Mrs. Robert J. Biber	Patricia Carlson	Ms. Muriel F Crowther
Judith Bieger	Mrs. Betty L. Carnes	Mr. and Mrs. James E. Dalmas
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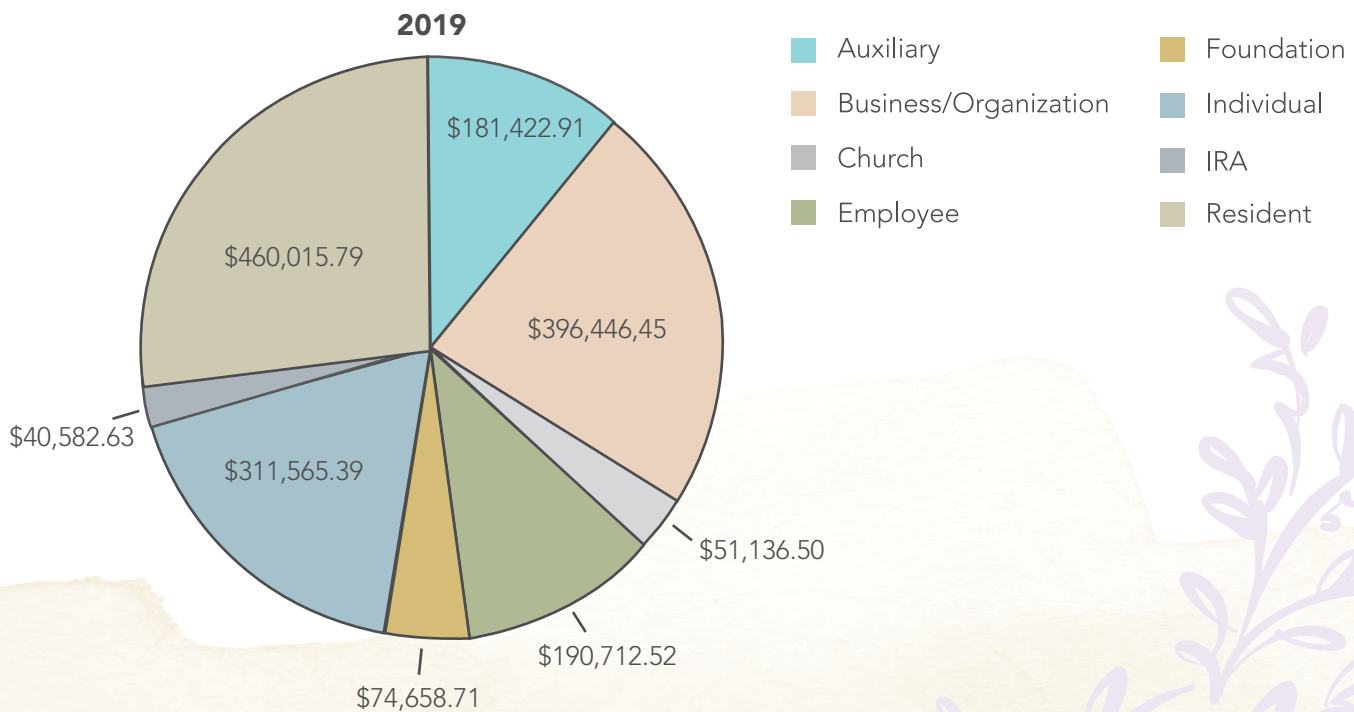
DONATIONS 2019

TOTAL CONTRIBUTIONS BY DONOR TYPE

DONOR TYPE	2019
Auxiliary	\$181,422.91
Business/Organization	\$396,446.45
Church	\$51,136.50
Employee	\$190,712.52
Foundation	\$74,658.71
Individual	\$311,565.39
IRA	\$40,582.63
Resident	\$460,015.79

**Total
Goal
Variance**

**\$1,706,540.90
\$1,647,634.94
\$58,905.96**





Westminster Woods

SERVE

When John and Rosanne Bornholdt drove up to Westminster Woods, Roseanne knew that she was home. Rosanne grew up a native near the Altoona region and received her degree in teaching. Over the years she eventually transitioned to RCA as a manager of technical training. That job eventually led her to do some contract with the Navy to build AEGIS radar systems. John was born in New York City eventually migrated to Pennsylvania. As a Ham Radio enthusiast, he eventually went to RCA to help during the Korean War as an electrical engineer.

After leading incredible careers and now comfortably retired, both Rosanne and John continue to be very involved in the Westminster Woods community through their volunteerism and philanthropic contributions.



John and Rosanne Bornholdt

What does PSL's mission mean to you and how does that relate to your philanthropic support?

"We share a belief in service and helping others," said John. "Our commitment for helping others is accomplished financially, behind the scenes. Recently we volunteered to be the welcoming committee for Oaks and Homestead. We like to provide support to help get the job done – whatever that may be," said Rosanne.

What is your favorite thing or aspect about Westminster Woods?

"The friendliness and the warmth, not only amongst the residents but the staff. The staff is like the rest of us (residents) – we are like one big happy family. It makes life pleasant and easy," John and Rosanne concurred.

How are you both involved with Westminster Woods?

"We are both involved in serving as the welcoming committee for Oaks and Homestead, Rosanne is in the chorus and we are both members of Friends of the Woods," said John and Rosanne.

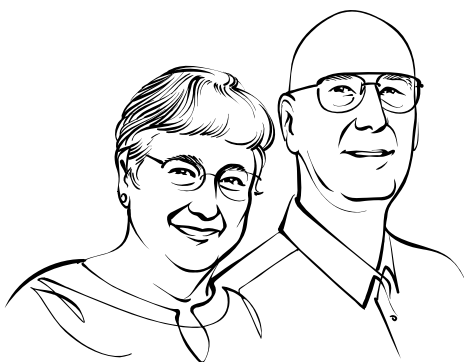
Why is philanthropy important to you?

"If you have gained anything, you have a responsibility to pay back. We have been fortunate and we want to give back," said John.



SUPPORT

Both Herb and Sharon Hibshman are very involved in the Kirkland Village Community. Hailing from the Lebanon County region, both have been instrumental in serving Kirkland Village's spiritual community. On more than one occasion, Herb has led worship at the community and for the last two years has been aiding in Chaplain transitions. Sharon has been in charge of the bulletin and serves as Secretary for the Spiritual Life Committee. Both Herb and Sharon also led quarterly memorial services.



Herb and Sharon Hibshman

What is your favorite thing or aspect about Kirkland Village?

"It didn't take us long to discover the many activities available. It seemed as if every time we walked by a room where something was happening, we were invited to join! So, we did, and we gradually choose interests that appealed to us," said Herb and Sharon.

What does PSL's mission mean to you and how does that relate to your philanthropic support?

"I am a retired licensed lay pastor, and after our first visit to the Sunday Service here, we felt very drawn to become a more permanent part of that group. We enjoyed meeting and greeting folks who attended, especially the residents who came by wheelchair," said Herb.

Why is philanthropy important to you?

"Volunteering our time and donating from our finances have always been part of our spiritual life. Seeing the way financial gifts are being used here at Kirkland encouraged us to seek out programs especially meaningful to us. We have chosen to support both general funds and specific programs. It is most rewarding to us to be aware of the benefits of these gifts. We see it as a way to build strength into our Community, for us and for future generations," said Herb and Sharon.



STRENGTHEN

Native to Lancaster County, Michael Oster recalls coming to the Long Home as a child when the local fair would take place. He marveled at its history and its mission to serve seniors with a limited income. The Long Home was built in 1905 to fulfill the legacy of Judge Long's estate to serve seniors with a limited income from the Lancaster area. Since then, the volunteer board of directors of the Long Home, together with Presbyterian Senior Living, with whom they have affiliated with since 2008, have fulfilled this vision, serving seniors in the region. Little did Michael know that years later, he would get the chance to preserve the Long Home's history and help fulfill its mission. Michael is the Director of Client Services of Paul Davis Restoration and has been a partner of Presbyterian Senior Living for five years and a member of the Board of the Long Home for a year-and-a-half.



Michael Oster

What does PSL's mission mean to you?

"I love the mission because it goes beyond the industry of simply housing seniors, we do so much more than that. We serve seniors in all levels of income and levels of care. From low income to high income – we are very accessible and do not turn people away, but rather work with them and meet them where they are at. PSL always goes above and beyond its mission," said Michael.

What would you say to someone looking to get involved with or be a partner to PSL?

"I cannot say enough great things about PSL. It's a great opportunity to help and we run a very well-organized organization for our size. There is a lot of compassionate people that run this organization and being a part of something larger than yourself and helping people makes it a lot easier to get up in the morning," said Michael.

Volunteers





Cathedral Village

COMMITMENT

Jennifer Shropshire has been very involved with Presbyterian Senior Living. Jennifer is a member of the Board of Trustees, Chair of the Programs and Services Committee, active member of the Resource Development Committee and Vice-Chair of the Cathedral Village Board. As the daughter of a former resident of Cathedral Village, Jennifer can attest to the exceptional care Presbyterian Senior Living provides to its residents.



Jennifer Shropshire

How did you become involved in PSL?

"I wanted to be a board member because CCRCs are so important to the families as well as the residents. I could sleep at night knowing that my mother was safe and being cared for by professionals. My mother wasn't a happy resident initially but about a month after moving there, she told us that we made the right decision for her," said Jennifer.

What does PSL's mission mean to you?

"PSL leads with a true desire to help seniors live well. It's intentional – to serve, not to capitalize on a group that so many others try to take advantage of," said Jennifer.

How did PSL enhance your mother's life?

"Mom initially had mild dementia and came to Cathedral Village for personal care. We wanted her to be close to family. We were very naïve about how things would unfold, but it was all about Mom. For the last seven years of her life, we spent quality time with her – she was my joy. I appreciated even more how special she was, her essence," said Jennifer.

What would you say to potential donors or people thinking about supporting PSL?

"I would encourage anyone thinking of becoming a board member or becoming involved in Presbyterian Senior Living to come with an open mind and a heart filled with compassion. Seniors have so much to offer – decades of stories and the wisdom that comes with age. Their essence really shines out. I enjoy spending time with them and am grateful to be able to support them," said Jennifer.



CARE

After spending many years as a Community Life staff member in Bristol Court of St. Andrew's Village, Linda continued her service as a volunteer in many capacities. Along with her husband, Robert, they spend countless hours helping with events such as Summerfest, Community for Christmas, and the annual Dove Release Memorial Event. In total, Linda has volunteered at St. Andrew's for over 20 years. Under her leadership, the Friends of the Village have provided over \$100,000 in contributions to help support the mission of PSL and St. Andrew's Village. Friends of the Village also started providing Christmas gifts to residents and she has been instrumental in growing the membership and sustaining the vibrancy of the Friends of the Village. Her service includes serving as Vice President from 2011 to 2015 and Hospitality Chair from 2009 to 2011. She plays piano for numerous events for residents including faith services and Christmas parties as well as coordinating book and bake sale fundraisers in support of residents.



Linda Lloyd

How did you first hear about PSL?

"St. Andrew's Village has been in Indiana for many years and has just been an important component of our community," said Linda.

What does PSL's mission mean to you?

"Enabling older persons to enjoy and live life to the fullest is important to me," said Linda.

Why did you choose to stay and volunteer after you retired from St. Andrew's?

"It was simply an opportunity to give back," said Linda.

What has been some of the work you accomplished as President of the Friends of the Village Auxiliary?

"Since we have a wonderful and very hard-working board of Friends of the Village, it has all been a team effort. We all enjoy giving back to the residents by using the money earned from projects to enhance the lives of the folks living there," said Linda.



CONNECT

As a resident and champion for quality programs at Cathedral Village, Sarah West has been an integral member of the community. Sarah is a regular teacher at the Cathedral Village College, a studios program that allows residents to participate in classes as well as teach. Sarah has also been instrumental in the annual Earth Day and Stewardship Community at Cathedral Village. For over 15 years, Sarah has tirelessly volunteered her time and talents to benefit the community and its residents.



Sarah West

What does PSL's mission mean to you?

"I agree with PSL's mission and appreciate all it is investing in our community," said Sarah.

Describe some of the volunteer work you are involved in at Cathedral Village?

"I am grateful for all the opportunities here at Cathedral Village to be an active contributor to our community and I find many ways to get involved over the 15 years I have been here. I have served as Treasurer and Secretary, as well as a building representative in our Residents' Association, and a computer tutor," said Sarah.

Describe the Cathedral Village College and your involvement?

"I currently serve on our Village College Committee and have given mini courses since 2005 on various aspects of science and history of our local Wissahickon Park. Some of these courses have been on orchids, trees, squirrels – and why they are loveable also new concepts in astronomy, history and geology of my favorite National Parks. I was a secondary level and college level science teacher and I enjoy making PowerPoint programs and sharing them with others," said Sarah.

Why is volunteering at Cathedral Village important to you?

"Volunteer participation builds connections to my peers and helps me contribute in positive ways to our community – plus it's good for the soul," said Sarah.

What are some of your favorite memories at Cathedral Village?

"Having dinner outside with friends on warm summer night. Growing raspberries in our field and making jam. Eating my homegrown tomatoes and giving away a lot more," said Sarah.

Where does your inspiration come from to continue to volunteer?

"It makes life worthwhile," said Sarah.

VOLUNTEER HOURS FOR 2019

Since our beginning, volunteers have played an integral role in the provision of services offered by Presbyterian Senior Living. Whether it is an off-duty staff member playing guitar for residents to enjoy live music during their dinner, elementary children reading to seniors, or a caring community member offering a hand to hold and an ear to listen to an ailing health center resident, volunteers provide those special touches that are part of what makes Presbyterian Senior Living such a special place for the residents.

Our volunteers are passionate about the valuable services they perform. They are dedicated to furthering the mission of Presbyterian Senior Living through their gifts of time and talent. It is our hope that through reaching out to others, they enhance their own lives as well.



Total Community Volunteer Hours from Communities

143,416

15

COMMUNITIES

VALUE OF
VOLUNTEER
HOURS

\$25.43/hr.

\$3,647,069

TOTAL VALUE OF
VOLUNTEER HOURS TO PSL

PARTNERSHIP OPTIONS

Cash

You can easily make a gift by check, credit card or cash. It's easy to make an immediate or recurring gift using our website, www.psl.org.

Bequests

It's easy to designate PSL as a partial beneficiary of your will or living trust. You can specify a fixed amount, a percentage of your estate, or the residual value after other gifts have been made. There are many options, talk to your attorney about this in more detail.

Appreciated Securities

Gifts of appreciated securities made directly from your account to PSL can help you save taxes on capital gains and get an immediate income tax deduction for the full value of the gift.

Charitable Gift Annuities (CGA)

In return for a gift of cash or appreciated securities in a CGA contract, PSL will pay you a fixed income for your life. You receive an immediate, partial income tax deduction and lifetime income, a portion of which may not be taxable.

Partners in Mission

Businesses can become a Partner in Mission by making a gift to a special event or a specific community. This group of major donors can make a single contribution that will benefit multiple needs throughout the organization.

IRA Beneficiary

IRA assets are taxable to you when you pass on. By naming PSL as a beneficiary of your IRA, you can substantially reduce the tax exposure to your estate and your heirs.

Life Insurance

There are many creative options in making a gift of life insurance to PSL. You can transfer ownership, name PSL as a beneficiary or gift the policy outright. There are several tax advantages in making this type of gift.

Matching Gifts

Many businesses will match employee gifts. Gifts from company retirees often also qualify for a match. Submit applicable forms to your employer to multiply the impact of your gift.

Steve Proctor Endowment for Resident Quality of Life

A gift in any form to this new endowment fund will help to ensure the quality of life for our residents in affordable living and in our small, personal care homes.

The IRA Qualified Charitable Distribution (QCD)

If you are over the age of 70.5 and have an IRA, you can save taxes every year by having your IRA custodian make a direct distribution from your IRA to PSL. As long as the amount of your gift is equal to or greater than the fully taxable amount of your required minimum distribution (RMD), you do not need to take that taxable income out of the IRA. Lowering your overall income this way can mean a big tax savings for you.



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