

FUELING Progress ***& The POWER of Generosity***



PRESBYTERIAN SENIOR LIVING

**Mission Meets Momentum:
2024 A Year of Collective Impact**

TABLE OF CONTENTS

FUELING Progress

Strategic Overview

Inspiration: A Journey of Progress in 2024.....	5
Transformation: A Year of Growth	6
Appreciation: Our Team, Our Success	8

Values-inspired Impact Highlights

FOSTERING Team Work and Responsibility.....	10
UPHOLDING Integrity in Every Action.....	12
EMBRACING Innovation for Opportunity	14
LEADING with Compassion and Respect.....	16

Financial Overview: Sustaining Our Progress.....	18
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The POWER of Generosity

Strategic Philanthropy

Generosity FUELS Our Mission	20
Meet Our Team	22
Total Funds Raised	23

Highlights of Generosity

The Power of Connection and Community	24
A Powerful Partnership of Service	26
The Power of Compassion	28
The Power of Vision	30

The POWER of Collective Giving	32
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How You Can Help and Ways to Give	38
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OUR MISSION

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.

OUR VISION

Being the trusted leader in aging services that inspires individuals to thrive.

OUR STATEMENT OF VALUES

We are committed to:
FOSTERING teamwork and responsibility.
UPHOLDING integrity in every action.
EMBRACING innovation to create opportunity for everyone's success.
LEADING with compassion and respect.

BOARD OF DIRECTORS 2024

James Birdsall
Rev. Dr. Lawrence Chottiner
Dan Davis
Barbara Jones Denison
Scott Derr

Brenda Elliott
Terry Goldstein
Joseph Kinard, Chair
Susan Reimann
Cheryl Rhodes

William Scott
Joseph Seibert , Vice Chair
Jennifer Shropshire
Robyn I. Stone



*Front row; left to right: Cheryl Rhodes, Sharon Kelly, Joseph Kinard, Susan Reimann, Joseph Seibert, Terry Goldstein
Back row; left to right: Robyn Stone, Dan Davis, Barbara Jones Denison, James Birdsall, Brenda Elliott, Stuart Paxton, Jennifer Shropshire, Bill Scott, Lawrence Chottiner*

FUELING Progress

INSPIRATION: A JOURNEY OF PROGRESS IN 2024



Dan Davis
President/CEO

As I reflect on 2024, I'm struck not just by what we accomplished, but by how our journey of progress revealed our true path forward. This year taught us that authentic progress isn't always linear—it's a process of discovery that sometimes requires us to refocus our strategy to achieve our greatest potential.

This past year Presbyterian Senior Living (PSL) embarked on a transformative journey guided by what we call "Values-Inspired Progress." Our mission, of being guided by the life and teachings of Jesus, to provide compassionate, vibrant, and supportive communities that promote wholeness of body, mind and spirit, is at the heart of that journey. This mission is the cornerstone of our strategic alignment, ensuring that every initiative and decision is rooted in our core values.

PSL has made significant progress in our journey with a focus on enhancing a culture that inspires individuals to live their best lives. By engaging and empowering individual perspectives and talents, we have created an environment where every stakeholder feels valued and respected. This approach led to the transformation of our strategic plan to be more representative of the thoughts and values of the people we serve, our incredible team members, and the many organizations that we partner with that bring life to PSL communities and our affiliate service organizations. Our shared vision of 'Being the Trusted Leader in Aging Services that Inspires Individuals to Thrive' is constantly at the forefront of our thoughts and actions.

Our commitment to systemic and organizational change has been evident through our initiatives aimed at promoting diversity, equity, and inclusion. These efforts are about ensuring that all individuals feel welcomed by acknowledging our differences and the many paths traveled to get where we are today. A resident couple recently shared, "We are impressed by the warmth and friendship of fellow residents and team members. It feels like being back in a college dorm again, with a strong sense of community and support". The experience of this couple is but one example of what makes us who we are and the importance of engaging and celebrating one another. These efforts have not only enriched our community but have also strengthened our organizational fabric.

Finally, as we take stock of this past year and set our sites on the future, I am reminded of a Bible verse from Phillipians 2:4, 'Let each of you look not only to his own interest, but also to the interests of others.' This verse clearly defines our efforts as we stay laser focused on the people we serve, the people who serve, and the strengthening of our financial foundation that will allow us to sustain our mission and promote opportunities for older adults to 'Live their best life!'

Blessings,

A handwritten signature in dark ink, appearing to read "Dan Davis". The signature is fluid and cursive, written on a light-colored background.

Dan Davis
President and CEO

TRANSFORMATION: A YEAR OF GROWTH



Kate Hershey
Chief Operating Officer

Presbyterian Senior Living (PSL) experienced a transformative year of growth, innovation and cultural advancement this last year. We proudly introduced several key innovations to enhance resident experiences, including Dementia Live training, a training program that assists front line team members better understand what it is like living with Dementia and how to ensure each care giving opportunity is dignified and respectful. We had over 80% of our team members voluntarily participate to deepen their understanding of memory loss and the results can be seen and felt organizationally.

This past year, PSL also celebrated outstanding volunteerism. We had over 87,000 hours of volunteer support, provided by 844 volunteers across our PSL family. It was our honor to celebrate two of these volunteers, one of them was Wilma Groetski of Pine Run Village. Wilma received the 2024 Altruism Award for her efforts to engage and provide social opportunities to many of the health center residents living in her Community. We also celebrated Sarah West of Cathedral Village whom was named the 2024 LeadingAge Pennsylvania Volunteer of the Year.

We are also proud to share that this past year we expanded our

training and education platforms to offer stress management and self-care education to our team members to ensure we stay healthy and well to in turn provide the best possible care and services to others. With enhanced program offerings such as these, our team member satisfaction results showed improvements in feelings of appreciation, safety and happiness. Additionally, PSL strengthened its commitment to diversity, equity, and inclusion in 2024, maintaining Platinum-level SAGECare certification, with over 80% of team members voluntarily completing continued LGBT cultural competency education. We also expanded resident education through a donor supported partnership with the Bradbury Sullivan Center, offering three donor-supported LGBTQ+ sessions.

As we look ahead, PSL remains committed to fostering innovation, inclusivity, and a culture of connection. By continuously listening, learning, and growing, we are creating vibrant, supportive communities where residents and team members alike can thrive. The progress made in 2024 lays a strong foundation for an even brighter future, ensuring that Presbyterian Senior Living continues to be a place where everyone feels valued, supported and truly at home.



"PSL remains committed to fostering innovation, inclusivity, and a culture of connection."

APPRECIATION: OUR TEAM , OUR SUCCESS



Cindy Fox
*Senior Vice President,
Human Resources*



When you walk into a community and you can feel the positive energy in the air, it provides a sense of wanting to be a part of the team. Seeing team members smiling, engaging with residents and supporting their coworkers is a powerful reminder of the contributions we can make. In 2024, Presbyterian Senior Living (PSL) achieved a Great Place to Work® certification for the third year in a row. The Culture of Ownership journey took a different path than anticipated at the start of the year. It led the PSL team, stakeholders and Board members to reassess the PSL values in support of the cultural journey.

As we look at the year ahead and are fueled by a continued sense of purpose, learning and growth as team members, the creativity that many bring forward helps make PSL a great place to work.

The Kirkland Village team members were inspired to have a Snow-White themed lunch and movie with their residents. The team had so much fun embracing the theme and transforming their community. Pine Run Village Lakeview residents were all smiling as they created an unforgettable celebration of Mardi Gras.

Ron S. a Chaplin at Glen Meadows Retirement Community (GMRC) shared, "It's like going to work with your friends every day." Assistant Director of Nursing Zack S. shares, "My approach to leadership is to be approachable and create an environment where we are always learning and growing."

The fabric of PSL is intertwined with many contributions, stories, collaboration and support for each other.

"It's like going to work with your friends every day."



FOSTERING TEAMWORK AND RESPONSIBILITY



The President's Club Recognition Program

Presbyterian Senior Living's (PSL) core values, our commitment to fostering teamwork stands out as fundamental to our success in serving seniors. This collaborative spirit is most clearly demonstrated in our President's Club, an annual recognition program that has become a cornerstone of PSL's efforts to appreciate team members.



Jessica Lelii
*Vice President
of Employee Relations*

The Heart of Our Mission

The President's Club honors team members who truly embody our mission of providing compassionate, vibrant, and supportive communities. Established in 1997, this prestigious recognition celebrates individuals with at least five years of continuous service who have made significant contributions while consistently demonstrating our values in action.

What makes the President's Club special is how it recognizes that exceptional service isn't achieved in isolation. The honorees excel in building connectedness, demonstrating integrity, practicing creative curiosity, and exhibiting fiscal responsibility—all qualities that strengthen our collective ability to serve.

Our 2024 Class of Servant Leaders

This year, on November 7, 2024, the team gathered at The Carriage Room at Allenberry to celebrate an extraordinary group of team members whose contributions exemplify teamwork at its finest.

Carol Frederick, who after 32 years as one of Presbyterian Village's first nurse aides, continues to advocate for residents while treating them like family. Her compassionate care has earned her frequent mentions by name in resident surveys, and she's become an invaluable resource of institutional knowledge. Matthew Greer from Ware Presbyterian Village is another standout, cultivating a professional, patient approach to problem-solving that boosts team morale over his nine and a half

years of service. And Candie Brown from our Administrative Office impresses with her creative touch and remarkable efficiency, supporting teams across all PSL communities for over ten years.

Vera William's exemplifies outstanding commitment to our organization through her unwavering dedication and adaptability of over 36 years of service. Her dedication extends to her interactions with peers and visitors, where she upholds our values of connectedness and service excellence. Her exemplary service to residents and fellow team members highlights her reflection of the PSL mission and values.

These individuals—along with Wes Clapper, Happiness Ukanwa, Dyan McAlister, Melanie Lenker and all other honorees—have mastered the art of working across functional boundaries to create exceptional experiences for residents.

Recognizing Collaborative Excellence

The President's Club recognizes the collaborative nature of exceptional service. Each year, leaders throughout PSL identify team members who embody our values and make significant contributions to our mission. The selection process culminates in our annual luncheon, where new inductees and their guest, are celebrated alongside past honorees, creating a special moment of organizational unity and appreciation.

The selection committee eagerly anticipates both the planning and the day of this event each year. It's truly rewarding to participate in the nomination review process. As part of the team that evaluates submissions, but not the final decision-maker, the committee members are often reminded when reading through the nomination forms that many team members demonstrate remarkable dedication and creativity. During the event, the camaraderie among team members stands out, along with their leaders and personal guests, share conversations and laughter. It's always inspiring to witness the genuine connections and appreciation shared throughout the event. Seeing the team's hard work and dedication celebrated in such a meaningful way makes the occasion even more special.

A Legacy of Shared Success

With over 100 members since its inception, the President's Club has created a powerful network of mentors and role models throughout our organization. These individuals elevate those around them, creating stronger teams and better outcomes for our residents.

In senior living, we understand that exceptional care requires exceptional teamwork. Whether it's Danielle Hunter ensuring smooth shift transitions, Nathan Fabros delivering a high level of customer service with a smile, Robert Pennington bringing departments together for community events, or Libby Hunton making everyone feel welcomed at Cathedral Village for 28 years, our President's Club members demonstrate daily that our greatest achievements come through collaboration.

By celebrating these team players, we reinforce PSL's culture of teamwork at every level. Their examples inspire all of us to contribute our unique talents toward our shared mission of service—a mission that can only be fulfilled when we work together.

UPHOLDING INTEGRITY IN EVERY ACTION



On a freezing cold night in January of 2024, a frozen sprinkler pipe in the attic of the Charter House building caused water damage to over 20 Independent Living apartments. Residents were alerted of a problem via the fire alarm and local first responders were quickly on site along with campus maintenance team members who turned the water off and began assessing the building. In the early hours of January 22, residents in the apartments with water damage were relocated to local hotels, homes of nearby family members and various parts of Quincy Village for temporary shelter.



Jodi Murphy
Quincy Village
Executive Director

The following days were spent securing more long-term residential plans for residents. Quincy Village administration and team members from Community Life and Sales and Marketing all assisted in communications with residents and their families to ensure that everyone was taken care of. Consideration had to be given to what sort of physical accommodations each resident might need

including bathroom grab bars and locations without stairs and residents with pets also needed to ensure that they relocated to a pet-friendly location.

Remediation vendors, moving companies, insurance agents and rebuild contractors were all employed in the months that followed the incident. Campus team members continued to reach out to residents and families often to ensure that residents had support and services they needed. There was frequent communication to keep everyone up to date regarding the rebuilding of the apartments. There were additional activities held on campus to give residents opportunities to stay connected with each other and their neighbors who remained in the Charter House during the reconstruction. Campus residents who were unaffected by this incident formed a "friends" group and sent notes and cards to those residents who were displaced from their apartments. There was also a support group formed and led by the IL Resident Council President, a retired minister who has experience in disaster response ministry.

Construction included the complete rebuild of ceilings, walls, flooring and all of the finishes in the affected apartments and in the corridors of Charter House. Even for those who remained in their apartments, this was a long and disruptive process. Nine months later all resident apartments were rebuilt, belongings were moved back and residents came home to Charter House. A welcome back social was held and was attended by wonderful business partners, Blu Sky and Waynesboro Construction, who had helped to restore our residences. In true Quincy Village fashion, residents from cottages and unaffected apartments in Minnich Commons brought pot-luck refreshments to share with the Charter House residents who had endured so much. There was great fellowship and fun as residents celebrated being together and being back home.



EMBRACING INNOVATION FOR OPPORTUNITY

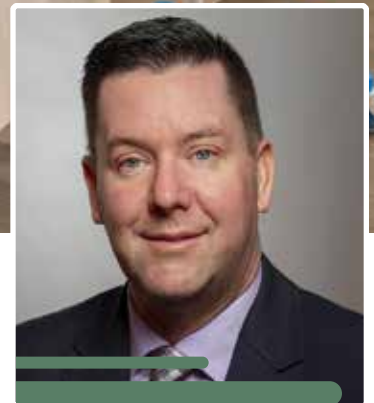


PSL's Migration to PointClickCare

In our ongoing commitment to excellence, Presbyterian Senior Living (PSL) is currently migrating to a new electronic healthcare record (EHR) platform, PointClickCare (PCC). This decision reflects our dedication to embracing innovation and seizing opportunities to enhance our services.

Based on the concerns and feedback from our team members across the organization, PSL made the decision to move to a platform that better aligns with our commitment to providing quality care and meticulous documentation. With PCC, we believe we can elevate our care standards, improve operational efficiency, and foster a work environment that attracts and retains top healthcare professionals.

Our journey towards this significant upgrade is just beginning. We aim to implement PCC across all PSL life plan communities by October 1, 2025. The rollout commenced in April with Glen Meadows and Presbyterian Home Williamsport, followed by the integration of two additional communities each month. This phased approach allows us to incorporate lessons learned and ensure a smooth transition.



Dan Krieger
*Chief Business Integration
& Compliance Officer*

We are excited to incorporate PCC and its transformative capabilities:

Providing the Best Experience

PCC streamlines operations, allowing our team members more time to focus on residents. Its intuitive technology enhances senior care and engagement, enabling team members to dedicate quality time to residents and improve their overall well-being and satisfaction.

Ensuring Quality and Compliance

Maintaining quality care and ensuring compliance is simpler with PCC. The platform adheres to nationally accepted standards and robust documentation policies, promoting resident safety at every stage of care.

Improving Our Financial Health

PCC optimizes financial performance through data-driven insights and powerful tracking features. By monitoring services effectively, we can enhance our financial health and sustainability.

Attracting and Retaining the Best Team Members

By reducing burnout and overtime, PCC minimizes documentation time, increasing efficiency and supporting a more satisfied and engaged team. This leads to better team member retention and morale.

Seamless Integration for Better Coordination

PCC integrates clinical and administrative teams, ensuring seamless information flow across our organization. Whether tracking services or running billing statements, PCC aligns clinical and administrative operations.

Together, the PSL team is embracing innovation and the opportunity to enhance our care delivery and operational excellence. We look forward to this exciting journey and the positive impact it will have on our organization and those we serve.

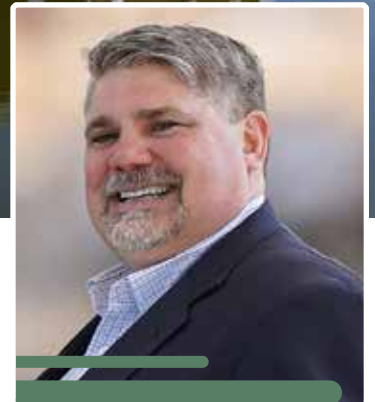


LEADING

WITH COMPASSION AND RESPECT



When Presbyterian Senior Living (PSL) acquired Pine Run Village, they knew they weren't just purchasing a community—they were becoming part of a legacy. Nestled in Doylestown with a tree-lined setting, Pine Run Village was home to a group of residents who thrived on independence and active engagement. The Villagers, as they called themselves, have built a culture centered on resident-led activities, strong friendships, and a deep commitment to shaping their own daily experiences.



Charles Gergits
Pine Run Village
Executive Director

From the very beginning, PSL made one thing clear: they weren't here to change what made Pine Run Village special—they were here to support and enhance it. Open forums, small group cluster meetings, and one-on-one conversations helped build trust and ensured that every voice was heard. Communication became the foundation of a smooth transition. Adding systems such as connected living and the text-em-all call blast systems helped to ensure that all Villagers were kept in the loop with communications.

Leadership heard the Villagers request to "Keep doing what we love," and "Our programs, our committees, and our events—these are what make this place feel like home," and they responded with compassion and respect. The Pine Run Village leadership worked with the Villager Board to



ensure input was garnished by the appropriate committees and Villagers. Whether it was fitness classes, art workshops, or educational seminars, every decision was shaped by Villager input.

The pinnacle of this collaboration was seen as plans were rolled out to renovate the craft barn on campus. Management worked with all the Villagers that used the space for their group. Together the Villagers and Leadership collaborated to come up with a design that was user friendly and appropriate for all. Work has now begun on the barn and the Villagers have felt heard and part of the community.

By honoring the spirit of Pine Run Village, PSL didn't just acquire a property. They became part of a family.



FINANCIAL OVERVIEW: SUSTAINING OUR PROGRESS



Dyan McAlister
*Chief Financial
& Strategy Officer*

A Year of Financial Resilience and Strategic Growth

In 2024, Presbyterian Senior Living (PSL) continued to demonstrate financial strength and resilience, advancing our mission while navigating an evolving economic and industry

landscape. Our disciplined approach to financial stewardship allowed us to sustain operations, invest in strategic priorities, and position the organization for long-term success.

2024 Financial Performance

PSL experienced strong revenue growth, with total operating revenues reaching \$291.7 million, a 16% increase over the prior year. This growth was primarily driven by:

- Higher resident service revenue, reflecting strong occupancy and enhanced service offerings.
- Increased amortization of entrance fees, supported by sustained demand for PSL's continuum of care.
- Strategic pricing adjustments and revenue management initiatives.

While total expenses rose to \$296.8 million (up 12% from 2023) due to inflationary pressures, rising labor costs, and ongoing investments in resident services, PSL successfully narrowed its operating loss to \$4.6 million, compared to \$9.9 million in 2023.

Our investment portfolio delivered strong returns, contributing \$15 million in other income and helping offset operational losses. Additionally, PSL reduced long-term debt by \$12.5 million, reinforcing our financial flexibility and stability.

Strengthening Our Financial Foundation

PSL's net assets increased by \$12.6 million, reaching \$266.9 million by year-end. This growth underscores our commitment to sound financial management, strategic reinvestment, and responsible debt reduction.

Key financial highlights include:

- **Cash and Investments:** PSL maintained a strong liquidity position, with \$148.1 million in cash, cash equivalents, and investments.
- **Debt Management:** A \$12.5 million reduction in long-term debt, enhancing financial sustainability.
- **Reinvestment in Communities:** Continued capital improvements and infrastructure upgrades across our portfolio.

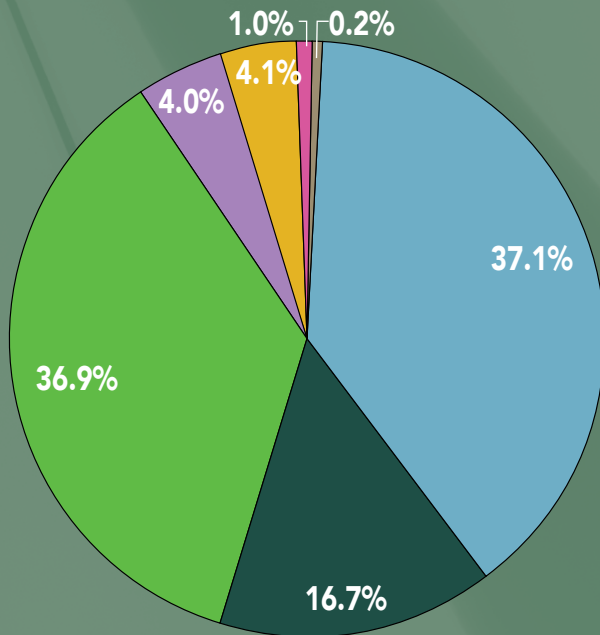
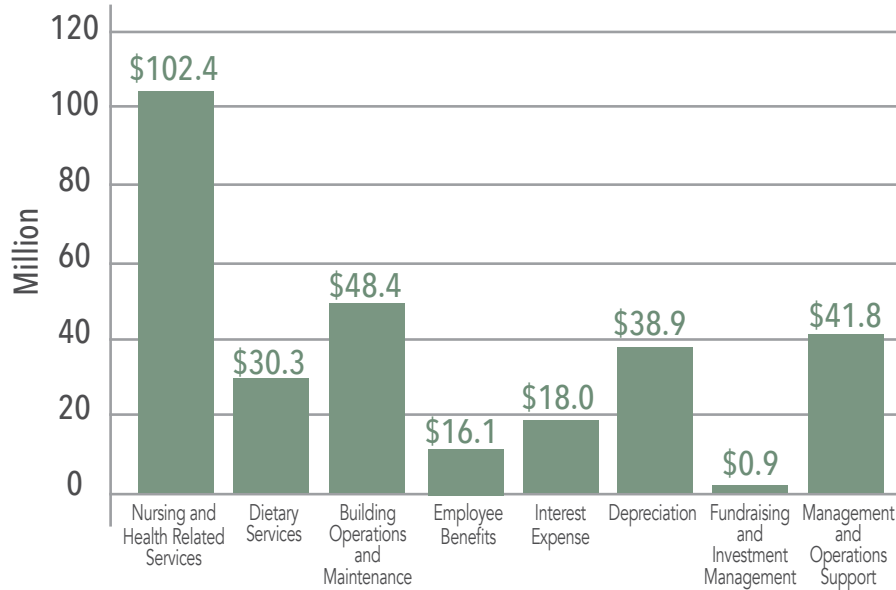
Looking Ahead: A Strategic Path Forward

As we enter the next phase of our 2025-2028 Strategic Plan, PSL remains focused on sustainable growth, operational excellence, and mission-driven impact. Our financial strategy centers on:

- Enhancing operational efficiency through technology-driven solutions and process improvements.
- Strengthening our workforce with competitive compensation, professional development opportunities, and a culture of engagement.
- Deepening community reinvestment through strategic partnerships, capital improvements, and innovative service delivery.
- Advancing philanthropic initiatives to support our mission further and expand resources for resident programs.

By prioritizing financial stability while embracing innovation, PSL is well-positioned to continue delivering exceptional service and care, ensuring our communities thrive for years to come.

TOTAL EXPENSES (\$296.8 MILLION)

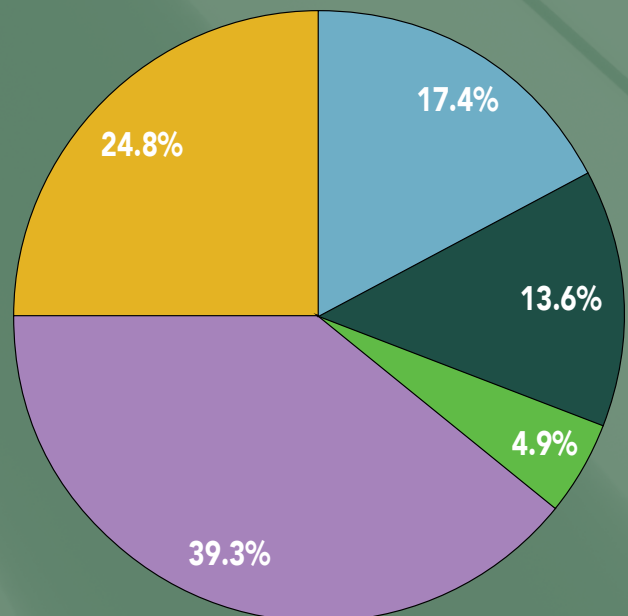


2024 TOTAL OPERATING REVENUE & SUPPORT (\$291.7 MILLION)

Skilled Nursing	\$108.2
Personal Care/Assisted Living	\$48.7
IL Market Rate Rental/ IL Life Plan Entrance Fee	\$107.6
Contract Therapy	\$11.7
Affordable Housing	\$12.0
Government Grants	\$0.7
Philanthropy	\$2.8

SERVICES PROVIDED

- Skilled Nursing
- Personal Care/Assisted Living
- IL Market Rate Rental
- IL Life Plan Entrance Fee
- Affordable Housing





The *POWER* of Generosity

Generosity *FUELS* Our Mission

As highlighted in this annual report, strategy is a powerful tool. Leaders use strategy to understand societal needs from varying perspectives, to develop programs and services, and to determine how to be the best stewards of the resources with which we have been blessed. In line with this philosophy, **Strategic Philanthropy** focuses on achieving desirable outcomes and improving lives. It is intentional and focused.

More and more, Presbyterian Senior Living's generous donors are acknowledging that our mission is fueled by robust organizational capacity. Many of our faithful contributors are making unrestricted gifts and others are addressing a growing need – *Resident Assistance* – which lends a helping hand to neighbors and friends who are facing financial hardship. As the older adult population steadily rises in our communities, the demand for our programs and services continues to grow. Consequently, philanthropic support is more important now than ever. Through your partnership and support, we are scaling solutions and building ever more connected and compassionate communities.

Thank you for your many gifts and support of Presbyterian Senior Living. Your generosity uplifts the lives of the people we serve and sustains our mission to *provide compassionate, vibrant and supportive communities and services to promote wholeness of body, mind and spirit.*

Finally, we hope you will take a moment to read the following stories that illustrate powerful acts of philanthropy – and our community members' love for one another.

With gratitude,



Dan Davis
President and CEO



Bethanie Constant
Vice President of Resource Development



In 2024, 1,235 individuals, families, foundations, businesses, and organizations expressed their love for their neighbors and friends.

Meet Our Team

The Resource Development team is grateful for the privilege to build relationships with residents, villagers, family members, team members, businesses, foundations, and friends of PSL to further the mission to provide compassionate, vibrant and supportive communities and services to promote wholeness of body, mind and spirit.

Abbie Allan
Grant Manager

Bethanie Constant
Vice President of Resource Development

Brianna Farhat
Operations Manager

Jason Lyons
Director of Donor Outreach
and Affordable Housing

John Ross
Director of Donor Outreach

Committee Members

The Resource Development Committee guides the Board of Trustees' participation in resource development and fundraising. The Committee also cultivates relationships across PSL communities, reviews reports, discusses strategy, evaluates activities and helps to implement proposed fundraising plans for the good of the cause.

Lawrence Chottiner, Chair
Susan Scott, Vice Chair
Fred DeAntonis
Terry Goldstein
Joseph Kinard (Ex Officio)
Phil Miller

Michael Oster
Cheryl Rhodes
Bethanie Constant*
Dan Davis, President and CEO*
Brianna Farhat*

*indicates PSL team members



From left to right: John Ross, Abbie Allan, Brianna Farhat, Jason Lyons and Bethanie Constant.



Total Funds Raised

2024 TOTAL CONTRIBUTIONS BY DONOR TYPE

DONOR TYPE	2024
Auxiliary	\$141,416
Business/Organization	\$351,920
Church	\$29,292
Employee	\$109,578
Foundation	\$215,942
Individual	\$565,917
Resident	\$851,017
Bequest	\$855,815
Total	\$3,120,897

The Power of **Connection and Community**



Written by: John Ross, *Director of Donor Outreach*

Green Ridge Village residents celebrated the Christmas season with a transformed Community Room. With the Grand Re-Opening, what was once a catch-all for things residents did not know what to do with, the room became an inviting space to enjoy. Gone were unwanted filing cabinets, piles of cast-off materials from various endeavors, and an aged pool table that was about as level as a road through the Pennsylvania mountains! These items were replaced with a shuffleboard and air hockey tables, dart boards (one for those standing, one for those sitting), televisions, comfortable furniture, and of course a new Olhausen pool table.

To accomplish this, a project committee was formed that included residents and PSL team members who worked together to determine the direction of the project.

Once the room was emptied, the committee picked new paint colors for the walls and the carpet was replaced. The team designed an Art Wall, with shelving, for residents to display artwork or crafts, built by the GRV resident woodworkers.

This collaborative effort was led by generous resident donations and aided by Green Ridge Village. The gifts enabled the big and little things like a video game system and spectator chairs. Games were selected that were both fun and challenging for all abilities.

Residents Norm and Susan Sheaffer shared, "It was very satisfying helping to make connections with others and help in the designing of this Community Room space as well as making a monetary investment in our community. Planning, execution, and contributions by a number of people made this project possible. We feel it is important for all of us to have a pleasant destination for

socialization other than the dining room — a place where we can display our talents, engage in activities, and enjoy each other's company. We hope that it will rekindle gatherings in the post-COVID era and spark an interest in friendly competition. Fun is not the province of the young but the young at heart."

To be good stewards of the gifts and maintain the room, amenities and equipment, the committee implemented food and drink guidelines. Resident volunteers have stepped up to keep everything clean and functioning. The committee and residents are very pleased with the updated community room and the work that went into it. Residents are having fun! Evenings of Wii bowling, shuffleboard, air hockey and a few small pool tournaments are proving popular. One spouse even remarked to a committee member, "I think you got my husband addicted!"

In the spirit of the project, Karen Lea offered, "If I lived in a house, I would be investing in it. This community is my home, so I am investing in it. This is investing in my neighbors. There are so many things to focus on in life and this community. I choose to focus on connections and what makes life more positive for others and myself. People were saying they wanted a social spot, and this is a great social spot. Neighbors get together and play games and visit. Through the community room project, I gained two new great friends! God asks us to invest in others, and this is one way to do that."



A Powerful **Partnership of Service**



Written by: Jason Lyons, *Director of Partners in Mission and Affordable Housing*

The Board of Pensions of the Presbyterian Church (USA) has been a long-term partner in our philanthropic mission, contributing to the team member hardship fund during COVID, providing PSL team member scholarships, and sponsoring community events.

Over the last six years, our partnership has grown and flourished, creating meaningful connections between the team members at both organizations.

The Board partners with PC (USA) congregations, agencies, and employers affiliated with the Church to provide benefits to their team members. When PSL and the Board first connected in 2018, the two organizations aligned on our shared commitment to supporting wholeness for those we served. Both are rooted in rich Presbyterian history, each originating as a humble service formed by devoted Presbyterians committed to caring for others. These similarities in mission and history gave way to a partnership.

Today, the Board of Pensions provides PSL team members and their families with medical benefits and access to assistance and education programs that work together towards achieving holistic wellness. For PSL, this is critical to its mission, to provide compassionate, vibrant and supportive communities and services to promote wholeness of body, mind and spirit. For the Board of Pensions, ensuring its members thrive is at the forefront of its values. Through our shared goals, PSL offers team members all three medical coverage options that are available through the Board of Pensions. PSL team members may also use the Employee Assistance Plan (EAP) which offers easy access

to high-quality mental health care and support. PSL team members enrolled in Board benefits are also eligible for the Board's assistance and education programs. The Assistance Program provides grants that address immediate needs, including emergencies and natural disasters, medical grants, and educational debt relief. The educational programming, Lifelong Learning, offers resources from professional educators with opportunities to learn through webinars, e-learnings, seminars, and more.



Throughout busy seasons and periods of change, the Board's relationship with PSL has remained steadfast, making this relationship most valued. Both organizations look forward to the continued growth of this partnership so they may serve people together.



From left to right: Lorie Henry, CEBS, Director, Advocacy; Sharon Castillo, Director, Plan Administration, Interpretation, and Regulatory Matters; Steve Brando, Asst. Director, Implementation.



From left to right: Raelene Gervinski, Corporate Director of Benefits, Payroll and HRIS and Sharon Castillo, Director, Plan Administration, Interpretation, and Regulatory Matters.

The Power of **Compassion**



Written by: Abbie Allan, *Grant Manager*

To help serve older adults across fifteen Pennsylvania counties and into Delaware, Maryland, and Ohio, Presbyterian Senior Living (PSL) engages with compassionate grant makers throughout this footprint to invest in specialized projects and programs. Each gift is tailored to meet a distinct need in a powerful, focused way:

A generous grant of \$8,000 from the Hahn Home Fund for Embracing Aging of York County Community Foundation was awarded to support Cupboards of Care. By stocking food pantries at PSL's eight affordable senior housing communities in York County, Pennsylvania, this gift helps more than 500 seniors of modest means get more mileage out of their income. Canned and dry goods, shelf-sustainable foods, and (when possible) fresh produce from local farmers or grocers are placed strategically within each community, ensuring accessibility while maintaining the privacy and anonymity of residents who partake.

In Lycoming County, Pennsylvania, Presbyterian Home at Williamsport was the recipient of a \$26,810 grant funded by the American Rescue Plan Act (ARPA) through the City of Williamsport. Established to aid in the recovery from economic and health impacts of COVID-19, ARPA funding for the Home was directed to the replacement of decades-old heating, ventilation, and air conditioning units to improve air quality and mitigate airborne diseases in the future. This grant provided the spark

needed to resume capital investments that ensure safety, health, and comfort for Williamsport seniors.

For older adults at Westminster Village in Dover, Delaware, a private foundation approved a \$70,200 grant to renovate the community's Memory Care Neighborhood. Specialized for residents living with Alzheimer's disease and other related dementias, memory care helps residents capitalize on their strengths, enhance existing abilities, and experience joy, comfort, and security. Support from this foundation ignited a series of updates to the memory care community room and adjacent patio: improving the layout, introducing more therapeutic and art equipment, adding reminiscence boxes at resident doors, replacing indoor and outdoor furniture, reflooring inside and repouring concrete outside. Ultimately, this gift will help the team better serve residents and encourage increased engagement, independence, and camaraderie.

Compassionate partnerships like these infuse Presbyterian Senior Living with greater capacity to fulfill the mission, and they inspire deep gratitude on behalf of residents across the network.



The Power of **Vision**

Written by: Deb Prince, *Kirkland Village Resident*

There is a saying that “a house doesn’t make a home.” If that is true, residences don’t make a community. What does make a home and a community? The answer is simple: people.

People come into our lives at all ages and make an impact. They help us better ourselves and, in turn, we better them. Through our actions and interactions, together we make a community.

A neighbor isn’t someone who lives next door. A neighbor is compassionate and supportive. Kirkland Village, and other Presbyterian Senior Living (PSL) communities, are fortunate to have neighbors.

Throughout my life I have been given many opportunities and have enjoyed many blessings. I have much to be thankful for. My way of expressing gratitude for all these blessings is to volunteer both my time and my resources.

Kirkland Village is just one of the organizations that I support, but it is an important one because my contributions to Kirkland Village impact my life in very tangible ways. I live in a safe and beautiful community. I have built good friendships with residents and team members over eight years. I am able to participate in activities for fun and in service to others.

More importantly, I have come to learn that the vibrancy of the community is driven in large part by the interests and creativity of the residents. Whether it is a group of residents looking forward to raising vegetables in a common garden, residents eager to enjoy music concerts in our auditorium, or residents serving as advocates for their neighbors in our health care center, we are willing and able to do what needs to be done to make it happen. This includes not just planning and doing but also providing funds in support of these.

I am Deb Prince, and I am proud to be a donor.



"Kirkland Village is just one of the organizations that I support, but it is an important one because my contributions to Kirkland Village impact my life in very tangible ways."



The Power of **Collective Giving**

Legacy Circle

Members of the Legacy Circle of Presbyterian Senior Living (PSL) are very special women and men who have created a legacy during their lifetime. All donors who make PSL aware of their intentions to make a planned gift may become a member of our Legacy Circle.

*denotes deceased

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Donors play a critical role in the mission of 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 in 2024. *denotes deceased

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69 PCOM
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Please Let Us Know

Despite our efforts to ensure the accuracy of the names listed in the Impact 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

Partners in Mission donors support communities throughout the system, expand Presbyterian Senior Living's mission caring for residents if they exhaust their resources, and assist communities in furthering their philanthropic mission via events, corporate support and vendor support.

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Do you know a business or organization that cares about their community and might be interested in contributing to further our mission?

Visit: www.psl.org/partners



How You Can Help and Ways to Give

Presbyterian Senior Living (PSL) communities nurture the spirit of generosity. Whether it's for Resident Assistance, supporting team members, programs you enjoy, or a building campaign — your gift will have an immediate impact and will lay a foundation that represents your values, priorities and passions.

To support people, programs, and places you care about, you may consider:

Gifts of Appreciated Securities: Stocks, Bonds, Mutual Funds

Giving appreciated securities is a tax-wise way to support your community. For securities held longer than one year, you can deduct the full fair market value, regardless of what you originally paid for them. You also avoid paying capital gains tax. PSL welcomes securities gifts of all sizes. Electronic transfer is the easiest method when a donor maintains holdings in a brokered account. To receive Depository Trust Company/Wire Transfer instructions please contact the Office of Resource Development at (717) 502-8873. Your name does not come with the transfer of assets, so please contact us ahead of time so we can ensure timely receipt and acknowledgment.

Gifts from your IRA

If you have an IRA and are 70 ½ or older, you may donate tax-free from your IRA in direct support of your community. In 2025, individuals 70 ½ or older may transfer up to \$108,000 annually from an IRA directly to a qualified charity. Couples who submit tax returns with married filing jointly status may each qualify to give up to \$216,000. This gift satisfies your required minimum distribution (RMD) for the year and reduces your taxable income, even if you do not itemize deductions. You pay no taxes on the transfer. You may designate your gift to the area of greatest need (unrestricted, or Resident Assistance) or an area of interest. Please contact us to discuss your options.

Donor Advised Funds

If you have a Donor Advised Fund (DAF), you can direct the holder of your fund to make a gift to support your community without additionally affecting your financial position.

Checks may be directed to:
Presbyterian Senior Living
1 Trinity Drive East, Suite 201
Dillsburg, PA 17019

Online Gifts

Making an online gift is quick, easy, and safe. Our online giving site provides you with the option of making either a single gift or a recurring gift. Learn more by visiting: www.psl.org/donate.

Check

Please mail your check to:
Presbyterian Senior Living
1 Trinity Drive East, Suite 201
Dillsburg, PA 17019

Electronic Funds Transfer

We can accept gifts via electronic funds transfer (EFT). If you need assistance, please call (717) 502-8873.

Gifts to Honor or Memorialize Another

You can honor a loved one, treasured neighbor, friend, family member, PSL team member or department by making a tribute gift. We will send a letter to an individual you designate informing them of your thoughtful gift without disclosing the amount. Your gift can be made to the unrestricted fund, Resident Assistance, or to another fund of your choice. You may also honor a friend or family member by making a gift in your will or trust.

Gifts in Wills, Trusts, Retirement Accounts and Other Ways to Give Smart

Many people want to do more to express support for their PSL community. Making a gift through your will, trust, bank accounts, IRA, and/or other retirement accounts allows you to support a cause you care about while also taking care of yourself and your loved ones. A gift in your will or a living trust lets you make a gift of any size free of estate tax. During your lifetime, your assets will remain in your control, and you can make changes in your estate plan at your discretion. You can designate a specific amount or a percentage of your estate with or without restrictions. You can shape the future for generations, as those before you did, and your values will live on. Contact our office at (717) 502-8873 to learn more.

Matching Gifts

Corporate matching gifts help team members increase their gifts and sometimes are extended to retirees. To find out if your company has a matching gift program, contact a human resources representative from your company or look for it on the company's human resource website. If the company does provide a matching gift program, follow the program instructions to make a gift to PSL.

Matching gifts may be sent to:
Presbyterian Senior Living
1 Trinity Drive East, Suite 201
Dillsburg, PA 17019

Gifts are tax-deductible
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Contact Us to Discuss Ways to Support

Call 888-530-6329 or

Email resourcedevelopment@psl.org

Learn more at www.psl.org/support-our-mission



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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.

