



Forward Together

Annual Report 2021



PRESBYTERIAN
SENIOR LIVING

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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 to promote wholeness of body, mind and spirit.



James F. Bernardo
President/CEO

Mutual Respect

In speaking to one of our very generous resident donors about why he has supported PSL through the years, his answer surprised me, "I do it out of respect for the people PSL serves because PSL shows great respect for us regardless of what life brings us." Mutual respect is a cornerstone of PSL's Values and shapes our behavior as an organization.

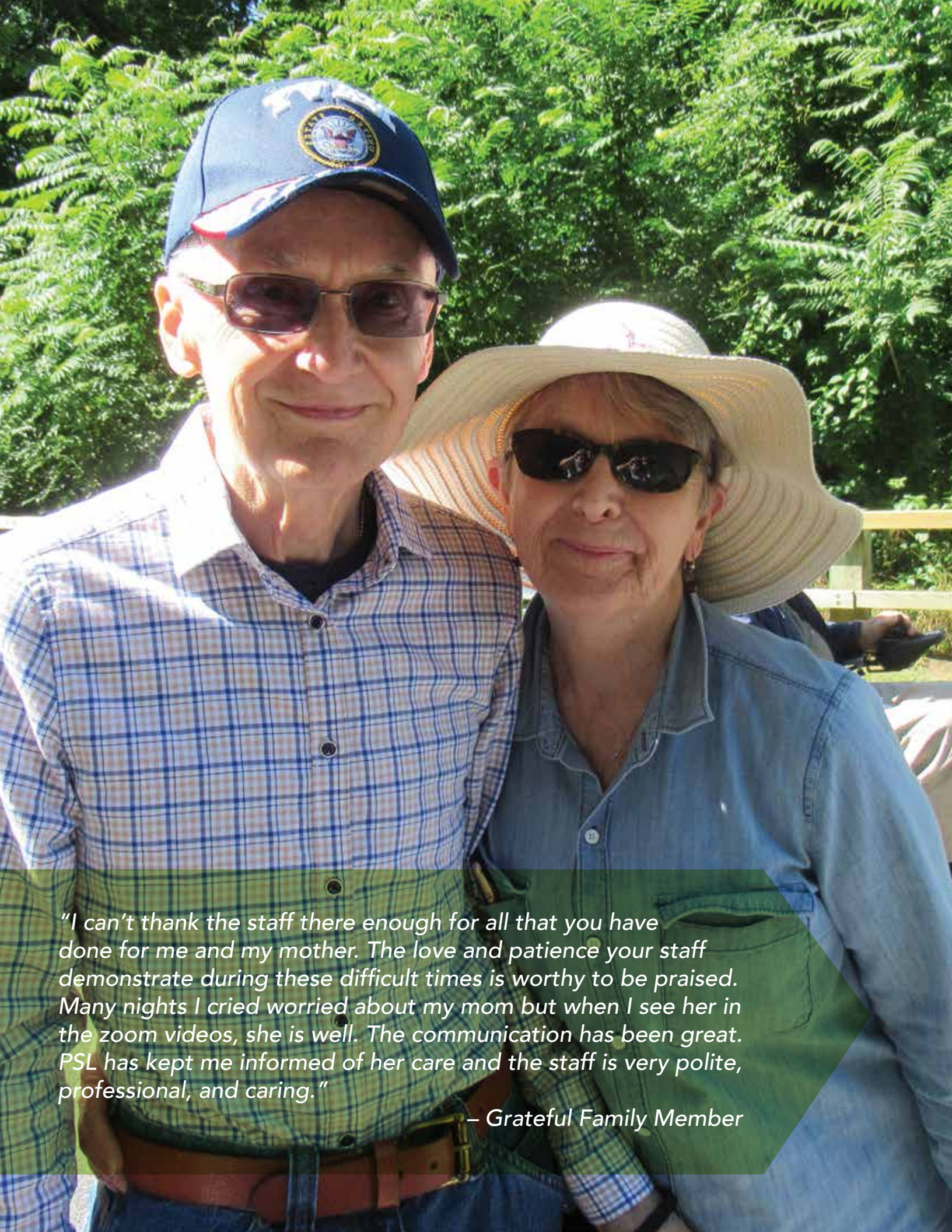
As I look at my final year at PSL, I am so very grateful that I have been encouraged by previous generations of PSL leaders to listen to the voices of who we serve, of our exemplary staff and those who have given PSL the gifts of their time, talent and treasure. I have learned that it is through listening that I, as well as many other leaders, have grown. I do believe that our commitment to mutual respect has helped the organization thrive and grow.

This past year, mutual respect has been key for a supportive workplace especially through the adaptations made to keep staff and residents safe. Mutual respect led us to implement vaccine requirements earlier than most organizations in 2021. Mutual respect has driven the transformation starting with increased engagement with our residents and staff.

So much of what we have accomplished, and will continue to accomplish, is done through building strong relationships with donors and by embracing mutual respect.

The spirit of generosity and mutual respect go hand in hand.





"I can't thank the staff there enough for all that you have done for me and my mother. The love and patience your staff demonstrate during these difficult times is worthy to be praised. Many nights I cried worried about my mom but when I see her in the zoom videos, she is well. The communication has been great. PSL has kept me informed of her care and the staff is very polite, professional, and caring."

— Grateful Family Member



Dan Davis
Senior Vice President,
Chief Operating
Officer

Connectedness

These past two years have proven to be some of the most challenging times to not only start but also maintain personal relationships. The inability to be physically present and the need to remain socially distanced coupled with the inability to see facial expressions have created significant communication and subsequent relationship issues. Many studies on the effects of the Pandemic have pointed to increased family conflict and decreased communication. Remarkably in a study conducted by Dr. Gabriela Misca, a Senior Lecturer in Psychology at the University of Worcester whose research portfolio aims to advance our understanding of complex and/or adverse family dynamics and transitions across the lifespan, noted a remarkable finding in that 36% of couples during the lockdown periods of Covid-19 felt that their family was closer than ever. The research noted that these findings point to the underlying resilience in family relationships - the so-called 'ordinary magic' - which enables couples to thrive and bring each other closer despite facing adversity. Dr. Misca commented: "A narrow focus on what has been bad about the pandemic and its scars on our families and relationships will miss the opportunities that this crisis has inadvertently given us, such as the opportunity to change our ways of relating to each other that have been taken for granted; and the opportunity to find better and more sensitive ways to support each other in the future." Dr. Misca continued "it is important to find a moment to stop, reflect and search for the 'ordinary magic' of resilience in what undoubtedly has been an extraordinary time for individuals, couples, parents, families and society."

Taking the above to heart, it is no wonder that 'Connectedness' has become a core value for Presbyterian Senior Living and one our staff and residents have clearly demonstrated in new and exciting ways this past year. PSL, along with our partner BrightLife Solutions, with the support of the families of residents in our Health Center, Personal Care and Assisted Living settings, leveraged the power of our existing virtual presence software to be among the first providers to offer virtual connections for residents with their families and friends. The use of artificial intelligence to ease the burden of scheduling and ultimately connecting loved ones helped to ease the fear and anxiety of not being able to be physically present.

Other technological advancements such as Connected Living, an integrated communication and engagement platform for residents and WeCare Connect, a multi-channel resident satisfaction tool, have greatly improved the opportunities for residents, families, and staff to communicate. These multiple avenues for engagement have allowed PSL to begin to capture more information from more people providing the opportunity to better 'Connect' and serve the people that call a Presbyterian Senior Living community home.



Creative Curiosity affords us the opportunity to consider a fresh approach to the future of PSL and view it through a different lens. The freedom to rid ourselves of the old adage "this is the way we've always done it" and challenge our path ahead.



Kristin Hambleton
Vice President,
Sales & Marketing

Creative Curiosity

As we examine our organizational values and how we weave them into the fabric of our culture, one in particular provides us with an incredible opportunity to be more than who we are today. It's a value that speaks to individual, team and organizational contributions and efforts. Creative Curiosity. It has been defined as follows: "Discover what's possible. Be leaders in our changing world. Create a better way."

Creative Curiosity affords us the opportunity to consider a fresh approach to the future of PSL and view it through a different lens. The freedom to rid ourselves of the old adage "this is the way we've always done it" and challenge our path ahead. It honors the contributions of each team member regardless of position, title, or length of service. Creative Curiosity is liberating. It gives us permission to be nimble, examine different ideas, and embrace new ways of thinking.

2021 was a great year to begin the work of introducing our new values. Despite barriers caused by the pandemic, we were able to creatively approach operations differently than what we would have in the past. Although we operate as a cohesive system from a corporate perspective, it allowed individuality at the local community and across the organization to implement creative solutions in a way that worked for each PSL location while staying within regulatory parameters.

We have also adapted to the changing ways consumers engage with aging services. The marketing team was agile in pivoting to enhance online customer engagement. The shift in the online experience has been coming slowly for years and then suddenly at the peak of the pandemic. We had to make important changes to the way we communicate with prospective residents and their families. Sales teams at the community needed to change sales tactics. Now with the prospect wanting to learn more at a safe distance, we needed to adapt.

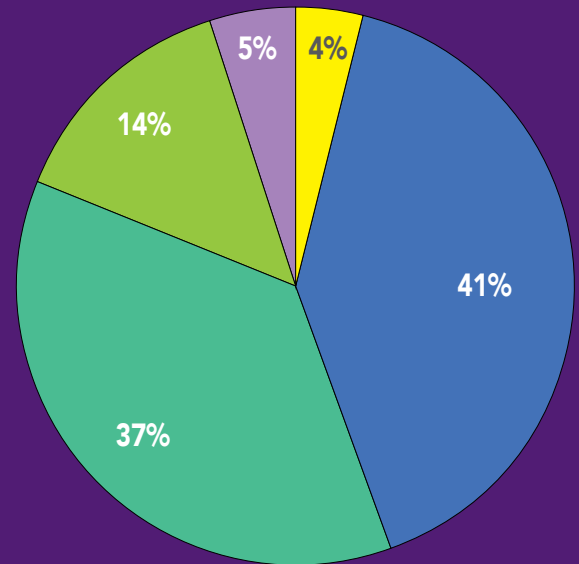
As a result, we adopted One Day video messaging for senior living. This technology enhances the customer experience through personalized video messages. The sales counselor can use their cell phone to take a personal video of themselves, record a tour of a specific apartment a person may be interested in or create videos to showcase an entire campus.

A Culture and Values Workgroup was also formed in 2021. Staff participation from all areas of our organization collaborate together in this workgroup in order to ensure each community, location, and department at PSL is represented. The goal of the group is to ensure that the PSL values become part of the fabric of our organization. When it does, regardless of what PSL community or person you come in contact with, you will feel like you belong. You will feel valued as an individual. You will feel welcomed. This is all made possible through embracing creative curiosity.

Financials
Year in Review
2021

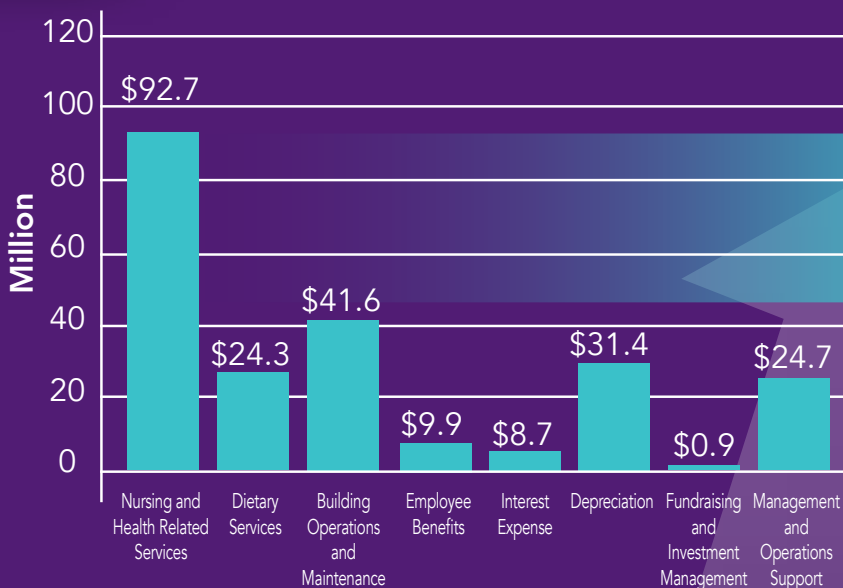
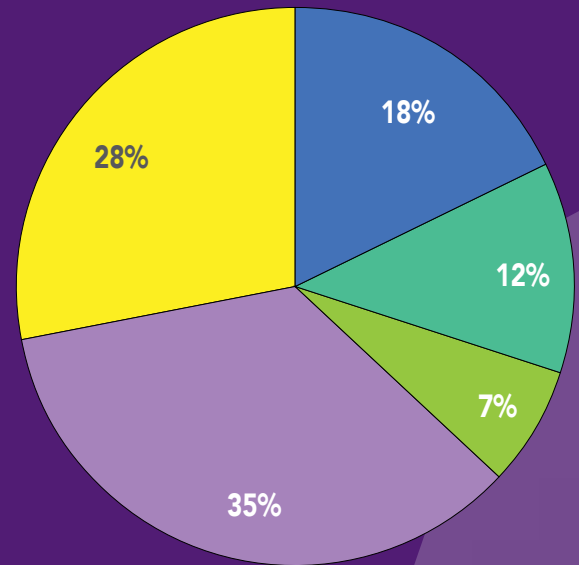
\$230.6 MILLION TOTAL REVENUE

■ Skilled Nursing	\$93.5
■ IL Rental/Life Plan Community	\$84.9
■ Personal Care/Assisted Living	\$31.2
■ Affordable Housing	\$12.1
■ Philanthropy	\$8.9



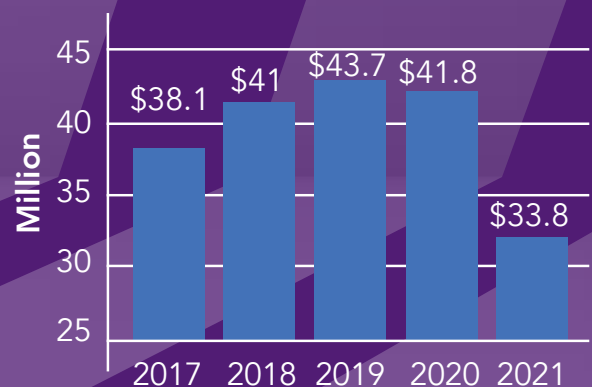
SERVICES PROVIDED

■ Nursing (799 units)
■ Personal Care/ Assisted Living (556 units)
■ IL Market Rate Rental (297 units)
■ IL Entrance Fee (1,534 units)
■ Affordable Housing (1,245 units)



\$234.2 MILLION TOTAL EXPENSES

\$33.8 MILLION DISTRIBUTED CHARITY & BENEVOLENT CARE





Dyan McAlister
Chief Financial
Officer

Trust

I was once told that trust is earned through the consistent repetition of small actions. As the Chief Financial Officer at Presbyterian Senior Living, I believe the consistent application of accountability through our finances helps to reinforce trust with our stakeholders. PSL must be wise stewards of our resources and accountable for our deployment of them. In 2021, PSL continued to work toward that goal.

For the fiscal year ended December 31, 2021, operating revenues net of operating expenses, excluding earned entrance fees, depreciation, amortization, and interest expense yielded a margin of 5 percent. Resident service revenues continued to struggle in 2021 with the continued presence of Covid-19. Added to this was an increase in staffing challenges. The finance team at PSL focused its efforts on obtaining funding to assist with the continued needs to keep staff and residents safe. In 2021, PSL recorded over \$23 million as revenue from government sources. Funding for Covid-19 related costs and lost revenue were obtained from many different sources. The CARES Act on both the federal and state levels provided PSL with \$5.5 million. PSL also attained funding through the second round of the paycheck protection program for a total of \$3.1 million, bringing our total to \$13.8M for 2020 and 2021 combined. All of this funding was forgiven by the SBA in 2021. Finally, PSL applied for FEMA funding for the 2020 expenditures that were made for personal protective equipment during 2020. In 2021, FEMA provided \$5.7 million in relief toward the \$16.7 million of expenses spent in 2020. Each government funding source has unique reporting requirements and deadlines. The PSL finance team has been dedicated to tracking and reporting all related expenses accurately and within the required timelines to retain all the funds received.

While staffing and wage pressures continue to affect PSL, every community was diligent to keep costs down. PSL experienced a decrease in non-Covid related expenses from 2020 to 2021 of \$10 million and a decrease in Covid-related expenses of \$14.5 million for the same period. Presbyterian Senior Living was proud of all the staff who dedicated their time to help residents throughout the pandemic. While many organizations focused on recruitment bonuses, PSL decided instead to focus on retention bonuses, providing over \$1 million in retention bonuses during 2021 to staff who have been with PSL since the beginning of the pandemic.

Finally, in 2021, with interest rates remaining low and high inflows of funds into the bond market, the finance team consolidated some of the Obligated Group's debt into a fixed-rate bond deal. With the completion of the deal, PSL was able to eliminate reset risk and obtain additional funds for campus expansion while maintaining a level debt service.

Throughout 2021, PSL was able to meet its bond covenant requirements and has continued to share these results on our website. We are dedicated to sharing relevant information with our stakeholders to garner the trust that has been given to us over the care of residents we serve and the resources to provide future care.



Maggie Bowley
Vice President,
Resource
Development

Forward Together

In any given year, the support of PSL's constituents is vital to enhancing the lives we serve. The year 2021 was no exception. Yet, in a year overshadowed by the pandemic and its lingering effects, the fundraising efforts of PSL continued to move forward.

Thanks to the support of staff, residents, family members, friends, and business partners, PSL was able to continue to serve the residents across our network of communities and enhance their lives through activities and services that would not have been possible without the support of our donors.

The staff giving campaign, "Made Possible Together," raised significant support for the provision of resident enrichment, community enhancements and the staff hardship fund. Residents, family members and individuals throughout the community gave generously for various purposes, all of which helped to enhance the lives of residents. Business partners showed their support by participating in our "Partners in Mission" program and gave generously to help sustain PSL.

We at PSL are inspired by the generosity of our donors and by their commitment to the quality of life of the residents of the organization. Their contributions to the lives of those we serve are invaluable. With deep gratitude, we say thank you for your support. Your partnership matters. Our outlook is positive, and we are confident that through your combined support, we will continue to move forward together.



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 2021.

\$25,000 and Above

Anonymous (4)
The Estate of Jacob A Barnhart
The Estate of Ruth Jan Brown
The Estate of J. Norman Cotter
Cura Hospitality, Inc.
The Estate of Joanne Dolnikowski
The Estate of Florence S. McLean
The Estate of Janet L. Clark
Friends and Neighbors of Green Ridge Village
The Medicine Shoppe
Prelude Services
Debbie and Len Roe
Westminster Woods Friends of the Woods Auxiliary

\$10,000 to \$24,999

Anonymous (4)
Charles E. Alexander, M.D.
Susan A. Alexander
The Ackroyd Family Foundation, Inc.
Mr. Elwood E. Barnes
Benchmark Construction Company, Inc.
Norma T. Bloss
Brechtbill & Helman Construction Co., Inc.
Campbell Associates

Donnini-Rudolph Family Foundation
Anne Drennan
Ms. Martha F. Goskowski
Lancaster County Community Foundation
Dr. and Mrs. John A. McConnell
McNees Wallace & Nurick, LLC
Mrs. Marjorie S. Mosher
P.J. Dick - Trumbull - Lindy Paving
Presbytery of Huntingdon
R.S. Mowery & Sons, Inc.
Mrs. Mary A. Reiber
Select Rehabilitation Inc.
David and Becky Sinkler

\$5,000 to \$9,999

Anonymous (1)
365 Hospice LLC
Bank of America Merrill Lynch
Ivin S. and Virginia D. Bear Fund
Jim and Theresa Bernardo
Rosanne and John Bornholdt
David and Peggy Bruton
Cozen O'Connor
CRELS Foundation
Ms. Elizabeth W. Duryea
Robert and Jenny Evers
F&M Trust Company
Rev. Richard Fernandez and Eloise Chevrier

Mr. and Mrs. Robert A. Finch
Cindy Fox
Karl Fritton
HealthPro Heritage
Herb and Sharon Hibshman
Kirkland Village Craft Committee
Kiskiminetas Presbytery
Ms. Carole LeFaivre-Rochester
Mike and Diane Matlock
Mr. and Mrs. Richard B. McMillen
Patriot Federal Credit Union
The Presbyterian Church of Clearfield
Quincy Village Cares Auxiliary
Rhodes Development Group Inc.
Bill and Susan Scott
Stumpo Construction Inc.
Ms. Elfrida E. Walton
Waynesboro Construction Co., Inc.
Westminster Village Allentown Auxiliary
Westminster Village Dover Thrift Shop

\$1,000 to \$4,999

Anonymous (23)
AFR Foundation
Kate Andreacci
Mrs. Mona Reiser Armstrong

Donors

Debbie Barefoot
Mrs. Phyllis V. Baskett
Mr. and Mrs. Timothy Beachy
Tim Beaver
Benchmark Therapies
Board of Pensions of the
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Nicole Bowser
Libby Browne
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Diane Burfeindt
Ms. Annie Cantymagli
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Joan and Joel Chinitz
Emy Cliff
James Cochran
College Hill Presbyterian Church
Ms. Angela M. Connors
Corl Communications, Inc.
Melissa Crawl
Dan Davis
Ms. Julianne Devaney
Direct Supply Health
Care Equipment
Jerry Dobbs
Mrs. Nancy L. Dunbar
Kristi and Donn Eisenberg
ELA Group, Inc.
Encompass Health Corp
Bob Etchells

Faith Presbyterian
Church Emmaus
Ann Fedorchak and Brennan
Haselton
First Presbyterian
Church Allentown
Frank B. Leidig Trust
Mr. William L. Freienmuth
Ms. Brianna Geist
Charles Gergits
Terry and Molly Goldstein
Graystone Presbyterian Church
Green Ridge Village Employees
Rev. and Mrs. Maynard Grunstra
Kristin Hambleton
Mr. Benjamin S. Harris II
Mrs. Sharon P. Haverstock
Mr. and Mrs. R. Lee Hite
Malynda Hivner
HJ Sims
Ms. Cynthia Hoffman
Presbyterian Village at
Hollidaysburg Employees
Mr. Robert D. Hoover
Mr. and Mrs. Michael Irwin
ITP of USA, Inc.
The Estate of Lloyd
and Mary Jennings
Dr. and Mrs. Alex B. Juhasz
Mrs. Nancy A. Keeck
Deborah Kennedy
John and Sally Killian
Margot and Stanley Lamar
Hope Lambert
Debra Larkin
The Estate of Jacqueline A. Lee

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Howard Livingston
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McKonly & Asbury, LLP
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Mr. and Mrs. Phil Miller
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Ms. Michelle Morton
Mr. Michael Mudd
NCB
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John and Andrea Olkowski
Orrstown Bank
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William and Carol Parham
The Stuart and Beth Paxton
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Pepperman
Phoenix Contract, Inc.
Physican's Mobile X-ray Inc.
Presbyterian Home
of South Carolina
Deborah E. Prince
Mr. and Mrs. Stephen E. Proctor
Fran Quarles
Quincy Village Resident Council
Ms. Susan Reimann
Ms. Barbara E. Rittenhouse
Mr. and Mrs. Donald R. Roark

Donors

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Rothschild Doyno Collaborative
Ms. Pamela O. Ryan
Lee Sample
The Shafer Family Charitable
Trust Foundation
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Shoaf, Jr.
Grace Shope
St. Andrew's Village Auxiliary
St. Andrew's Village Employees
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Westminster Village Dover
Country Store
John L. and C. Jeanette Witmer
Charitable Trust
Woodworkers at Green
Ridge Village
Mrs. Audrey Youmans

\$500 to \$999

Anonymous (23)
Ms. Mary Jo Ashenfelter
and Mr. Thomas S. Heckman
Freda I. Barry
Sarah and David Beckerman
Ms. Renee Blinn
Mrs. Madeleine A. Brown
Ms. Jessica Bungard
Lester A. Burdette
Mrs. Mary Lou Burton
Rev. Dr. Lawrence R. Chottiner
Lisa Cirignano
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Mr. and Mrs. Ralph Fischer
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Ms. Jennifer S. Hartman Glosser
Jean Heran
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Barb Herrera

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Ms. Patricia Holby
Ms. Cheryl A. Hoover
Mrs. Lori P. Israelite
Elizabeth Jensen
MaryBeth Johnson
Ken and Sara Kamlay
Rev. and Mrs. David J. Keller
Mr. Joseph V. Kenney, Jr.
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Barb Kunkel
Mr. Frank W. Lester
The Long Community
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Mrs. Catharine MacKenzie
Barbara N. Malatesta
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Luis Perez Muniz
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Presbyterian Church
Quincy Village Chapel
Quincy Village Employees
Cheryl Rhodes



Spotlight of Support

Left to right is the Staff Giving Committee of Presbyterian Village at Hollidaysburg: Jerry Prosser, Luann Kulick, Carol Frederick, Leigh Ann McMullen, Tina Nealen, and Mikaela Hawn.



LEIGH ANN MCMULLEN, LEAD NURSE AIDE, HOLLIDAYSBURG

For over 18 years, Presbyterian Senior Living's Office of Resource Development and volunteer champions have encouraged staff to participate in the annual Staff Giving campaign. The Staff Giving solicitation provides an excellent opportunity for employees to give back to meet the needs of fellow staff and residents of the communities in which they serve. Staff can designate their gift to support the Resident Enrichment Fund, Community Enhancement Fund, and the Caring Community Employee Hardship Fund.

The Resident Enrichment Fund and Community Enhancement Fund provide resources for skilled nursing facilities and personal care/assisted living communities. Funding helps aid in resident activities and contributes to campus enhancements/improvements. The Caring Community Employee Hardship Fund aids support fellow staff members experiencing financial hardship by providing one-time grants to staff.

In 2021, despite dealing with the effects of COVID-19, the Presbyterian Village of Hollidaysburg Staff Giving Committee was able to surpass its fundraising goal by 57%. Together, they achieved the honor of 1st place for raising the most amount of money across all PSL communities.

Lead Nurse Aide, Leigh Ann McMullen, has been an integral part of the Hollidaysburg campus. For more than 25 years, Leigh Ann has used her talents to serve residents and volunteer as the lead community champion of the Staff Giving Committee for five years. "It's a great team effort – it's not just one person. There's about 12 of us that work together, and it truly is a group effort," said McMullen. "We are motivated by the joy of getting residents things to help the campus become more of a home to them."

McMullen described that the funds have in the past have been used for things like TVs, outdoor resting benches, and memory enhancement/comfort tools like FurReal Animals. McMullen said that despite facing the challenges of the pandemic, their team worked hard to encourage staff participation.

We are grateful for team members like Leigh Ann, who truly embraced the theme, "Made Possible Together," by using her leadership skills for a great cause. McMullen described that in her 25 years of working for PSL, she has always been inspired by the values of PSL, focusing on the residents she serves. "Everything we do is for the residents," said McMullen. "You feel like you've done your job when a resident says that Hollidaysburg is now their home."

The Medicine Shoppe

Spotlight of Partnership



DANIEL BROWN, CO-OWNER OF CL CRESSLER, INC.

Since its founding, Presbyterian Senior Living (PSL) has recognized the critical role of partners to help fulfill its mission to provide housing and other supportive services to seniors.

In 2019, the Partners in Mission program refined its focus and was established to create stronger connections with business partners and greater opportunities for support.

One of the dedicated partnerships formed over the years is the Medicine Shoppe (CL Cressler Inc., d.b.a. Care Capital Management). Since 2016, the Medicine Shoppe has been an annual donor, founding member of the Partners in Mission program and champion of the Giving Tuesday program.

The Medicine Shoppe not only provides philanthropic funds to PSL but has been a valued service provider for pharmacy care across the network of PSL communities.

"Our goal is to provide true care and establish personal relationships with those we serve. If we can execute our services so that it reduces administrative burdens on the staff, it will create more time for them to spend with the residents PSL serves," said Daniel Brown, Co-Owner of CL Cressler, Inc.

Despite the challenges of the COVID-19 pandemic, PSL has continued to see success and growth within the Partners in Mission program. According to Thomas Koehle, Director of Partners in Mission and Affordable Housing, "Although challenged by the pandemic, the response and growth of the Partners in Mission has been steady as our partners are eager to make a difference and support our initiatives."

Brown describes that the relationship between the Medicine Shoppe and PSL has become a collaborative partnership. "Our mission is to enable healthy lives through nimble execution of pharmacy services. PSL's staff embraces its mission to promote the wholeness of body, mind, and spirit. It's great to see the impact we have and to be able to work one-on-one with leadership/clinical teams and to come together to tackle challenges collectively," said Brown.

According to Koehle, partners like the Medicine Shoppe are vital to the growth and success of PSL's philanthropy program. "Their heartfelt commitment to our mission allows us to expand our services beyond the budget and deliver greater impact to seniors we are called to serve."

Donors

The Very Rev. Robert D.
Schenkel Jr.

Jeremy B. Schrader

Mrs. Fredrica Smith

Ms. Latida Staley

Daniel Stewart

Miss Sara K. Stewart

Robyn I. Stone

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\$100 to \$499

Anonymous Donors (133)

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Mary Cote

Jean E. Craig

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Ms. Gloria Doll
Mr. Dennis Dombrowski
Mrs. Lynne H. Douty
Ms. Margaret Driscoll
Ms. LaJeune Duckrey-Adams
Mr. and Mrs. Elwood J. Eby
Dr. and Mrs. Joseph G. English
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Bloomsburg Pres. Women
First Presbyterian Church
of Easton
First United Methodist Church
of Mercersburg
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Spotlight of Impact

Jodi Murphy, Executive Director of Quincy Village with resident, Flo Hoff.



JODI MURPHY, EXECUTIVE DIRECTOR, QUINCY VILLAGE

Since its founding over 90 years ago, no resident at a Presbyterian Senior Living (PSL) community has been asked to leave because they have outlived their resources. Thoughtful leadership, diligent financial planning and charitable donations have made it possible for PSL to continue to fulfill this promise of sustaining care for residents.

Executive Director for Quincy Village, Jodi Murphy, knows just how vital this fund can be and the reassurance it provides residents and families alike.

"I think having the Charitable Care Fund and offering that support when folks have exhausted their funds or resources is important. It gives the residents reassurance that they will be taken care of. It also serves to let prospective residents know that we are making a lasting commitment to those who choose Quincy Village as their home. It's great to know that if a resident's resources become exhausted, we will be able to meet their needs at different levels of living," said Murphy.

Speaking to the organization's mission, Murphy said that working for a non-profit and a faith-based organization is unparalleled in its promise to provide seniors with dignity and respect.

Despite the continuing challenges of the COVID-19 pandemic, PSL continues to provide critical funding to residents through the Charitable Care Fund.

"Residents have inquired about the strength of the business after these difficult years, and leadership is very willing to come and address those concerns and can reassure residents that we are strong because of the tenacity of our leadership team, who diligently make sure that we have the resources to help us serve residents and sustain the promise of charitable care," said Murphy.

As 2021 provided new challenges, Quincy Village and other communities across the organization have been steadfast in their commitment to providing care and quality services for the seniors served.

"I can say that for Quincy Village, every one staff member across all levels of living really stepped up and worked differently to meet the residents' needs. There has been a determination to move forward, and we are still growing and are still trying to bring all sorts of opportunities for the residents to experience successful aging," said Murphy.

The Charitable Care Fund relies not only on PSL's financial planning but on the gifts and kindness of others who align with our mission and commitment to residents. In 2021, PSL provided more than \$33 million to subsidize services and care to seniors across all levels of living through Charitable Care.



Spotlight of Commitment

Anne Drennan, Board Chair, collaborating with Stephen Juliano, Director of Special Events and Experience Design.



ANNE DRENNAN, CHAIR OF THE PSL BOARD OF TRUSTEES

According to Anne Drennan, Chair of the Presbyterian Senior Living (PSL) Board of Trustees – it is no accident that PSL has made it this far in its history. “Through thoughtful consideration, planning and a grateful heart, we have been around for more than 90 years, and that is no small achievement,” said Drennan.

PSL’s foundation has always been rooted in a commitment to seniors. In 1928, philanthropist Ellen Parker opened her Newville, PA property to nine aging and impoverished widows. Ellen Parker not only welcomed them but treated them with dignity and respect. Her estate was then transformed into what became known as the Parker Home. Her legacy of charitable giving gave birth to the organization we know today.

When former PSL CEO Steve Proctor first asked Drennan if she wanted to become involved with Presbyterian Senior Living, she was elated. Drawing from her experience in finance from places like McDonald’s Global Corporation and Merrill Lynch – she embraced the chance to serve with her skill set and learn more about non-profit financial portfolio management. Her time and talents have proven valuable to PSL as she has served in various capacities on the Board of Trustees and, in 2022 was nominated and duly elected Chair.

“The Chair of the PSL Board of Trustees is required to participate in every committee meeting and I am there to serve as a guide and have a comprehensive understanding of what is happening within the organization,” said Drennan.

Drennan said that the board serves to listen and provide commonsense policies bylaws and to set the CEO up for success. “By representing all trustees, I must listen carefully to both the staff and the trustees. Members on the board are so thoughtful, and it’s amazing the passion they have for this organization,” said Drennan.

When asked what inspires Drennan to continue to serve for PSL, she reflected on her faith and the mission. “I look to scripture for wisdom. You need to recognize that God has graced you with your talents, and you should be joyful in knowing that your work is a gift from God.”

Drennan said that staff and board members’ dedication and commitment to the organization is nothing short of inspiring and has undoubtedly furthered the mission to provide compassionate, vibrant, and supportive communities for seniors.

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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 1-888-530-6329.

Partners in Mission

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.

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Spotlight of Service



BARB HERRERA, RESIDENT OF WESTMINSTER WOODS AT HUNTINGDON

Since the inception and early implementation of THRIVE Wellness, Presbyterian Senior Living (PSL) has been working diligently to ensure that this initiative serves each community and helps promote the six dimensions of wellness: Vocational, Physical, Social, Intellectual, Spiritual and Emotional. Corporate Director of THRIVE Wellness James Mangol said, "One of the key takeaways the steering group heard loud and clear from resident surveys and focus groups was that THRIVE Wellness should not be a corporate program, but resident-run, empowered and led."

THRIVE Wellness promotes a culture of wellness, engagement, and purposeful living to empower all individuals to live their best lives. This is not a calendar of activities. It's a culture that encourages everyone to live and experience life along six dimensions of wellness and purposeful living.

Resident of Westminster Woods at Huntingdon and THRIVE Wellness Steering Group member Barb Herrera has been a leader in implementing the THRIVE Wellness program. At 79 years young, Herrera is a highly active member of



the Westminster Woods community. Before becoming a resident of Westminster Woods at Huntingdon, Herrera was a university librarian and fondly recalled her time living on a sailboat for two-and-a-half years. Barb stays active these days, looking after the campus library, pursuing her interests in plants, and practicing yoga.

"I'm all about resident engagement. I think it's essential for residents to have a voice in the quality of the community in which we live. Our THRIVE Wellness committee has 15 people, and the thing about THRIVE Wellness is that it is grassroots up rather than corporate down. It is very much geared towards the individualized community," said Herrera.

As part of the first-ever THRIVE Olympic challenge, the Westminster Woods community collaborated to identify a local non-profit organization and cause to contribute to. With a spirit of collaboration and generosity, the residents collected donations of care items for Huntingdon House, a domestic abuse shelter.

"We had to make several trips down to drop off donations at Huntingdon House because people got so excited about it. That kind of resident engagement only comes from the freedom to embrace a meaningful project for our community. The wonderful thing about THRIVE Wellness is that it will look different in every community," said Herrera.



THRIVE WELLNESS OLYMPIC CHALLENGE



Thrive Wellness Highlights

2021 TOTAL CONTRIBUTIONS BY DONOR TYPE

DONOR TYPE	2021
Auxiliary	\$104,263
Business/Organization	\$326,136
Church	\$39,530
Employee	\$78,448
Foundation	\$39,545
Individual	\$384,478
IRA	\$55,250
Resident	\$466,687
Bequest	\$7,063,627
Total	\$8,557,964



Donations

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/donate.

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.

VALUES

Mutual Respect

Listen to others' voices. Seek to understand different perspectives. Champion individual choice.

Connectedness

Create community. Value the collective power of teamwork. Enrich through common experience.

Trust

Garner trust through our interactions. Be accountable for our work. Steward our resources wisely.

Creative Curiosity

Discover what's possible. Be leaders in our changing world. Create a better way.

VISION STATEMENT

By embracing aspirational aging we are an organization that:

Anticipates ways to help people live their best life.

Creates opportunities to reach more people in a variety of ways.

Embraces our humanity by harnessing the energy of our similarities and our differences.



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.