



Courage to Care



PRESBYTERIAN
SENIOR LIVING

Annual Report 2020

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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 promote wholeness of body, mind and spirit.

RESILIENT



James F. Bernardo,
Chief Executive Officer

When I think about the foundation of Presbyterian Senior Living that was laid over 93 years ago, it causes me to reflect on the many years of courageous action and faith that it took to develop and expand the services that PSL offers to older adults today. I'm grateful for the leaders that have come before me and the legacy of sound decision making that was forged through encountering many difficult times along the way. 2020 may possibly have been the most challenging year PSL faced in its long history, but I stand confident in knowing that overcoming hardship and struggle throughout the years prepared us well and has strengthened our resolve and commitment to continue to provide outstanding services for seniors. Despite the extraordinary circumstances of the past year, courage and resilience was showcased across PSL in many forms, from strategic decisions regarding pandemic preparedness and infection control made by our leadership, to the bravery and sacrifice that front-line staff and their families endured to show up every day to care for and keep residents safe.

Impressive resourcefulness was vital during this time from team members, residents, and families of PSL communities to collectively pull together and solve complex challenges. I'd like to highlight the use of technology to keep our residents connected to each other and to their families. From the very first day of health center and personal care visitor restrictions, PSL staff leveraged every resource available to set up a system of video visits with families. Staff from all departments and positions set up calls and kept residents in touch with their loved ones. Residents from Independent Living worked with staff to assure that all of their neighbors, especially the vulnerable ones, remained connected. One bright spot that emerged throughout the year was the kindness and generosity of staff, donors, family, friends, and local businesses. In a year when people could have turned inward, PSL donors and staff continued the tradition of reaching out to support the residents and programs of PSL that began years ago.

- We raised \$526K for the Caring Community Employee Hardship Fund, designed to support our caregivers during the pandemic when they were experiencing financial struggles as a result of the Coronavirus. Contributions to this fund came from residents, staff, board, family and friends of PSL.
- While the pandemic continued, the kindness and generosity of residents and friends continued. We were able to successfully continue fundraising for community enhancements, resident enrichment efforts, and for the provision of benevolent care to those in need thanks to the outpouring of support.
- Many local businesses donated much needed PPE to our communities early in the pandemic. Their generosity was overwhelming.

We have learned that we cannot deal with Coronavirus alone but we have to continue to work as a team to fight this virus. Challenges have united us and strengthened our dedication to each other, PSL, and those we serve. Difficult times have a way of altering our perspective and cause us to focus on the blessings that we have and to be attentive to the comprehensive well-being of residents and staff. While acknowledging the tremendous loss of life as a result of the pandemic, and recognizing our own internal losses throughout this past year, we are optimistic about the future. I believe that this chapter of PSL's history may be reflected on in years to come as a source of inspiration and a reminder of our blessings as we press on to continue to provide compassionate, vibrant and supportive communities and services to promote wholeness of body, mind and spirit.

Jim Bernardo

RESPONSIVE

Throughout the 90-year history of Presbyterian Senior Living, PSL has been on the forefront of innovation in response to the ever-changing needs and desires of the people we serve. From the humble beginnings of the original Parker House serving women of little means, to the development of the modern day Continuing Care Retirement Community and affordable senior housing, PSL has changed over time. Throughout these times challenges have come and gone, but none quite as challenging to the health and welfare of the people we serve as much as the Novel Coronavirus (COVID-19).

COVID-19 first impacted PSL in March of 2020 as cases began to be reported in the Philadelphia area. PSL leadership and staff had been preparing for this advent by seeing the devastating effects that the virus had already wreaked upon older adults across the globe and responded quickly, being the first organization in the Commonwealth of Pennsylvania to implement visitation restrictions and the universal use of PPE at Cathedral Village. As the virus began to spread across our service area, each of our communities soon followed suit. PSL continued to seek guidance from experts in the field of infection surveillance, control, and treatment of this devastating virus and adjusted approaches to cohorting and care to remain at the forefront of the latest and best methods to combat the virus. This decisive response to combatting COVID-19 helped to mitigate the spread and minimize the effects of any outbreaks.

In addition to being responsive to the people directly affected by the virus, PSL was among the first to engage in transparent communication to not only the people we serve, but also their families and the general public. Frequent and transparent communication, including the daily posting of COVID-19 positive cases on our website has been a hallmark of our response to COVID-19. PSL believed it was vital to maintain transparency so no one would ever wonder if one of our communities had been affected by the virus.

Thankfully in December of 2020, a vaccine was approved for emergency use and PSL was again among the first to submit data in order to obtain the vaccine for both residents and staff. Vaccination clinics were offered at each of our communities over the first few months of 2021 and more than 90% of residents have received the vaccine. Knowing not only the devastating physical affects of the virus but also the emotional toll of separation from family and friends that any positive cases amongst staff could create, PSL has chosen once again to be on the forefront of that response and has chosen to make the COVID-19 vaccine a condition of employment for its staff. This bold step will help to ensure both the physical safety and security of staff and residents and ensure that PSL's goal of Aspirational Aging will no longer be held hostage by this invisible enemy.



Dan Davis,
Chief Operating Officer







READY



Diane Burfeindt,
Senior Vice President of
Strategy and Innovation

"What vision of aging do you want for yourself?"

It's a question that most of us don't think about regularly. But this past year, with the reality of the pandemic around us, the PSL Board of Trustees began asking that question of themselves and those around them. "How has this pandemic changed the services we provide?" "What do people want to fulfill their own vision of aging?" "What have we learned and how will we use this to lay the groundwork for our future?"

This fresh reflection on personal and societal views of aging was the start of our work to "grow out of COVID" and to be a stronger organization as a result of working together through this most difficult period.

What started as an ordinary beginning to the strategic planning process in early March 2020, changed and evolved throughout the year as the realities of the pandemic emerged. The first step was engaging Trustees in individual conversations about the organization, the services we provide, the opportunities ahead of us and the challenges we are likely to face. These discussions were conducted at the beginning of the COVID-19 crisis, and by the conclusion of the initial 10-day interview timespan, most states had implemented stay-at-home orders and the beginning of now-familiar mitigation strategies nationwide. It was obvious at that time that the emerging pandemic would have lasting impact, albeit the depth of its effects yet unknown.

While this first step had been planned to be virtual, it had also been intended to supplement the in-person strategic planning retreat typically held in September. Like much of 2020, the circumstances of the pandemic caused us to approach processes and thinking in new and different ways and ultimately resulted in a 100% virtual process that produced amazing insights and direction for the organization.

Through a series of small group discussions, thought-provoking articles, and insightful presentations, the virtual strategic planning sessions were designed to invite a broad range of perspectives into a conversation to create our desired future. The revised "retreat" included four virtual sessions during September, October and November, utilizing the full range of video conferencing features to develop the same richness of conversation that would typically occur over the span of two days.



YEAR IN REVIEW

FINANCIAL REPORT



Dyan McAlister,
Chief Financial Officer

For the fiscal year ended December 31, 2020, operating revenues net of operating expenses, excluding earned entrance fees, depreciation and amortization, interest expense yielded a small margin of 2.1 percent. The ability to maintain this small margin in the midst of the pandemic was largely due to the agility of the PSL staff. The clinical teams along with the environmental departments worked to create red and yellow zones to contain the virus while maintaining high-quality service to those in our care. The constant tension in the number of beds needed in each zone, along with physical plant limitations caused occupancy to drop in our health centers. The finance department worked to obtain government funding to maximize the funds available to offset the high costs of testing and PPE. Funding was obtained from several different sources. In

March 2020, the Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law to combat the financial effects of COVID-19. The CARES Act on both the federal and state levels provided PSL with funds totaling \$13 million. PSL also filed for funding through the paycheck protection program for a total of \$11.7 million. Finally, the CARES Act allowed for Medicare Advanced payments to assist providers with cash flow during the pandemic. PSL requested and was given \$6.5 million in Medicare advanced payments. When interest rates hit all-time lows in March of 2020, the finance team worked to refinance several of the bank debt issues, bringing interest expense down by \$1 million for 2020.

The marketing team worked tirelessly to keep a strong tie with potential residents. Even though communities were closed for several months during the year due to restrictions related to the COVID pandemic, independent living occupancy, entrance fees received and interest in independent living units held strong. PSL completed 2020 with \$18.4 million in entrance fees. This is actually higher than 2019, where PSL had \$17.6 million in entrance fees.

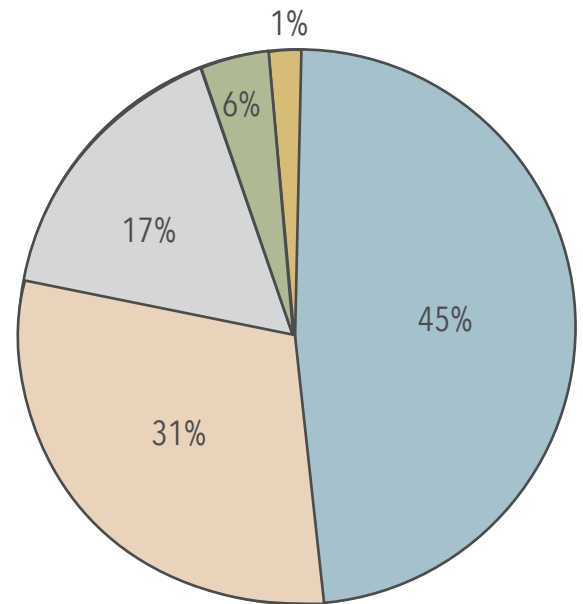
The COVID pandemic forced PSL to freeze expenses in some areas in order to obtain personal protective equipment (PPE) and other necessary pandemic related items. Operating expenses, excluding pandemic related costs in fiscal year ending December 31, 2020 were \$4 million lower than the prior year. Expenses related directly to fighting the pandemic and protecting staff and residents totaled \$16.8 million.

While PSL's net operating margin has been tested during the pandemic, all bond covenant ratios have been met and PSL staff continue to work to ensure its continued success. In December of 2020 when COVID hit PSL communities hard, all departments worked together to adjust the 2021 starting budget, knowing that revenue would not start where it was originally projected. As a part of the Consolidated Appropriations Act, 2021, stimulus package passed in December of 2020, the SBA opened a second round of Paycheck Protection Program funding. Glen Meadows Retirement Community and Cathedral Village met the requirements to file for a second round and the finance department completed and submitted applications on January 13, 2021 and January 19, 2021, respectively. The applications were approved and funded by the SBA on January 27, 2021 for \$1,169,009 and February 19, 2021 for \$2,000,000.

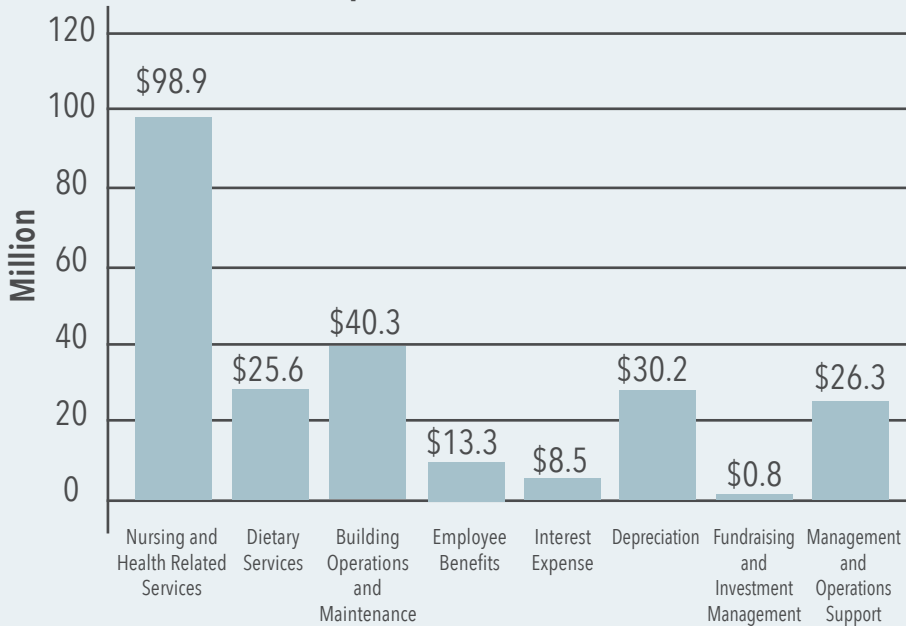
2020

Total Revenue \$232,606,693

- Skilled Nursing
- Personal Care/ Assisted Living
- IL Rental/CCRC
- Affordable Housing
- Philanthropy



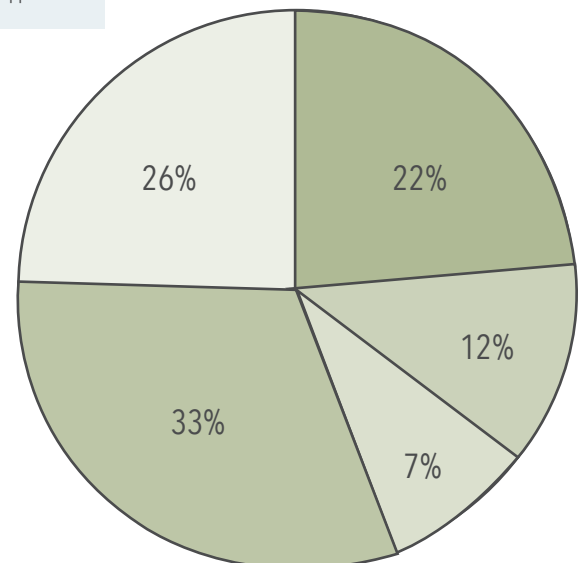
Total Expenses \$244 (Million)



YEAR IN REVIEW

Services Provided

- IL Market Rate Rental (376 Units)
- IL Entrance Fee (1,541 Units)
- Affordable Housing (1,100 Units)
- Nursing (1,134 Units)
- Personal Care/ Assisted Living (547 Units)





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 2020.

\$25,000 and Above

Anonymous (4)
BB&T Bank
Board of Pensions of the Presbyterian Church (U.S.A.)
CMMS
Cura Hospitality, Inc.
Mrs. Ann R. English
Estate of Evelyn M. Miller
Estate of Clifton A Ogburn
Oxford Presbyterian Church
Prelude Services
Presbytery of Huntingdon
Estate of Phyllis Whisler

\$10,000 to \$24,999

Ameriprise Financial
Anonymous (7)
Mrs. Romaine E. Aulenbach
Rosanne and John Bornholdt
Brechtbill & Helman
Cathedral Village Residents Association
Crystal Trust
Donnini-Rudolph Family Foundation
Estate of George C. Kelchner
The Robert Gunterberg Charitable Foundation
Lancaster County Community Foundation
Estate of Cicely A. Murray
PJ Dick - Trumbull - Lindy Paving
Paul Davis Restoration & Remodeling
Quincy Cares Auxiliary

Select Rehabilitation Inc.
UPMC Pinnacle
Westminster Village Allentown Auxiliary

\$5,000 to \$9,999

The Ackroyd Family Foundation, Inc.
MaryAnne and Joseph Adamczyk
Anonymous (4)
Bank of America
Ivin S. and Virginia D. Bear Fund
Jim and Theresa Bernardo
Norma P. Bloss
Charles F. Snyder Funeral Home & Crematory
Cozen O'Connor
CRELS Foundation
Mr. and Mrs. Thomas DiVittorio
E. K. McConkey & Co. Inc.
ELA Group, Inc.
Cindy Fox
Friends and Neighbors of Green Ridge Village
Gary K. Kohler and Anne S. Drennan
Donor Advised Fund
Kristin Hambleton
Mr. Benjamin S. Harris
Kirkland Village Craft Committee
Kiskiminetas Presbytery
Orrstown Bank
Patriot Federal Credit Union
The Presbyterian Church of Clearfield
Renaissance Charitable Foundation
Dick Schaphorst

William P. and Nancy Scott
T. Rowe Price
Unidine
Lee Wei
The Window Shoppe at Kirkland Village
John L. and C. Jeanette Witmer Charitable Trust
Wohlsen Construction Co.

\$1,000 to \$4,999

A1 Hardscape & Landscape Design, Inc.
Jeff and Libby Aiken
Mr. James C. Akerberg and Mr. Larry Simmons
Charles E. Alexander, M.D.
Anonymous (27)
Teri and Brooke Althouse
Mrs. Mona Reiser Armstrong
Arnett Carbis Toothman
Debbie Barefoot
Mr. David M. Bataille
Mr. Thomas Beaver III
Benchmark Construction Company, Inc.
Ms. Marilyn Berger
Maggie Bowley
Nicole Bowser
Emilie Bregy
Brockmeyer Floor Covering LLC
Ms. Nancy J. Bullivant
Diane Burfeindt
Ms. Mary S. Burton

Mr. and Mrs. Steven Butterbaugh
Charlie and Martha Carpenter
Clarke and Ardis Chapman
Charity Golf International
Mr. and Mrs. Joel L. Chinitz
William Cobb
Mr. and Mrs. Thomas Conlon
Ms. Sara L. Contreras
Corl Communications, Inc.
Dan L. Davis
Ms. Nancy L. Deringer
Direct Supply Health Care Equipment
Anne Drennan
Mr. Alexander P. Dyer
Encompass Health Corp
Mr. William C. Erickson
ExxonMobil Foundation
F&M Trust
Ann Fedorchak and Brennan Haselton
Mr. and Mrs. Robert A. Finch
First Presbyterian Church Allentown
First Presbyterian Church
of Philipsburg
Mr. and Mrs. Joseph S. Foster
Frank B. Leidig Trust
Karl Fritton
Charles Gergits
Gettysburg Presbyterian Church
George and Nancy Glen
Glen Meadows Residents Association
Terry and Molly Goldstein
Graystone Presbyterian Church
Grant Greapentrog
Green Ridge Village Employees
Ms. Delia M. Gross
Rev. and Mrs. Maynard Grunstra
Mr. and Mrs. Michael Harter

Mrs. Sharon P. Haverstock
Ms. Patricia W. Heverly
Malynda Hivner
Bob and Jean Homell
ITP of USA, Inc.
Joppa Road Pharmacy
Deborah Kennedy
Kennedy, PC Law Offices
John and Sally Killian
Kirkland Village Employees
Daniel Krieger
Hope Lambert
Debra Larkin
Mr. Howard Livingston
Mary Lo
Ms. Anne Lusk
Charlene A. McCartney
John McCutcheon
McKonly & Asbury, LLP
William McMorran
McNees Wallace & Nurick, LLC
The Medicine Shoppe
Mr. and Mrs. Phil Miller
Monarch Risk Management, LP
Mr. and Mrs. David Morse
Mrs. Marjorie S. Mosher
Edward W. S. Neff
Mr. John Olkowski
Mr. Thomas C. Paisley, Jr.
William and Carol Parham
Parkland Nurseries, LLC
Brian Parks
Guy and Debra Patton
The Stuart and Beth Paxton
Family Fund
Phoenix Contract, Inc.
Pioneer Network In Culture Change

Mary Ann Poling
Ms. Deborah E. Prince
Mr. and Mrs. Stephen E. Proctor
Fran Quarles
Quincy Village Employees
Quincy Village Resident Council
Ritchey, Ritchey & Koontz
Mr. and Mrs. Don Roark
Estate of Catherine E. Roberts
Samantha Roos-Meiser
Mr. and Mrs. Steve Rotay
Rothschild Doyno Collaborative
Mr. and Mrs. James K. Russell
Ms. Barbara A. Ruth
The Shafer Family Charitable
Trust Foundation
Ms. Gail Sagner
Mrs. Esther Shane
Ms. Jessica Sharer
Richard Shay
Ardis and Jim Shea
Ernie Simmons
David and Becky Sinkler
Mrs. Evelyn L. Smith
St. Andrew's Village Employees
Dr. and Mrs. John T. Stevens
Stifel
Susquehanna Conference UMC
TD Ameritrade
Estate of George Tjiattas, Ph.D.
Two Dudes Painting Company
Ultimate Software
United Way of the Greater
Lehigh Valley
Vanguard Charitable
Endowment Program
Mr. John J. Voda

Mr. and Mrs. Peter N. Walsh
Ware Presbyterian Village Auxiliary
Gen Wesselmann
Mrs. Babbette Williams
Mrs. Audrey Youmans
Edmund and Shelley Young

\$500 to \$999

Mrs. Gerda H. Alexander
Anonymous (32)
ARC Federal Credit Union
Sue and Donny Barthalow
Mr. and Mrs. Allen Bartlett
Mrs. Joan M. Bechtel
Benchmark Therapies
Ms. Bonnie K. Besecker
Mr. David Birnbaum
Don and Del Bortz
Mr. and Mrs. Robert W. Boyd
Mrs. Madeleine A. Brown
Lamar and Janice Burd
Cathedral Village Employees
Lisa Cirignano
James Cochran
Charley Combs
Dr. Robert Conter
Steve Conway
Ms. Jean E. Craig
Melissa Crawl
Charlie Day
DeRo Construction
Diversified Contractors
Dr. Hugh J. Dougherty
Ms. Lucille Drake
Mr. and Mrs. Joseph English
Mr. and Mrs. Gary A. Evans
Faith Presbyterian Church Emmaus

Faith Presbyterian Church Emmaus
Women of Faith
Mr. and Mrs. John Fagnoli
Farmers Insurance
Mindy Fetherman
Mrs. Joyce E. Fetterhoff
Mr. and Mrs. Ralph Fischer
Mr. and Mrs. David P. Fryer
Mr. and Mrs. Stephen Goldberg
Bruce Groft
Mr. Allan M. Hasbrouck
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Herr Foods, Inc.
Estate of Ethel E. Hockenbroch
Hollidaysburg Friends of the Village
Auxiliary
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Mrs. Beatrice H. Mautino
Mr. and Mrs. David McAlister
Mrs. Gail J. McKenna
Paul McNally
Meyer Design, Inc
Lou Michelin
Elmer and Lois Miller

Mildred Mondovich
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Ms. Susan W. Morse
Estate of Faye Murray
Ms. Anita Myette
Patricia O'Kicki
Mrs. Jean Orton
Mr. and Mrs. Robert Osborne
Donna Peragallo
Ms. Lori Petersohn
Mr. and Mrs. Donald F. Peterson
Mr. Carl Philipp
Presbytery of Northumberland
Mr. and Mrs. Thomas Price
Mr. Charles Reed
Carol Reidenbach
ReliAvail IT Company
Roberta Robinson
Alice Saylor
Mr. Robert D. Schenkel Jr.
Jeremy B. Schrader
Gi Secreto
Mrs. Joanne Shaller
Mrs. Fredrica Smith
Spiezele Architectural Group
State Farm Insurance
Daniel Stewart
Miss Sara K. Stewart
Robyn I. Stone
Zackary Stringer
Stumpo Construction Inc.
Randall Sweet
Tom and Meredith Thomas
Scott Townsley
Mr. and Mrs. Keith Van Horn
Tonny Verwijs
Ms. Ellen V. P. Wells

Ms. Sarah P. West
Westminster Woods Employees
John and Susan Weston
Anna Mae Williams
Ms. Clarendinia Willis
Windy Hill Employees
Wise Choice Construction Co.
Ms. Mary K. Worrel
Mr. and Mrs. Travis Young
Young, Oakes, Brown & Company
Mr. and Mrs. David O. Zook
Mr. Dominick A. Zurlo

\$100 to \$499

Abington Family Eyecare
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Ms. Cynthia Adams
Stephanie Adams
Mr. and Mrs. John Ake
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Mr. Robert C. Allen Sr.
Ms. Lisa Amortegui
Mr. Emanuel P. Anderson
Margaret Andrews
Mrs. Nettie A. Arm
Ms. Christine Arrowood
Mr. Kenneth Atwell
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Freda Barry
Mr. and Mrs. John Bartko
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Ms. Janet M. Blakey
Alita Blanc
Mr. Joseph Blanc
Suzanne Blanc
Ms. Katherine Bleinberger
Mike and Irma Blum
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Mary Bongiorno
Judy Borie
Tim and Joyce Bowersox
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Mr. and Mrs. Robert W. Brown
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Margaret Butterworth
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Susan Caldart Family
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Col. George H. Chabbott Ret.
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Ms. Elizabeth E. Cherry
Ms. Lori Chinitz
Rev. Dr. Lawrence R. Chottiner
Mary Chrisley
Christ United Methodist Church
Waynesboro
The Clark Associates Charitable
Foundation
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Ms. Barbara Clark
Mrs. Patti L. Clinite
Mrs. Wendy Clouse
Mr. Brian Clouser
Ms. Helen Comins
Ms. Laurie Conrad
Ms. Andria Corrigan
Dr. William K. Cowden and
Dr. Jane S. Cowden
Mr. and Mrs. Robert L. Craig
Mr. and Mrs. James B. Crawford Jr.
Creative Kids Education Center, LLC

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Mr. and Mrs. Fred Crotchfelt, III
Mr. and Mrs. Edward B. Crowell
Mef Crowther
Mr. Drew Cruse
Ms. Brandi Cunningham
Lois R. Curran
Mrs. Dorothy J. Dale
Ms. Eleanor J. Daub
Mr. William J. Daub III
Dr. Barbara W. Davis
Ms. Jeanine Davis
Mr. and Mrs. John Davitt
Rev. Dr. Julia S. Dawson
Ms. Michelle Day
Mr. and Mrs. Ralph E. Daywalt
Fred and Joan DeAntonis
Ms. Judith DeBoer
Ms. Carol A. Deguisseppi
Mr. Emil J. DeMicco Jr.
Doris Demuth
Ms. Linda A. Derman
Mr. and Mrs. Thomas Desmond
Ms. Norma Dexter
Ms. Jane Diamond
Mr. John Diamonte
Chuck Dombrowski
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Mr. David G. Ehgartner
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Cynthia and Jim Eiseman
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Edith English

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Kenneth Eshelman
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Richard Fernandez
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Ms. Nancy Fineberg
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Pres. Women
First Presbyterian Church of Easton
First United Methodist Church
of Mercersburg
First United Methodist Greencastle
Church Women
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Michaela Fisher
Ms. Sharon Fitzpatrick
Ms. Melinda Fleck
Ms. Sherry Flick
Edward A. Flowers
Amanda Folmar
Mr. Pete Fontana
Karen Ford
James Forshey
Ms. Eva T. Frank
Teedie Frankenbach
Mrs. Katherine A. Franklin
Ms. Susan Fraser

Dallese Frasier
Ms. Kathryn Freese
Ms. Louise E. French
Friends of the Woods Auxiliary
J. Richard Fruth
Diane Fry
Mr. Donald Fry
Maggie Funderburg
Mr. and Mrs. Mitsuo Furukawa
Ms. Lynn Gajewski
Brad Gallup
Garden Club of Philadelphia
Mr. Chris Gatesman
Mr. Roy Geesey
Ms. Elizabeth H. Gemmill
Genny Go
Judy Gerber
Mrs. Carol C. Gibling
Mr. and Mrs. Robert Gibson
Mr. and Mrs. Daniel P. Gill
Mr. and Mrs. Stephen F. Ginter
Glen Meadows Chapel Committee
Joan L. Glover
Mr. and Mrs. James L. Gooch
Mr. and Mrs. J. Todd Good
Ms. Linda G. Goodman
Mr. and Mrs. Steve R. Gordy
Jeffrey C. Goss Esq.
Mr. and Mrs. Paul J. Gouldy
Ms. Katelynn Graham
Ms. Yolanda Green
Nona Gregory
Tara Gregory
Mrs. Georgia E. Grogan
Ms. Heidi Groner
Ms. Joan S. Groner
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Rosemarie Guntzel
Sandra L. Gustafson
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Ms. Jenna Haas
Mr. and Mrs. Joseph L. Hall
Mr. Steven K. Halstead
Mr. Wayne Hammond
Mrs. Virginia Hannibal
Howard and Rebecca Hansel
Mrs. Kay Hardie
Rev. and Mrs. Wendell Harford
Harold M. Zimmerman & Son
Funeral Home
Mrs. Gail Harp
Ms. Irene E. Harvey
Mr. and Mrs. John B. Hatch
Mrs. Sarah Heckscher
Mr. and Mrs. Henry Hedden
Charles and Sharon Heidecker
Ms. Isabella B. Heller
Mrs. Jacqueline G. Henicle
Paul and Bettye Hensley
Ms. Pauline Herbert
Bill and Ann Herche
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Ms. Alice Hershberger
Ms. Jeanne C. Hertig
Mr. H. Lee Hess
Mr. and Mrs. William S. Hetherington
Mr. and Mrs. William Heverly
Ms. Lucille Hillman
Ms. Cynthia Hinkle
Gail and Lorraine Hinton
Marcie Hippensteel
Ms. Rebecca Hitchens
Susan Hitchings
Catherine A. Hoffman

Mr. J. Russell Hoke II
Ms. Victoria Holcombe
Mr. and Mrs. Allan L. Holland
Ms. Elizabeth Hollister
Mr. and Mrs. Michael R. Homan
Clifford Hood
Mrs. Pauline Hopper
Mr. and Mrs. James P. Horan Jr.
Mr. and Mrs. Anthony J. Horvath
Mr. and Mrs. Dave Horvath
Ms. Betty Houck
Mr. Jeffrey Hough
Mr. and Mrs. Donald W. Hughes
Ms. Allison B. Hundley
Mrs. Roberta L. Hurley
Ms. Lynn Hutcheson
Mrs. Barbara Iobst
Ms. Suzanne L. Irvine
Ms. Margaret Louise Irwin
Reverend Justin Isbister
John Iverson
Ms. Kim Jackson
Joseph Jacobs
Mrs. Marilyn Jarrell
Karl and Candy Jens
Elizabeth Jensen
Mrs. Brenda J. Johnson
Ms. Catherine E. Johnson
Judith M. Johnson
MaryBeth Johnson
Ms. Michelle Johnson
Johnston Charitable Fund
Mr. and Mrs. Richard G. Jones
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PARTNERS IN MISSION DONORS

The Presbyterian Senior Living Partners in Mission program was established to benefit organizational and local fund raising endeavors. Partners in Mission donors support residents of PSL communities throughout the system, expand PSL's mission of caring for residents as they exhaust their resources, and assist communities within PSL in furthering their philanthropic mission via events, corporate support and vendor support.

Platinum

Benchmark Construction, Inc.
Cura Hospitality, Inc.
Prelude Services

Gold

P.J. Dick - Trumbull - Lindy
Paul Davis Restoration & Remodeling

Silver

365 Hospice
Brechtbill & Helman
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The Robert Gunterberg Charitable Foundation
Patriot Federal Credit Union
Select Rehabilitation Inc.
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Bank of America
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E. K. McConkey & Co. Inc.
F&M Trust
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Orrstown Bank
Rhodes Development Group
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Special Thanks

8th Ward Beneficial Association
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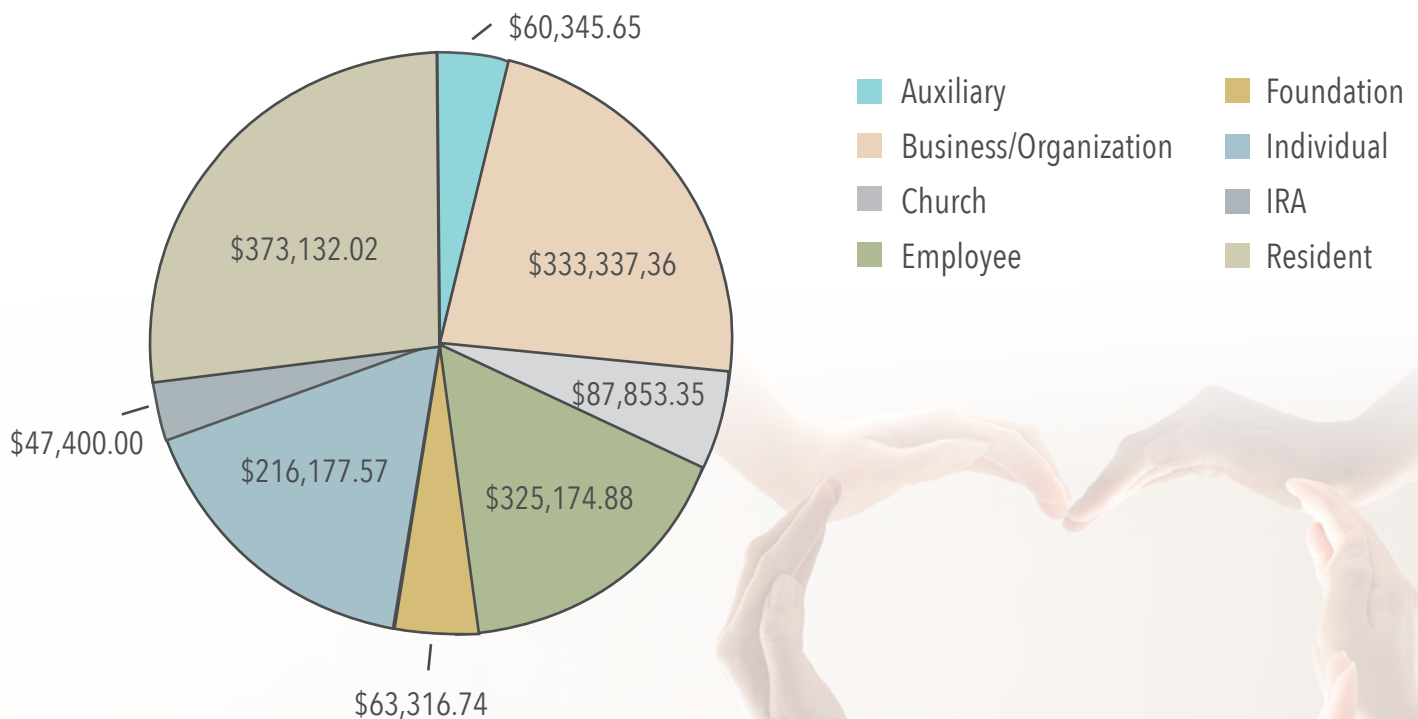
Meyer Design, Inc
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DONATIONS 2020

TOTAL CONTRIBUTIONS BY DONOR TYPE

DONOR TYPE	2020
Auxiliary	\$60,345.65
Business/Organization	\$333,337.36
Church	\$87,853.35
Employee	\$325,174.88
Foundation	\$63,316.74
Individual	\$216,177.57
IRA	\$47,400.00
Resident	\$373,132.02
Total	\$1,506,737.57



OPPORTUNITIES TO SUPPORT

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 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.

A SPOTLIGHT OF COMMITMENT



BILL & SUSAN SCOTT

Bill and Susan Scott share not only a marriage, but almost 50 years of combined service to Presbyterian Senior Living (PSL). A majority of both Bill's and Susan's personal and professional life reflects their commitment and connection to quality care for seniors.

Bill practiced law for 35 years, working on bond issues for retirement communities, nursing homes, hospitals, and has served on the board of Cathedral Village since 1998. Bill was able to lend his experience in law and finance in Cathedral Village's affiliation with PSL in 2015. After which, he was asked to join the PSL Board of Trustees. When he joined PSL's Board, he met Susan who was then also a board member, and the two were married in July 2019. Bill no longer serves on PSL's Board but continues to serve on its Finance and Audit Committees, as well as the board of Cathedral Village. "It makes me feel good to be a part of this organization because of the experience I had in my career. I feel like I not only have something to contribute, but I am contributing to an organization that is a top-quality provider for seniors," said Bill.

Susan has never strayed far away from her commitment to serving seniors. By profession, Susan had a 42-year career in nursing – specializing in home healthcare and quality assurance.

Susan was first introduced to PSL through her job's affiliation with Glen Meadows Retirement Community. Her

experience and expertise were put to good use throughout her 12 years of service as a member of PSL's Board of Trustees. She has remained active, contributing her talents to PSL's Program and Services Committee and Resource Development Committee. Susan also serves on the board of Cathedral Village with her husband and is on the board of Presbyterian Homes in the Presbytery of Huntington (PHPH). "When I look at PSL's mission, it's very clear that every senior is treated as a whole individual. PSL is not only trying to optimize the opportunities seniors have, but is also looking at their individual wellness, healthcare and needs – why wouldn't I want to be a part of an organization with a mission like that?" said Susan.

Reflecting on 2020, both Bill and Susan agreed that when the COVID-19 pandemic hit, PSL took quick action to prioritize the safety and security of residents and staff. "The number of things senior staff have done to respond to this crisis and create an actionable plan just amazes me," said Bill. "PSL was one of the first to lockdown – even before the guidance from the Department of Health recommended to do so. We admire the preventative steps taken by senior leadership and believe PSL adapted to the circumstances incredibly well."

"COVID-19 has taught us how to adapt to something that is not expected. PSL has done it effectively, efficiently, and with grace," said Susan.

A SPOTLIGHT OF PARTNERSHIP



BOBBY BRANDT III, BENCHMARK CONSTRUCTION

Presbyterian Senior Living's collaboration with Benchmark Construction over the years has been a key part of our growth and expansion, enhanced by quality building practices and innovation. Founded in 1985, Benchmark Construction has created award winning solutions that serve the unique needs of senior living communities.

"Presbyterian Senior Living's mission of providing compassionate and supportive communities is one that resonates deeply with me," said President and CEO, Bobby Brandt III. "Our motivation comes from helping our customers solve problems while partnering with them to find modern solutions."

Bobby took over as President and CEO in the fall of 2020 and has formed a strong relationship with the Executive Leadership at PSL. "Benchmark Construction is always looking to cultivate meaningful partnerships and is thankful to have such an authentic relationship with PSL. President, Jim Bernardo, continues to lead by example through his charitable servant leadership. The entire PSL team is focused, enthusiastic and great to work with."

Benchmark Construction has been a faithful part of PSL's donor landscape for more than 20 years and is committed to the Partners in Mission program. Partners in Mission support residents of PSL throughout all the communities and has helped expand PSL's mission of providing

ongoing care and accommodations for residents if they exhaust their resources.

"Benchmark Construction and their leadership is the gold standard of what Partners in Mission support. They promote a strong belief in PSL's mission and support residents at various levels of care. The philanthropic support of Benchmark Construction is impactful and sincere," said Director of Partners in Mission and Affordable Housing, Tom Koehle.

Although 2020 was a year of many challenges, we have not postponed plans to expand and strengthen key partnerships in order to providing high-quality residential and care services for seniors across a wide spectrum of affordability.

"South Central Pennsylvania is one of the largest growing populations of retiring seniors. This past year has been more than challenging than we could have ever imagined, and we are looking forward to starting a new chapter by continuing to build on what we have learned so that we can create better communities that serve seniors well. Partnering with Presbyterian Senior Living allows us the opportunity to deliver these high-quality services," said President and CEO, Bobby Brandt III.

A SPOTLIGHT OF SUPPORT



FRANCES QUARLES

Frances Quarles lives life to the fullest and seemingly has never slowed down. Being 97 years young, Frances has travelled to all 50 states, visited 49 countries and has made Green Ridge Village, in Newville, PA her home for close to 24 years.

The pursuit of adventure and discovery became a passion that Frances and her entire family embraced. Frances studied chemistry and received her master's degree from Penn State University in 1945. Frances and her husband, David, raised two children, and lived in the State College, PA area until David's job with Eastman Kodak Photography brought them to Rochester, New York. Her son studied astronomy/astrophysics and her daughter received her doctorate in nursing. David was an avid solar eclipse enthusiast and often would travel across the world with Frances in pursuit to see the rare phenomenon that can only be seen two to four times a year worldwide. Both have travelled to Australia, New Zealand and India to just name a few highlights from their adventures.

After her husband passed away, Frances had a decision to make, "I said to myself, I only have two choices to make – I can either sit here by myself on the couch or I could keep travelling and enjoy the world." Frances chose the latter and continued her adventures on her own. Reflecting on that time, Frances said that Costa Rica was probably her favorite country she had visited.

Frances made a decision to move to Green Ridge Village to escape the harsh winters of upstate New York and to be closer to family. She immediately fell in love with the campus and found love as well. She met her second husband, Palmer at Green Ridge Village and was married to him for 10 years until he passed away.

"The friendships developed here have been great. Everyone at Green Ridge Village has always been so close to one another and there is never a dull moment," said Frances. "I really enjoy the walking trails and birding – there are so many activities on campus to do and ways to help out and volunteer." Since moving to Green Ridge Village, Frances has been a dedicated and consistent donor and generously volunteers her time to serve on the resident council and building and grounds committee.

Reflecting on 2020, Frances noted the drastic changes that the community made to keep residents safe. "When the pandemic hit, we had to take extra precautions. The staff especially have done an excellent job and has had great communication with the residents," said Frances.

"I think the residents here are especially grateful for the many ways the community has provided for our needs. We are very much looking forward to seeing each other once again and getting back to sense of normalcy," said Frances. "I really applaud the sacrifices the staff has made to keep us safe and secure."

A SPOTLIGHT OF SERVICE



In a typical year, Presbyterian Senior Living (PSL) welcomes hundreds of volunteers across all communities to serve residents, provide enriching opportunities and enhance emotional connections. When the COVID-19 pandemic hit in 2020, volunteerism was anything but typical.

To enhance safety precautions, PSL had to shut its doors to our network of volunteers. In 2019, PSL logged more than 143,000 hours of volunteer time to residents across all communities. Despite in-person volunteering being prohibited, volunteers in coordination with families and supportive communities had to get creative. Donations of food, flowers, treats and even community parades were just some of the examples of kindness shown to residents.

PSL also launched, Project Sunshine in March of 2020 that encouraged the public to send letters and artwork to residents to brighten their day. PSL also rapidly adapted its technology and coordinated more than 10,000 virtual visits from April to December of 2020 to keep residents in touch with their families and loved ones.

Inside the communities, it was often residents and staff supporting one another to combat isolation and COVID fatigue. "Residents were supporting other residents and the Resident Outreach Group was created to share best practices of supporting one another," said Senior Corporate Director of Purposeful Living, Alicia Fenstermacher. "This led to



support groups, deeper friendships and more connections than ever before."

"Neighbors were helping neighbors when family was not allowed to visit. The administrative and service staff were exceptionally thoughtful of the residents – going far above and beyond required duties," said Carolyn Toth, a resident at Presbyterian Village at Hollidaysburg.

Across PSL, each community established its own support system to ensure residents were being cared for with meaningful connections and enriching experiences.

A SPOTLIGHT OF SERVICE

Cathedral Village set up a weekly virtual book club meeting. Quincy Village made arrangements with local florists to deliver flowers to brighten residential living spaces. Ware Presbyterian Village reported having socially distant happy hours for neighbors to connect virtually and hosted monthly birthday celebrations. These are just some of the many examples of community staff and residents stepping up to help one another.

"We couldn't ask for a better community and staff here. We are so fortunate to be here – not only during the pandemic, but all the time. Where else would there be a parade of decorated golf carts playing ice cream truck music and bringing us ice cream delivered by our Executive Director and staff?" said George and Geoffrey Livingston, both residents of Green Ridge Village.

"Volunteers have delighted our days with many surprises. The outpouring of support from residents, families, team members and greater communities touches us and causes us to pause. We are blessed to have their support," said Alicia Fenstermacher.

*Thank you to the residents,
staff and families!*





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 1-888-530-6329.



**PRESBYTERIAN
SENIOR LIVING**

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As a faith-based organization, Presbyterian Senior Living is founded on the belief that every human being is of infinite worth as a unique creation of God. Based on this premise, Presbyterian Senior Living is committed to fully embracing the diversity of all persons served, so that together, we can foster a culture of inclusion in an environment free of all forms of discrimination where all people are treated with dignity and respect. Our goal is to cultivate awareness and understanding of personal differences and biases so that an environment of understanding, acceptance, respect and support is established.

