



FEATURING: HIGHLIGHTS FROM THE INTERGENERATIONAL WEBCAST



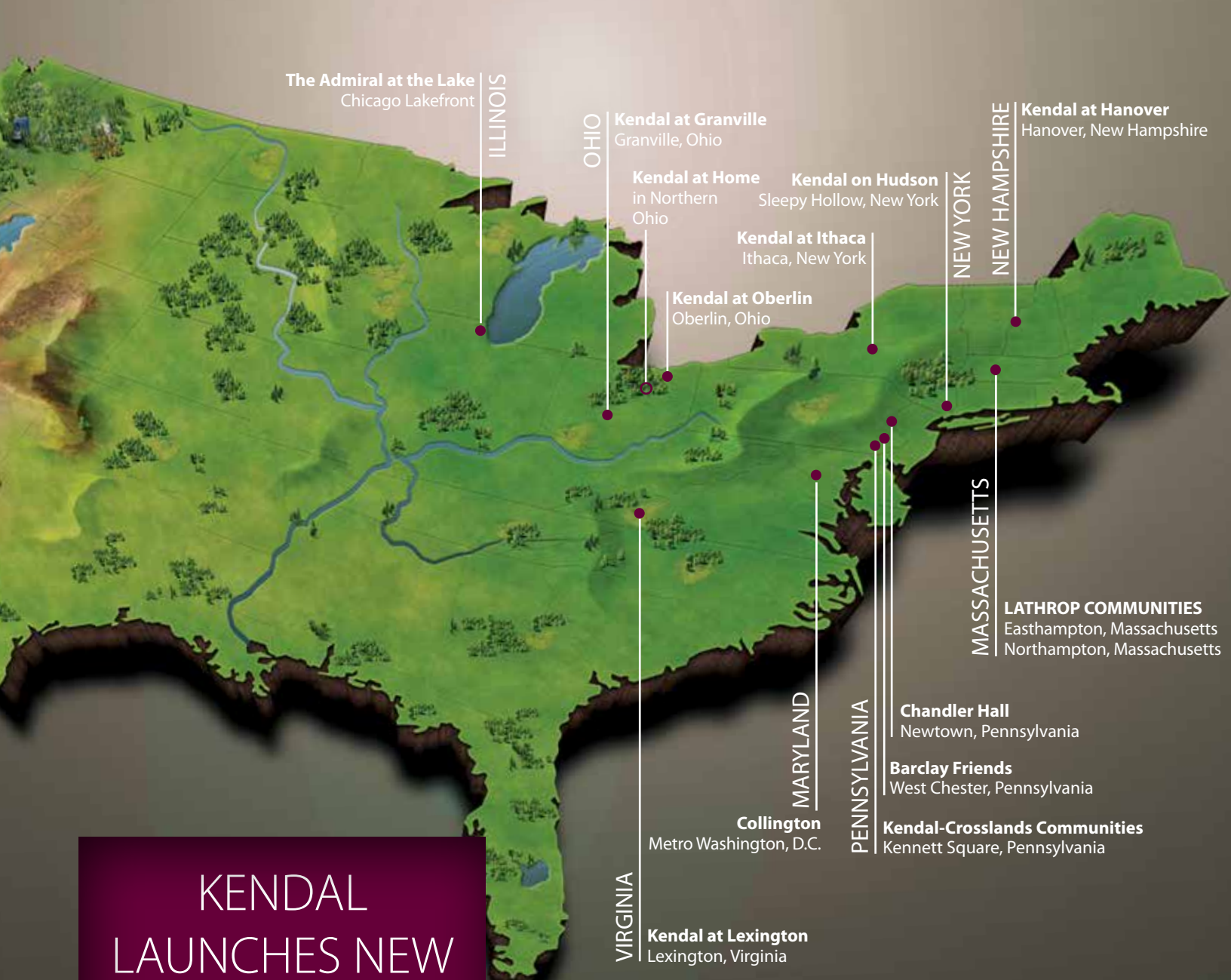
2015 ANNUAL REPORT | TOGETHER, TRANSFORMING THE EXPERIENCE OF

**KENDAL**<sup>®</sup>

Together, transforming the experience of aging.<sup>®</sup>

*aging.*<sup>®</sup>





**The Admiral at the Lake**  
Chicago Lakefront

ILLINOIS

OHIO

**Kendal at Granville**  
Granville, Ohio

**Kendal at Home**  
in Northern  
Ohio

**Kendal on Hudson**  
Sleepy Hollow, New York

**Kendal at Ithaca**  
Ithaca, New York

**Kendal at Oberlin**  
Oberlin, Ohio

NEW YORK

NEW HAMPSHIRE

**Kendal at Hanover**  
Hanover, New Hampshire

MASSACHUSETTS

**LATHROP COMMUNITIES**  
Easthampton, Massachusetts  
Northampton, Massachusetts

MARYLAND

**Collington**  
Metro Washington, D.C.

PENNSYLVANIA

**Chandler Hall**  
Newtown, Pennsylvania

**Barclay Friends**  
West Chester, Pennsylvania

**Kendal-Crosslands Communities**  
Kennett Square, Pennsylvania

VIRGINIA

**Kendal at Lexington**  
Lexington, Virginia

KENDAL  
LAUNCHES NEW  
**SWAP PROGRAM**  
FOR RESIDENTS

**KENDAL**<sup>®</sup>  
*Together, transforming the experience of aging.*<sup>®</sup>  
**HOME SWAP**

Residents of Kendal communities in eight states are being invited this fall to see live demonstrations of the online Kendal Swap Program for Residents. This new benefit, exclusively for those living in Kendal System communities, allows residents of one Kendal community to temporarily exchange residences with residents living in another Kendal community.

Much like a bulletin board where people may be looking for, or posting, properties for rent, this program will allow Kendal residents to identify and find one another to arrange temporary swaps of living arrangements for a mutually agreed upon time. A Web-based portal will provide Kendal residents with a secure login, allowing them to search for an "Available Swap," and/or post an "Available Swap."

Once the rollout of this new program is completed in October, participants will have the opportunity to arrange temporary swaps of living accommodations with residents of any other Kendal community and with members of Kendal at Home.

Together, transforming the experience of aging.<sup>®</sup>

TOGETHER, TRANSFORMING THE  
EXPERIENCE OF

*aging.*<sup>®</sup>

**WE ARE INSPIRED BY** the deeply held belief and confirming observations that the later stages of life can bring new opportunities for growth and development even if emerging challenges may bring some loss of independence.

**WE ENVISION THE FULL IMPACT OF OUR WORK AS** the transformation of our culture's view of aging, of older persons, and of the potential for fulfillment and continuing contribution during the later stages of life.

**WE CONTRIBUTE BY** working with older people, and others in the broader community, to create conditions that foster independence, well-being, security and fulfillment in later years.

**WE WILL BE SUCCESSFUL WHEN** all people in our society approach the later years with an understanding of the aging process, with an appreciation of the potential for continued growth and development, and with realistic plans to address the variety of circumstances that may arise during the later period of life.

—Kendal *Values and Practices*, page 2



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## A Smooth Transition

### A Message from the Chair of the Board

The Kendal System has had remarkable stability in leadership over its 40+-year history. Our founding CEO, Lloyd Lewis, served Kendal for more than two decades. Many Kendal staff members have served for two, three, and even four decades. And, as we prepare to bid farewell to President and CEO John Diffey, we note that he, too, will have served Kendal for more than two decades.

For almost the entirety of John’s tenure with Kendal, he and the Board have maintained a plan for succession that contemplated (a) choosing a leader to act in John’s absence in the event of some form of emergency, and (b) choosing a successor in the event of his resignation or retirement. When John notified the Board of his plans to retire in 2016, the Board established a special Search Committee to work on identifying John’s successor. The Search Committee was comprised of seven Kendal Board members, including four who serve on Kendal Affiliate Boards. Board member Harry Hammond, a Kendal-Crosslands Communities resident, chaired the Search

Joan Countryman  
Chair  
The Kendal Corporation  
Board of Directors

Committee, and Wanda Whitted-Smith, Director for Human Resources, provided critical staff support.

In the spring, the Board ratified the Search Committee’s recommendation by announcing that it had selected Sean M. Kelly, Kendal’s Director for New Business Development since 2008, to succeed John as President and CEO next year. Sean has many attributes that make him a great choice: wide expertise and knowledge across nearly all aspects of the senior living field; experience in affiliations and acquisitions; working knowledge of emerging trends; and an orientation to organizational management for growth that have all brought him and Kendal national recognition.

Through his work and his manner, Sean also demonstrates other, perhaps even more important, attributes that make him uniquely qualified for this position: his passion for this work; his thirst for learning and innovation; his leadership; his “followership”; his compassion; his energy; and a deep appreciation of, and commitment to the Values that are foundational to Kendal.



Sean will be working with John over the next several months in this new role as “President-elect.” As a highest priority, Sean has decided to go on a “listening tour,” during which he will have a chance to engage the broader Kendal System in the coming months to deepen relationships, and to

learn more about what’s working well, where there are opportunities for improving and strengthening, and how Kendal can elevate and continue the conversation about what the ultimate expression of “Together, transforming the experience of aging.®” might be ... and then form an agenda around how best to achieve it.



## Gratefully and with Best Wishes

### A message from the President and CEO

Dear friends,

In the past half-decade, Kendal has come through the aftermath of the most challenging economic recession of the past 80 years, grown by nearly 30 percent by most measures, and continued to have impact in so many important ways in “Together, transforming the experience of aging.®” We are pleased to present this Annual Report and share some of the 2015 stories that illustrate Kendal’s continued strength, growth, and contributions.

This coming year, as you know, will be one of transition. Sean Kelly will succeed me in 2016 as he becomes The Kendal Corporation’s third President and CEO in the Kendal System’s 45-year history. With nearly two decades in this field, seven years of

which have been spent with us here, Sean is ready and very well-prepared to lead Kendal. I could not be more pleased with the Board’s selection of Kendal’s next leader and am happy both for Kendal and for Sean and his family.

As I prepare to conclude what will be my 24th year here, I am filled with gratitude for the experience of working with you and on behalf of the mission and values of Kendal. We will continue to follow the progress of Kendal with great confidence and interest. At the same time, we will very much miss you and the experience of being a part of the Kendal family.

Hmmm ... on further reflection, perhaps we will meet again someday.

Gratefully and with best wishes,

John Diffey  
President and CEO  
The Kendal Corporation

# Kendal Hosts



Presenters for the day include from left to right:  
Bill Silbert, Kendal;  
Betsy Werley, Encore, Inc.;  
Ken Coburn, Health Quality Partners;  
Rob DeVitis as Ben Franklin;  
Willo Carey, WHY;Y;  
Bill Benson, Health Benefits ABCs;  
Donna Butts, Generations United;  
Beryl Goldman, Kendal Outreach;  
John Diffey, Kendal.

*Below: Welcome from Nora Super, 2015 White House Conference on Aging.*



## Groups of Old and Young in 5 Cities Discuss White House Conference on Aging Key Issues

On May 28, 2015, Kendal partnered with its local public media station to webcast live, intergenerational discussions about each of the four themes of the upcoming White House Conference on Aging: Retirement Security, Healthy Aging, Long Term Services and Supports, and Elder Justice.

These “Deepening the Conversation on Aging” discussions were hosted and networked online from WHY;Y-TV’s studios in Philadelphia and took place in Kendal retirement communities located near Cleveland, Columbus, New York City, and Washington, D.C. On-site intergenerational participants included 24 young people ages 15-29, 29 ages 30-49, 50 ages 50-69 and 25 ages 70-99.

In addition to WHY;Y, the 2015 White House Conference on Aging and Next Avenue also jointly sponsored the event with Kendal. Next Avenue, a PBS-affiliated website for 50+ adults, was a media sponsor for “Deepening the Conversation on Aging.” Next Avenue publicized the event, facilitated online discussions during the daylong summit and provided a recap of the webcast and related discussions.

Nearly 2,000 participants were able to see and hear the conversations in real time online, share their opinions and submit questions via social media sites set up especially for the occasion. To visit the Program Page and view the recordings of the day’s events, visit [2015.intergenerationalsummitonaging.com](http://2015.intergenerationalsummitonaging.com).

“This initiative is consistent with our mission statement, which is ‘Together, transforming the experience of aging,’” said John Diffey, Kendal President and CEO. “Kendal has a very expansive view of how to carry out that mission. It does involve serving people directly. But we also have a presence in the world through Kendal Outreach. Moving the ball forward is going to take more of these kinds of conversations to transform the system of services and supports and to inspire a reconceptualization of this period of life,” Diffey said. “This is not a one-and-done initiative and it is not a Kendal-only initiative.”

Kendal provided the 2015 White House Conference on Aging [[whitehouseconferenceonaging.gov](http://whitehouseconferenceonaging.gov)] Planning Team with a 20-page Executive Summary and a video overview [[vimeo.com/133474069](http://vimeo.com/133474069)] of its intergenerational webcast on aging issues. The White House Conference on Aging included Kendal’s video on its Videos for Watch Parties list [[whitehouseconferenceonaging.gov/involved/docs/WHCOA-videos.pdf](http://whitehouseconferenceonaging.gov/involved/docs/WHCOA-videos.pdf)].

Kendal Charitable Funds, A.V. Powell & Associates LLC, Montgomery McCracken Walker & Rhoads, Ziegler and LeadingAge provided financial support for the webcast.



KENDAL® Charitable Funds





# Intergenerational Webcast



## THE INTERGENERATIONAL PERSPECTIVE

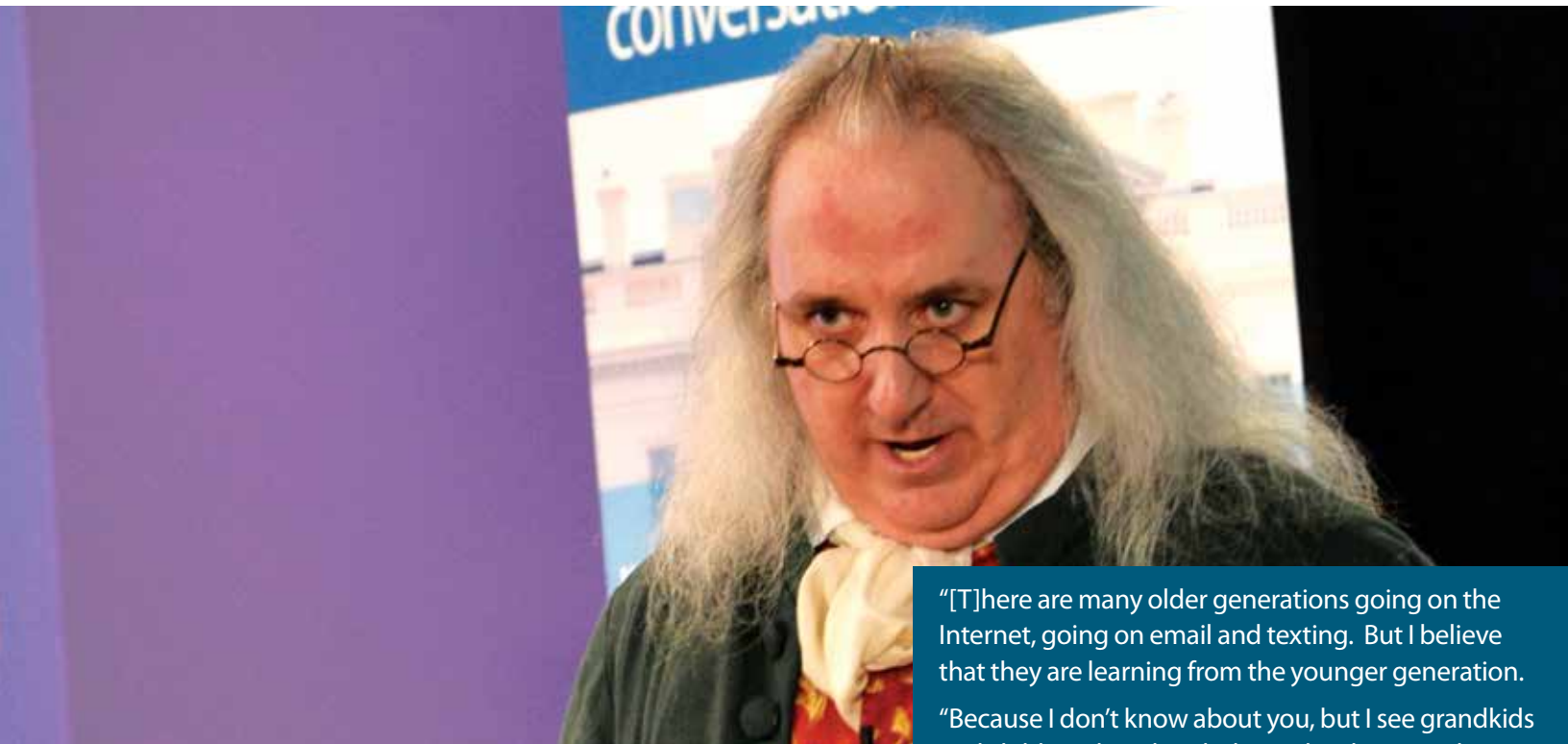
### Donna Butts, Presenter

In reflecting upon the meaning of intergenerational connections and practices, and why she thinks they are so vital, Donna began with a story about visiting the country of Bhutan, where entry fees result in tourists being of an older age. The younger brother of Donna's tour guide once asked him whether there were any young people living outside of Bhutan. Donna used this to illustrate what's been created over the last 50 years, segregating people by age, building walls around communities, having schools that only have children, child care centers with only children, adult day care centers with only adults.

Rather than encouraging healthy aging by allowing older adults to really contribute to "the recycling and learning of knowledge," instead, they're too often isolated in environments where conversation goes to "the three P's; pain, pills, and passing." A similar disservice is done to the young, when "the three T's; texting, Twitter, and Twilight" dominate. "What's needed is to make sure we're mixing our P's and our T's if we're really, really going to have a healthy social compact and a healthy society," Donna said.

Generations United was formed for this purpose. "We are so fortunate to have a healthy young population and to have the most vibrant healthy older adult population ever. But we have to make sure that we're treating it as an asset, that we're valuing it, and that we're doing the most important thing that we can do with assets in this country and that's not let them sit dormant, but engage people of all ages."





"[T]here are many older generations going on the Internet, going on email and texting. But I believe that they are learning from the younger generation. "Because I don't know about you, but I see grandkids and children that absorb this technology much quicker than the elderly do. And they're able to absorb it so incredibly fast that they're able to teach their parents and grandparents." –Ben Franklin

## The Intergenerational Perspective...continued

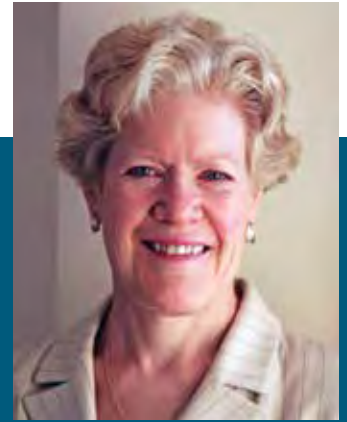
According to Donna, quality intergenerational programs and practices are intentional (actually connecting and bringing the generations together), reciprocal (based on the realization that each generation has something to give and to receive and to take from each other), respectful (participants help each other to learn and know about each other), and purposeful ("sometimes the purpose is fun, sometimes the purpose is to have a dialogue like today. But there's a purpose, why we're here, what we're doing").

Common models of intergenerational programming include young serving old (referring to Ben Franklin's earlier comment about young people teaching older people how to use technology), old serving young (an example being **Seniors4Kids** (<http://gu.org/OURWORK/Seniors4Kids.aspx>) that raises the voices of those 50+ in support of policies that benefit children), and old and young serving together (a **short film** at <https://vimeo.com/96024445> shows a moving example of this model).

We need to be sure we're connecting the generations through public policies (like Social Security—regarded as a retirement program but can have a huge impact on young people via survivor benefits, or by those being raised by grandparents). Getting away from "generational segregated frames" when thinking about policy, to envisioning ways that generations can help each other, (like student loan debt that could be reduced if young people were willing to provide service to their elders) is the frame we should be thinking about.

Donna charged her audience to look at, and think about that intergenerational lens. "Be sure that you're moving the conversation from concern to contribution, from burden to benefit. How can we look at these changes and not look at it with a deficit model? As you're dealing with and thinking about some of these issues what does it mean to people of all ages, and how can we weave that social compact together?"





## WHCOA ISSUE #1: RETIREMENT SECURITY

### Betsy Werley, Encore.org

Betsy cited a recent *Time* magazine cover showing a newborn baby girl with the headline, “This Baby Could Live to be 142 Years Old”—“wow!” Applying today’s rules that means that little girl would have 20 years of education, 40 years in the workforce, and 82 years of retirement. “So even if many of us in the room are only going to live to be 100, I think that that future look says to us that we need to radically rethink the lifespan work, education, and a few other things for our much-longer lives.”

Betsy identified three points in the WHCOA brief on Retirement Security, **Social Security**—for one third of retired Americans, their sole source of income, **Pensions**—which for the younger members of the audience, she referred to as an “endangered species,” and **Savings and Investments**—gaining greater access to the former, understanding fees charged by advisers for the latter. Missing, Betsy observed, was a fourth topic that has to come into the discussion of retirement security, which is **work in later life**. “Kendal (as does Encore.org) certainly has a philosophy of continuing engagement of fulfillment throughout the lifespan, and I think that ties in very much with work...for financial gain and also for healthy aging.” Two views of aging can influence the subject of work in later life, (1) aging equates with decline, or (2) the 1950’s idea of “graying as playing,” where all responsibilities are set aside to just play tennis, play bridge, play mahjong, etc. “I think neither of those is a vision for the 21st century.”





Mara Liasson, Facilitator, leads the discussion with students from Prince George's County high schools and Commonwealth Academy, Collington residents and local business and industry leaders from Maryland and Washington, D.C.

## Retirement Security...continued

Betsy shared three stories of older adults starting new careers in retirement, one now paid for bringing the Encore concept to the Cleveland area. A second involves an immigrant nanny who is now an organizer for the National Domestic Workers Union. The third, is about a woman who in response to language barriers that complicated her Korean mother's need for care, now owns a new business providing Asian-speaking caregivers. "Today, across the country, there are about 4.5 million older adults doing some kind of encore work and 21 million who are interested in moving into work for the social good in the next five years, so the numbers are growing. We're really sort of just seeing the beginning of this movement."

Betsy addressed the fear often expressed that employing elders will shrink the job opportunities for young people. "The short answer is there's no evidence that that is the case. Older adults and younger adults almost always work in different roles ... if older adults are earning, they're spending more on goods and services that create more jobs ... so let's not worry about this being a zero-sum game, because it's not."

Betsy sees three priorities around financial security for older adults. First, akin to Donna Butt's earlier assertion, is "reframing" our thoughts about aging, speaking to the capabilities and assets older adults represent. "Let's call on the president and the White House Conference team really to make a strong statement about the assets of older adults and what they can bring to our society"

Another is to create more opportunities for older adults in education, in health care, and in social services. So another thing to say to the White House is, "Let's be sure that we continue the existing federal programs that connect older adults with paid work, and let's support innovative nonprofit models."

The third area where important changes will allow work in later life is education. "We need the government to be more flexible about funding for education and to think about whether Social Security and retirement programs could change, so that people could dip into those during a transition period, which would help them continue working into their 60s and 70s, so let's make the White House aware of these education funding issues."

"This is the next one, and this meeting really gives us a voice to speak directly to the White House about making change. And for the pre-encore folks in the audience, this is your chance to join forces with your



aunt, with your teacher, with your Scout leader, and combat ageism and be part of this discussion about how work can be part of older adults' lives and of your lives for as long as you want. So together, we can absolutely achieve the freedom to work, not the freedom from work, and I really look forward to coming back 10 years from now, in 2025, and celebrating the fact that we have moved the needle and that paid work is really an important part of financial security for all of us as we look at our own aging."

## EXCERPTS OF REPORTS FROM BREAKOUT DISCUSSIONS ON RETIREMENT SECURITY

### From Collington participants by Facilitator Mara Liasson

Mara said the group agreed that, "The lack of high paying jobs is absolutely key to retirement security." They recommend keeping Social Security solvent by completely eliminating the maximum taxable income cap (set at \$118,500 in 2015), raising the minimum wage, making 401(k) and 403(b) retirement savings plans mandatory, and promoting widespread financial literacy education.

### From WHYY studio participants by Facilitator Jim Dowell

Jim said the discussion among groups at WHYY largely focused on "What are our needs in retirement going to be and how are they going to be met?" The groups agreed that needs requiring immediate attention include: retirement housing options, health care costs beyond what's covered by Medicare, increasing access to transportation for older adults, and engaging younger workers in financial planning by adopting an opt-out (not opt-in) approach to retirement savings plans.

### From Retirement Security Chat Room Moderator Rich Eisenberg

Rich reported that concerns expressed by Chat Room participants included: whether Social Security will be there for those now 40 and younger; the cost and limits of long-term care insurance; inadequate retirement savings; and the difficulties of continuing to work after reaching retirement age.

Jim Dowell reports back on the WHYY participants discussion with fellow facilitators, Susan Temple and Cheryl Wade.





## **WHCOA ISSUE #2: HEALTHY AGING** ***Ken Coburn, Health Quality Partners***

Ken Coburn, MD, MPH, is President and CEO of Health Quality Partners, a not-for-profit research-and-development organization committed to designing, testing and disseminating more effective systems of preventive care. Advanced preventive care combines care coordination, disease management and personalized prevention to improve the health outcomes of vulnerable populations. Among chronically ill older adults, this model is extremely well received and has been shown to reduce deaths, hospitalizations, and lower health care costs.

Ken Coburn kicked off his presentation by noting that: “[O]ur health care system, which does some miraculous and wonderful things, has really been geared around delivering care for acute, complex diseases, not longevity with vibrant, vital lifespans that are preventively oriented. . . . We’ve invested in an amazing amount of resources in the health system we have, but we’ve got to do some retooling in order to adapt to the needs of our, thankfully, aging and, hopefully, healthfully aging populations.”

The 2015 White House Conference on Aging policy brief on healthy aging highlights key issues, he said, including the importance of physical activity, mental activity, staying engaged, civic involvement, and optimizing multiple chronic conditions that begin to layer on top of each other. “[T]he good news,” Coburn said, “is more of those conditions are ones that no longer are fatal. But they often are ones we have to continue to live with,







Emma Mason, Facilitator, leads the discussion on Healthy Aging at Kendal at Oberlin.

## Healthy Aging...continued

whether it's arthritis, diabetes or chronic lung disease. And as we go along, we tend to accumulate more and more of those."

**Advanced Preventive Care**, the Health Quality Partners' approach, he said, brings together three techniques: **Care coordination**, connecting the parts in a seamless way that help people navigate a complex system; **Disease management**, which is managing those multiple chronic illnesses and the medications; and **Personalized prevention**, which is what often gets overlooked, especially in those who are older, frailer and more limited.

Coburn emphasized that research has clearly demonstrated the importance of personalized prevention to healthy aging. "There is no end of evidence-based, solid preventive interventions that are out there, ... whether it's seated-chair exercise, gait-and-balance training, social interaction and reducing social isolation, weight management, medication adherence and reconciliation," he said. "The problem is we don't have a system that puts these all together in an easy-to-access portfolio ... that people feel they can engage easily."

Staying involved in one's community and engaged in intergenerational activities can do a great deal to advance healthy aging, Coburn said. "[C]aring about one another has huge potential to drive a lot of these innovations."

The Centers for Medicare and Medicaid (CMS) have documented the effectiveness of Health Quality Partners' Advanced Preventive Care approach. The most recent report to Congress documented a 34 percent reduction in death at two years and a 22 percent reduction in death at five years. "These are not data that we generated," Coburn noted. "This is what a third-party evaluator from Medicare assessed."

Health Quality Partners staff deliver Advanced Preventive Care by making house calls. "Our model is very high touch, about 29 contacts a year," Coburn says. "We use nurse care managers in the community. They travel wherever the patients need them to go—at home, in long-term care facilities,

## Healthy Aging...continued

acute-care hospitals. And the idea of listening without judging is huge.”

This approach has had a major impact on both the well-being and the cost of caring for those with high-risk, chronic conditions, including heart failure, coronary artery disease and chronic lung disease. People with those conditions who are enrolled in the Advanced Preventive Care program have 39 percent fewer hospital admissions and 37 percent fewer emergency room visits, resulting in major savings for Medicare, Coburn said.

### EXCERPTS OF REPORTS FROM BREAKOUT DISCUSSIONS ON HEALTHY AGING

#### From Kendal at Oberlin participants by Facilitator Emma Mason

“[W]e want to say that healthy aging really begins in utero. And while we cannot deny the role of genetic or economic status [with] which we are born, at some age, we must make the choice to do healthy living. We must make the choice to do the things that will take us to old age in as good physical shape as possible.

“We want to make sure that there is a change in the incentivization structures in Medicare, medical institutions and insurance programs, so that they will provide support to healthcare providers, especially those that are giving home care. We’re going to give a big plug for Health Quality Partners, who give direct care on management of chronic diseases. ... So we really need to look at this from a long term perspective, and that’s really the message that we want to give to the White House conference.”

#### From WHYY studio participants by Facilitator Kate Clark

Well, first we started out with our definition of healthy aging, and we just wanted to say that includes physical health and emotional health, but it also includes living in an age-friendly community, in an age-friendly home. And then to the White House, we need to incentivize the private sector and nonprofit hospitals to promote and commit to prevention and wellness. We need to create more policies and programs that facilitate intergenerational programs, and the collocation of intergenerational programs. We need to change the perception of aging, because we are all aging, and we need to prioritize and value health. And lastly, we need to address and fund the social and environmental determinants of health at a community level for all age groups, and it must be an interdisciplinary approach.

**From Healthy Aging Chat Room participants by Moderator Emily Gurnon** “Being able to live ... wherever you consider home is very important. We also talked about isolation. There were lots of ideas about intergenerational programs. ... Tutoring, that can go in both directions: ... for instance, a younger person helping an older person use technology; [and] older people working with younger people, teaching them how to read.

Students from Oberlin High School tweet alongside residents of Kendal at Oberlin during the day.







## WHCOA ISSUE #3: LONG TERM SERVICES & SUPPORTS

### ***John Diffey, President and CEO of KENDAL®***

John began his remarks with an anecdote underscoring for him the centeredness that can come with older age. As a boy of 7, John and his family, including his 86-year-old grandmother, were on a flight to Arkansas. At about 30,000 feet over Kansas, John and his younger brother were quite excited (recalling images of TV's *Sky King* and *Penny*) to learn that the engine on the left side of their plane, where his mother was seated, was on fire. With visions of her family going down in flames, she called across the aisle to her mother saying, "Mother! Mother! My engine is on fire." To which her mother calmly replied, "Mine's okay." "That became the bedrock story of handling a crisis in our family. Because she was so centered and so secure in herself and her faith, she could reflect on the circumstance and offer us a wisdom that we did not, at that time, have. So whenever we're in a crisis as a family, 'Mine's okay' is what we say."

Noting how thrilling it was to have so many gathered for this event, John took the opportunity to share what he termed Kendal's "invitational mission statement," *Together, transforming the experience of aging.®* "We are together transforming the experience of aging, and that's all of our work," he said. "It's not exclusive to Kendal... It is an invitation to all of us to be joined together, and we will join with you as generously as you have joined with us to go about this work."

John affirmed the points made by the preceding speakers. John reiterated Donna Butt's call to make aging a



Beth Chalick-Kaplan from Centers for Medicare & Medicaid Services talks with Walton Burwell of JEVS.

## Long Term Services & Supports...continued

more intergenerational experience, citing the fact that when he entered the field 40 years earlier, there were four potential caregivers in their working years, 18 to 65, for every one person younger than 18 or older than age 65. Today, that ratio is down to two to one. Responding to Betsy Werley's comments about working in retirement, John noted that these opportunities may represent "a profound necessity" because defined-benefit pension plans are disappearing. John also endorsed Ken Coburn's call to transform aging by focusing more on sustaining well-being and mitigating declines.

John then described past and present features of our long term services and supports system (or "non-system") that will drive needed transformations going forward. To do so, John introduced an Evolving Aging Services diagram showing—from least restrictive, least expensive to more acute, more expensive—the various forms of service that older adults receive as their needs increase.

Funding for this service continuum, in John's view, has developed in disjointed ways, with service providers often pitted against one another as they compete to support older adults in their own homes vs. through institutional services. "It's a very difficult system to describe and to navigate. So many people are frustrated that they don't know where portals of entry are, don't know what the benefits are," John said. "And because the providers are ... in boxes or silos [without clear] transitions from one to another ..., there is a profound necessity, I think, to redesign this non-system."

John said **three criteria will characterize successful providers:** (1) **consumer satisfaction**—knowing what people want, (2) **demonstrable added value**—measurable improvement in outcomes that contribute to sustained well-being, and (3) **demonstrable cost savings** to the American health care system. "Our culture can't afford to maintain its tax structure, maintain a standing army to fight wars overseas," he said, "and at the same time, with a burgeoning older-adult population, sustain a health-care system as inefficient, as fragmented as ours."



## EXCERPTS OF REPORTS FROM LONG TERM SERVICES & SUPPORTS BREAKOUT DISCUSSIONS

### From Kendal on Hudson Facilitator Edith Litt

Edith said the group identified many obstacles to providing care and support services, including: older adults being isolated and not wanting to ask for help; poor compensation, training and supervision of aides and family caregivers; and limited access to transportation. The group said these obstacles could be addressed in many ways, including: creating comprehensive sources of information about all available local care and support services; training seniors to use Skype and FaceTime to help them stay connected with friends, family and caregivers; and offering tuition credits to students in exchange for helping out older adults.

### From WHYY studio participants by Facilitator Jenny Campbell

Jenny said one idea came through clearly in their groups' discussions: older adults need affordable care and accessible care. They proposed a variety of initiatives, including: eliminating gaps between what people need and what Medicare covers; exploring the use of telemedicine and robots in caring for seniors; supporting family caregivers with flexible work options and reimbursement for training; and funding demonstration projects to identify best practices.

### From Chat Room Moderator Brian Duke

Brian said that Chat Room participants were concerned that cost can keep older adults from accessing needed care. They also discussed integrating social services with health care to help meet the needs of seniors beyond treating chronic illnesses. "We have a challenge in communicating across generations using technology," Brian said, "that should be addressed to help seniors stay connected to family and friends."

**Brian Duke** monitors the chat rooms, live tweets and other social media posts during the day.





## WHCOA ISSUE #4: ELDER JUSTICE

### Paul Greenwood, San Diego Deputy District Attorney

As head of the elder abuse prosecution unit, Paul Greenwood has devoted the past 19 years of his career to prosecuting crimes against the elderly—everything from financial fraud to murder. In recognition of his groundbreaking work, he was named by *California Lawyer* as one of California’s lawyers of the year in 1999.

Greenwood began his presentation on Elder Justice by noting that “after 36 years as a lawyer, nothing gives me more gratitude and privilege than to seek justice, for example, for an 86-year-old widow who’s had her life savings stripped by a dishonest, crooked, unlicensed contractor, who said he was going to do home improvements on her home. It’s cases like that that get me excited in the morning to go to court and pursue justice.”

When he began prosecuting Elder Justice cases 19 years ago in San Diego County, Greenwood said that he “stumbled into an area that ... was untapped, uncharted territory, and it provided in me a desire to seek justice for my parents’ generation. ... And what I have uncovered in these 19 years has been fascinating. It’s challenged me. It has frustrated me, but it’s never got me to the point where I say, ‘I want to do something else.’”

Prosecutors normally rely upon law enforcement to bring them cases, but during his first seven months as head of the elder abuse prosecution unit he found that police officers and deputy sheriffs didn’t want to bring Elder Justice cases to court. Greenwood said they told him over and over again, “You don’t want to deal with these





David Skeen reports back from Kendal at Granville on the discussion.

*Below:* Ray Wall, a student at Constitution High School, was inspired by Paul Greenwood's passionate presentation and is now set on becoming a lawyer specializing in Elder Justice.

## Elder Justice...*continued*

cases because elders make poor witnesses in the courtroom.”

After prosecuting over 600 elder abuse cases, Greenwood said, “I can tell you with certainty that in the majority of my cases, the elderly victim makes for a powerful witness in the courtroom. . . . I find that [elderly] victims are extremely well detailed in recounting what happened to them. In fact, teenagers can be more forgetful than a lot of older adults.”

Greenwood said that he was pleased that he was participating in an intergenerational webcast and conference. “And I hope that what I say today will inspire one young person to decide that justice for seniors is something that you want to dedicate your career to.”

In the online Elder Justice chat room following Greenwood’s presentation, Moderator Kathy Cubit (Director of Advocacy Initiatives for the Center for Advocacy for the Rights and Interests of the Elderly) said: “We can’t prosecute our way out of this problem, so it’s critical we work on prevention. Many older adults are reluctant for a variety of reasons to come forward after being victimized by a scam or abuse. Any thoughts on how to encourage folks to share their experiences to get help?”

Paul Greenwood responded: “Because so many victims are reluctant to come forward, we need to encourage mandated reporters to do their utmost to identify and report. We also need to create coalition groups in every community to promote awareness campaigns so that everyone is as familiar with elder abuse issues as they are now with domestic violence and child abuse.”



## EXCERPTS OF REPORTS FROM BREAKOUT DISCUSSIONS ON ELDER JUSTICE

### From Kendal at Granville Facilitator David Skeen

David said his group's bottom-line recommendation to both state and federal legislators is that mandated Elder Justice programs must be funded. "The federal government and state governments need to begin seriously to fund demonstration projects, which will allow us to get evidence-based programs into a position where they can serve the elder populations in our nation in the years ahead."

### From WHY studio participants by Facilitators Dana Goldberg and Diane Menio

Older adults are victims of many types of financial exploitation, Dana said, including pyramid scams, financial adviser fraud, aggressive sales techniques, Medicare scams, IRS scams, caregiver exploitation, power of attorney fraud, and Internet fraud. The group called for a crack-down on telephone and electronic scams. They also recommended: distributing large-print warnings about scams in multiple languages; training law enforcement and other professionals to recognize elder abuse and exploitation; and reauthorizing the Elder Justice Act.

Diane noted the group's concerns that many older adults don't report being financially exploited or scammed because they are afraid of losing their rights through guardianship or of being institutionalized.

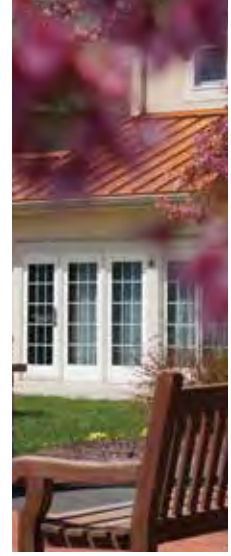
### From the Elder Justice Chat Room Moderator Kathy Cubit

Because victims are often reluctant to come forward, Kathy said: "we need to . . . promote awareness campaigns so that all are aware of elder abuse issues, just like they are about child abuse and domestic violence issues. We need more prosecution to deter predators. We need to educate all ages, starting in high school all the way through to the elders themselves."

Dana Goldberg and Diane Menio report back on Kendal's on-site discussion at WHY studios.







# Kendal Operating Affiliates Selected Financial

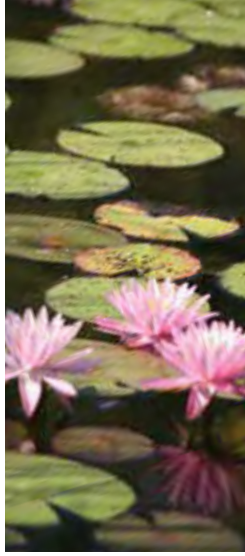
Fiscal year ending	The Admiral at the Lake 12/31/2014	Barclay Friends 12/31/2014	Chandler Hall 12/31/2014
<b>BALANCE SHEET SUMMARY</b>			
<b>Total Assets</b>	<u>\$208,054,374</u>	<u>\$26,608,209</u>	<u>\$28,075,062</u>
<b>Total Liabilities</b>	291,245,334	11,500,146	23,818,274
<b>Net Assets</b>			
<b>Unrestricted</b>	(91,990,202)	13,192,618	3,921,241
<b>Temporarily Restricted</b>	-	588,237	70,362
<b>Permanently Restricted</b>	<u>8,799,242</u>	<u>1,327,208</u>	<u>265,185</u>
<b>Total Net Assets</b>	<u>(83,190,960)</u>	<u>15,108,063</u>	<u>4,256,788</u>
<b>Total Liabilities and Net Assets</b>	<u>208,054,374</u>	<u>\$26,608,209</u>	<u>\$28,075,062</u>
<b>OPERATING SUMMARY</b>			
<b>Total Income</b>	16,176,783	13,397,651	18,918,205
<b>Total Expense</b>	<u>33,188,233</u>	<u>13,241,095</u>	<u>19,817,053</u>
<b>Gain(Loss) from Operations</b>	(17,011,450)	156,556	(898,848)
<b>Realized Gain (Loss) on Sale of Investments</b>	(325,220)	0	978,902
<b>Unrealized Gain (Loss) on Investments</b>	55,709	(129,936)	(712,722)
<b>Change in Value of Interest Rate Swap</b>	0	253,646	0
<b>Change in Obligation to Provide Future Services</b>	(10,871,014)	0	0
<b>Unrestricted Contributions</b>	218,104	62,369	373,552
<b>Assets Released from Restriction for Capital</b>	0	1,241,830	0
<b>Gain (Loss) on Property, Plant and Equipment</b>	0	0	0
<b>Loss from early retirement of debt</b>	0	0	0
<b>Other</b>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Incr(Decr) in Unrestricted Net Assets</b>	<u>\$(27,933,871)</u>	<u>\$1,584,465</u>	<u>\$(259,116)</u>



# Information

Collington 4/1/14 to 12/31/2014	Kendal-Crosslands 4/1/2014 to 12/31/2014	Kendal at Granville 12/31/2014	Kendal at Hanover 4/1/2014 to 12/31/2014	Kendal at Ithaca 12/31/2014	Lathrop Communities 12/31/2014
<u>\$62,807,702</u>	<u>\$191,816,034</u>	<u>\$60,164,398</u>	<u>\$133,048,043</u>	<u>\$93,751,862</u>	<u>\$23,840,056</u>
97,711,012	136,169,797	69,268,475	98,919,401	83,823,929	41,852,221
(39,868,437)	39,740,750	(9,545,274)	26,141,836	8,327,077	(18,348,155)
4,965,127	15,403,881	441,197	6,618,842	1,600,856	235,990
0	501,606	0	1,367,964	0	100,000
<u>(34,903,310)</u>	<u>55,646,237</u>	<u>(9,104,077)</u>	<u>34,128,642</u>	<u>9,927,933</u>	<u>(18,012,165)</u>
<u>\$62,807,702</u>	<u>\$191,816,034</u>	<u>\$60,164,398</u>	<u>\$133,048,043</u>	<u>\$93,751,862</u>	<u>\$23,840,056</u>
19,063,014	37,292,473	12,957,570	19,918,258	17,619,148	4,150,492
<u>20,250,302</u>	<u>36,265,038</u>	<u>14,205,299</u>	<u>17,925,660</u>	<u>17,454,919</u>	<u>6,183,861</u>
(1,187,288)	1,027,435	(1,247,729)	1,992,598	164,229	(2,033,369)
384,414	1,629,272	0	1,977,296	379,593	716
(81,385)	(1,138,149)	25,165	(2,166,686)	(319,694)	31,258
953,362	(150,097)	532,604	0	0	0
0	0	0	0	0	0
53,053	0	25,340	202,061	0	495,329
0	0	0	0	33,105	55,724
0	0	0	(9,338)	4,357	(7,853)
0	0	0	0	(48,031)	0
<u>0</u>	<u>(23,689)</u>	<u>(117,119)</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>\$122,156</u>	<u>\$1,344,772</u>	<u>\$(781,739)</u>	<u>\$1,995,931</u>	<u>\$213,559</u>	<u>\$(1,458,195)</u>





KENDAL NORTHERN OHIO is the supporting organization for Kendal Community Outreach of Northern Ohio, LLC, Kendal at Home and Kendal at Oberlin. These organizations provide person-centered services to older adults throughout Northern Ohio.

## Kendal Northern Ohio

Kendal at Lexington 12/31/2014	Kendal at Oberlin 12/31/2014	Kendal on Hudson 12/31/2014	Kendal at Home 12/31/2014	Kendal Community Outreach of Northern Ohio (d.b.a. Senior Independence) 12/31/2014
<u>\$59,851,676</u>	<u>\$92,634,570</u>	<u>\$177,628,980</u>	<u>\$4,946,239</u>	<u>\$130,668</u>
59,875,953	68,764,916	188,654,649	7,606,512	273,133
(1,019,708)	20,966,296	(12,519,493)	(2,676,135)	(148,169)
717,381	2,788,358	1,493,824	15,862	5,704
<u>278,050</u>	<u>115,000</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>(24,277)</u>	<u>23,869,654</u>	<u>(11,025,669)</u>	<u>(2,660,273)</u>	<u>(142,465)</u>
<u>\$59,851,676</u>	<u>\$92,634,570</u>	<u>\$177,628,980</u>	<u>\$4,946,239</u>	<u>\$130,668</u>
15,277,638	17,200,156	26,824,272	2,593,360	645,849
<u>14,060,856</u>	<u>16,191,640</u>	<u>27,126,767</u>	<u>2,943,808</u>	<u>745,551</u>
1,216,782	1,008,516	(302,495)	(350,448)	(99,702)
164,218	84,603	627,684	39,521	0
142,097	470,045	(134,096)	(10,017)	0
0	0	0	0	0
0	0	0	0	0
2,428	99,367	0	0	360
16,122	5,980	219,911	0	0
(2,518)	0	0	22,443	0
0	0	0	0	0
<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>\$1,539,129</u>	<u>\$1,668,511</u>	<u>\$411,004</u>	<u>\$(298,501)</u>	<u>\$(99,342)</u>



# The Kendal Corporation Condensed financial information beginning 4/1/14 and ending 12/31/14

<b>BALANCE SHEET</b>	<b>Affiliate Services</b>	<b>Development Services</b>	<b>Kendal New York</b>	<b>Kendal Charitable Funds</b>	<b>Kendal Outreach</b>
<b>Assets</b>					
Cash and Investments	\$8,440	\$0	\$0	\$3,834,233	\$499,359
Receivable from Affiliates and Intercompany	3,294,097	3,029,285	0	0	0
Other Assets	<u>13,480,455</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>735,509</u>
<b>Total Assets</b>	<u><b>16,782,992</b></u>	<u><b>3,029,285</b></u>	<u><b>0</b></u>	<u><b>3,834,233</b></u>	<u><b>1,234,868</b></u>
<b>Total Liabilities</b>					
	48,363,161	27,602	0	1,169,590	4,528,973
<b>Unrestricted</b>					
	(31,580,169)	3,001,683	0	1,811,251	(3,842,872)
<b>Temporarily Restricted</b>					
	0	0	0	846,542	548,767
<b>Permanently Restricted</b>					
	0	0	0	6,850	0
<b>Total Net Assets</b>	<u><b>(31,580,169)</b></u>	<u><b>3,001,683</b></u>	<u><b>0</b></u>	<u><b>2,664,643</b></u>	<u><b>(3,294,105)</b></u>
<b>Total Liabilities and Net Assets</b>	<u><b>16,782,992</b></u>	<u><b>3,029,285</b></u>	<u><b>0</b></u>	<u><b>3,834,233</b></u>	<u><b>1,234,868</b></u>
<b>Statement of Operations</b>					
<b>Operating Revenue</b>					
System Fees from Affiliates	5,114,117	0	1,062,756	0	0
Development Fees	0	1,610,892	0	0	0
Outreach programs	0	0	0	0	161,275
Investment and Other Income	176,069	0	0	50,398	559,072
<b>Total Operating Revenue</b>	<b>5,290,186</b>	<b>1,610,892</b>	<b>1,062,756</b>	<b>50,398</b>	<b>720,347</b>
<b>Expenses</b>					
	5,109,685	513,551	1,062,756	95,676	962,801
<b>Operating Gain (Loss)</b>	<b>180,501</b>	<b>1,097,341</b>	<b>0</b>	<b>(45,278)</b>	<b>(242,454)</b>
<b>Non Operating Revenue</b>					
Reserve Fee from Affiliates	349,840	0	0	0	0
Realized Gains (Losses) on Investments	73,803	0	0	98,266	0
<b>Change in Defined Benefit Pension Plan</b>					
	(11,320,794)	0	0	0	0
<b>Unrealized Gains (Losses) on Investments</b>					
	<u>37,040</u>	<u>0</u>	<u>0</u>	<u>(64,978)</u>	<u>0</u>
<b>Increase (Decrease) in Unrestricted Net Assets</b>	<u><b>\$(10,679,610)</b></u>	<u><b>\$1,097,341</b></u>	<u><b>\$0</b></u>	<u><b>\$(11,990)</b></u>	<u><b>\$(242,454)</b></u>



—continued from page 19

of \$49,000 and supported the music program with grants of \$3,000 over the course of the fiscal year.

#### **KENDAL COMMUNITY OUTREACH OF NORTHERN OHIO**

(doing business as Senior Independence) continues to expand Kendal's mission to older adults in Northern Ohio. Kendal Community Outreach of Northern Ohio reached several significant financial milestones during 2014, including:

- Launching the "My Independence" program, which provides a wide assortment of home care services, both skilled and unskilled, that support residents, members and clients with transitions of care.
- Achieving net reimbursement per episode of \$3,130, which was more than the \$2,896 reimbursement per episode budgeted.
- Diversifying its revenue base by increasing the portion that is derived from the Medicare Skilled services.
- Expanding the types of insurance coverage accepted and initiating an application for Medicaid certification from the state of Ohio to further expand services offered in the larger community.

During 2014, **KENDAL-CROSSLANDS COMMUNITIES** changed its fiscal year end from March to December. Kendal-Crosslands continues to experience an excess of revenue over expenses, with positive income of approximately \$2,633,000 for the nine-month period ending Dec. 31, 2014. In addition, net assets increased to approximately \$55,646,000 as of Dec. 31, 2014. Also, the communities have maintained a strong cash and investment position relative to debt obligations, with approximately \$69,271,000 of unrestricted cash and investments compared to approximately \$46,745,000 in long-term debt obligations as of Dec. 31, 2014. The health center and fitness facilities addition and renovation program has been completed at Crosslands.

**KENDAL AT GRANVILLE** continued to focus its efforts on stabilizing occupancy for all levels of care during 2014 after opening its Phase II construction project in 2013. Net assets decreased by \$1,366,286 in 2014, which was largely attributed to the reduction in occupancy at all levels for the year. Independent living occupancy challenges resulted from higher than expected turnover in 2014, coupled with the need to recoup higher turnover levels in 2013 and market the new Phase II residences. A marketing analysis and an operational analysis were performed during the year to assess its current marketing plan and operations. Kendal at Granville has implemented many of the marketing plan recommendations, which positioned the community well moving into 2015. In addition, expense reductions were implemented during the last half of the year to better match the needs of the community. While average occupancy for the year in independent living was 77%, assisted living was 76% and skilled nursing was 72%; Kendal at Granville experienced positive occupancy trends during the last six months of the year.

**KENDAL AT HANOVER** announced that Standard & Poor's reaffirmed that the community has maintained a BBB+ investment grade rating with a "stable" outlook for fiscal year 2015. Financially, the community had realized income from operations of \$1,993,000. The community had non-operating gains in excess of \$2,170,000 and unrealized losses on investments of \$2,167,000. The average residential occupancy for Kendal at Hanover for fiscal year 2015 was 97.02%, while the average occupancy for conventional assisted living and Whittier assisted living (memory care) were 89.69% and 85.09% respectively. During the fiscal year, Kendal at Hanover invested \$4,313,000 in capital improvements. The larger capital projects involved apartment turnovers/renovations (\$1,611,186), Phase 6 of the Wall Project (\$1,217,114) to correct moisture challenges within the exterior walls of residential apartments, and the last phases of the Column Project (\$94,575) to make infrastructure improvements in covered garages. During fiscal year 2015, both the Wall Project for independent living and the Column Project were completed. In December 2014, the Kendal at Hanover Board accepted the Strategic Planning Committee's recommendation to move to the Schematic Design Stage of the Master Plan with the capital projects as proposed. The Schematic Design Stage of the Master Plan includes necessary improvements to the Health Center, the Wellness/Fitness Center, the Gathering Room and the possible addition of 30 additional independent residential apartments on campus.

**KENDAL AT HOME** continues to undertake strategic initiatives that incorporate innovations and new technologies to meet members' needs. Kendal at Home reached several significant financial milestones in 2014, including:

- Growing the investment portfolio by approximately 14% through a balanced portfolio and continued reinvestment in the program.
- Providing innovative technology for use in the members' homes connecting them with Care Coordinators at Kendal at Home to better support aging in place by improving tracking of members' health, enhancing connectivity of members with the larger community and enhancing care coordination. Kendal at Home received a \$50,000 grant from the Friends Foundation for the Aging to support this initiative.
- Launching a Healthy Aging Initiative that incorporated individual wellness with a specific focus on areas of risk for seniors.
- Continuing to increase membership in Kendal at Home, with over 250 members signed up since inception.
- Increasing total revenue by 20% over the previous year and finishing 3% ahead of the budgeted revenue for 2014.
- Reaching an actuarial funded status of 106.5%.
- Beginning implementation of Kendal at Home's long-range strategic plan by introducing new lines of service

# Kendal System Finances

During 2014, THE KENDAL CORPORATION changed its fiscal year end from March to December. Accordingly, the 2014 fiscal year ended Dec. 31, 2014, representing a nine-month fiscal year. Ongoing support of Affiliates development projects and operations was the key focus of The Kendal Corporation during fiscal year 2014. Operating results were strong supported by the receipt of two Affiliate development fees, positive performance of investments resulting in increased investment income and realized gains and assets released from restriction. The self-insured medical and prescription plan that began in January 2014 ended the year with a favorable claims-to-premium ratio. The Kendal Corporation is the sponsor for the Kendal System defined-benefit pension plan and records the liability for that plan. The increase in the liability for the plan was \$11 million during fiscal year 2014 as a result of continued low interest rates. The continued growth of operations and stabilization of Affiliates has positioned The Kendal Corporation for positive future growth.

**THE ADMIRAL AT THE LAKE** opened in the summer of 2012 and had great success filling apartments through the end of the year. Apartment occupancy continues to run in line with expectations. The Harbors (assisted living, memory support, and skilled nursing) opened at various times during 2013. The most important goal of The Admiral is to fill apartments quickly so that the entrance fees received can be used to repay debt and fund operating reserves. Throughout 2014, The Admiral continued to fill all levels of living. The positive occupancy trends will continue into 2015 as The Admiral approaches stabilized occupancy and operations. The Admiral is expected to achieve stabilized occupancy in all levels of living during 2015.

**BARCLAY FRIENDS** completed major renovations in 2014 that have enhanced the lives of residents and short-stay rehabilitation guests. The renovations included adding wheelchair-accessible, European-style curb-less showers to each bathroom in the skilled nursing and rehabilitation areas, and redesigning the dining areas to provide more beautiful and intimate settings for residents and guests. These renovations were made possible by many charitable donations from both individuals and foundations. During the year, the Board of Directors undertook several new financial initiatives, including self-insurance, changing the pension to a defined-contribution plan, and reducing

costly overtime through a Six Sigma analysis project with the help of The Kendal Corporation. These measures will help ensure that Barclay Friends remains the premier provider of services to older adults in its service area. Barclay Friends' Joint Commission Accreditation now includes Post-Acute Care, and we are also pursuing accreditation in Memory Care. Barclay Friends' Five-star rating by the Centers for Medicare and Medicaid Services (CMS), is indicative of the quality care for which Barclay Friends is known.

**CHANDLER HALL** experienced census issues in 2014. What started out as a consulting engagement with ARI to create a model for a master plan moved into an engagement to develop a financial improvement plan. After lengthy discussions and consideration, Chandler Hall decided to close its Home Health program in November 2014. (Home health services are available to Chandler Hall residents through a nearby provider.) Services are still provided in our Hospice Pavilion and for the Hospice at Home population in the general community and on campus. Also, a 24-apartment Personal Care House was transitioned to a "catered living" community, The Residences at Llenroc. The master plan to develop more independent living residences was put on hold and focus shifted to renovations in the Skilled Nursing, Hospice Pavilion, and the front reception area. The new plan for renovations will result in an increase in revenue and reduction of expenses. Chandler Hall completed the 2014 fiscal year with a \$259,000 loss.

**COLLINGTON** continued to demonstrate remarkable growth from April through December 2014. With the support of The Kendal Corporation and the guidance of its Board of Directors, the community restructured its outstanding long-term debt at favorable terms, and secured an additional construction loan for key projects of up to \$7 million from existing lenders. Collington completed 30 sales, resulting in 45 new residents joining the community over this nine-month period. Independent living occupancy grew from 77.9% in December 2013 to 81.9% at the end of December 2014. In keeping with the strategic plan, the community continued to "right-size" unit inventory through combinations into new "Renaissance" homes, which are built as sold to minimize the risk to the community. This level of activity resulted in gross entrance fee receipts over nine months of \$6,487,232, supporting refunds to former residents' estates of over \$1,460,000 and a debt service coverage ratio of 2.11. Despite the cost of the debt restructuring, Collington ended the fiscal year in compliance with the other performance covenants, with 150 days cash on hand and a net operating margin of 6.47%, further reducing the deficiency in net assets by just over \$103,000. Occupancy in the Creighton Center (assisted living and skilled nursing care) averaged 81%, ending the year with 83% occupancy. The Collington Foundation received \$87,000 in contributions, provided resident support of \$90,000, funded employee scholarships totaling \$40,000, funded grants to Collington

—continued on page 24



to diversify the total revenue stream and prepare for the launch of the Kendal at Home model on a national basis.

**KENDAL AT ITHACA'S** focus in 2014 remained squarely on its Repositioning Project and gained the necessary approvals in October to move full steam ahead. Kendal at Ithaca plans to construct three new skilled nursing "neighborhoods," providing a total of 48 beds to replace the current 35. There will also be 24 new independent living apartments added. Improvements will be made to common areas, including a new lobby, café and renovations to the dining areas, library, craft room and activity room. A new and renovated fitness center, aerobic and spa area will help support a culture of wellness. As Kendal at Ithaca's marketing team worked tirelessly to attain the apartment pre-sales requirement, the Finance Committee worked with our investment bank, Ziegler, to finalize the plan of finance which included approximately \$2.8 million of equity and \$48.0 million of tax-exempt bonds (Series 2014A and Series 2014B) issued through the Tompkins County Development Corporation. Standard & Poor's assigned a credit rating of 'BBB' with a stable outlook to the Series 2014A Bonds. The year ended on a high note with the bond closing on December 31. Proceeds will be used to pay construction costs, as well as refinance nearly \$8.0 million of outstanding debt. The All-in True interest rate for the financing came in at 4.54%, lower than what was assumed in the financial feasibility study. Final New York State approvals were received and construction on the Repositioning Project began in January 2015. Construction will be undertaken in multiple phases over a 24-month period, to allow operations to continue as normal. Once completed, the upgraded facilities will enhance resident quality of life, improve efficiencies and help strengthen Kendal at Ithaca's revenue and financial metrics.

**KENDAL AT LEXINGTON** continued to focus on strengthening core operations and infrastructure throughout 2014. For the second consecutive year, Lexington experienced a strong fiscal performance, ending the year with an operating ratio of 95.79%, increasing total net assets by \$1.7 million and substantially decreasing the net asset deficit to only \$24,000. From 2013 to 2014, revenue grew by 7.5% while expenses increased by only 2.8%. This excellent performance was fueled by strong occupancy for all three levels of care, with occupancy for residential living, the Webster Assisted Living Center and the Benjamin Borden Health Center averaging 94.4%, 89.4% and 93.5%, respectively. Despite favorable occupancy, Medicare census in the Health Center continued to decline, reflecting the increasing numbers of individuals approved for outpatient rehabilitation following elective surgical procedures. Based on the recommendations of six task groups, Kendal at Lexington has undertaken a Master Planning initiative that will explore adding new independent living residences, renovation of the Health Centers, with particular focus on creating a more homelike environment, and the construction of an emergency outlet road. Spectrum Design, an architectural firm based in Roanoke, Virginia, was engaged to oversee the project.

Kendal at Lexington continues to renovate cottages and apartments with standard upgrades, including hardwood floors, solid-surface countertops, custom cabinets and enhanced three-season rooms. With the increasing demands for repair and replacement activities, a campus-wide condition assessment was undertaken to better plan for future capital needs. Kendal at Lexington continued to pursue opportunities for installing a full-site emergency backup generator. Kendal at Lexington's culture of generosity was evidenced by donations that increased the fellowship fund by almost 10% during 2014, with a banner gift from a current resident who chose to be anonymous. Substantial donations were received to support the maintenance of Sunnyside House and dementia care programming.

**KENDAL AT OBERLIN** continues to support successful aging through the active engagement of residents and staff throughout all aspects of the community. In 2014 Kendal at Oberlin was able to maintain an A- Rating from Standard & Poor's with a Stable Outlook while continuing to reinvest in campus infrastructure and resident amenities. Kendal at Oberlin invested more than \$7.3 million in capital expenditures that included new buildings for fitness, horticulture and a state-of-the-art Education Center. The community continues to promote a culture of philanthropy with support for the Resident Assistance Fund and the addition of dedicated space for a Resale Shop whose proceeds benefit not only residents in financial need but charitable organizations in Lorain County. Enhancement of clinical services now enables Kendal at Oberlin to offer short-term rehabilitation to the outside community. Striving to be an employer of choice, it was gratifying to achieve a low staff turnover rate of just 9% for the year. Financial operating results continue to remain strong and place Kendal at Oberlin in the highest quartile of CARF-CCAC accredited organizations. Total assets grew from \$88.6 million to \$92.6 million, when compared with the prior year Balance Sheet. Kendal at Oberlin's actuarial funded status was over 122%, receiving Exemplary Recognition. Kendal at Oberlin's 2014 Holleran Resident Satisfaction Survey for Independent Living had an outstanding 99% participation level and received Holleran's Highest Honors for seven distinct areas, including overall satisfaction. This recognition is given for those areas that are rated significantly above the Holleran Benchmark, which is the 90th percentile.

**KENDAL ON HUDSON'S** operations for the year ending Dec. 31, 2014, produced net income of \$400,000, with an operating margin of 1.5%. Occupancy in the Independent Living apartments averaged 87% for the year. While occupancy based upon move-ins remained stable from 2013, 10 sales closing in November and December 2014 resulted in move-ins for the first quarter of 2015, positively positioning the community for improved occupancy in early 2015. In total, 23 sales were closed in 2014 producing net entrance fees of \$7.5 million and providing for debt service coverage ratio of 1.91. Management responded to occupancy challenges with a number of strategic



The Kendal Leadership Fellows Program is a relatively new program to develop leaders who will cultivate sustained, long-term change in the organization in alignment with Kendal values.

Program participants attend three, three-day fellowship retreats that include day trips to Valley Forge National Historic Park.

initiatives that included labor reductions, marketing strategy and contract offerings. In the early months of 2014, departments reviewed productivity based upon reduced occupancy and executed reductions in labor equating to approximately \$600,000 in operational cost savings. To address the decline in acuity and the shift from orthopedic rehab patients to skilled nursing patients, management executed a contract to outsource therapy programs reimbursable under Medicare. This resulted in an increased daily reimbursement for Medicare patients in skilled nursing, as well as an increase in outpatient therapy revenue. Most recently, based on competitive marketing analysis, the community has introduced a new “nonrefundable” contract for prospective residents.

**LATHROP COMMUNITIES** experienced a second year of declining occupancy ending at 81%—not for the lack of sales efforts, which resulted in 16 new residents—but more to the continued loss of 21 long-time, residents. The combination of lower than expected revenues and greater expenses driven by inefficiencies resulted in an operating loss of just over \$2 million. Net cash flow from new entrance fees and refunds paid was modestly positive, but that was insufficient to cover the heavy refurbishment

costs required to upgrade many residences needing original systems and interiors to be completely redone. The management opportunity in 2014 was to rebuild the operations budget from the ground up and restructure expenses to the current occupancy as a baseline for moving into the future toward a positive net operating margin. By year’s end, Lathrop had resized its staffing and adjusted fee-for-service pricing to eliminate subsidies by residents not using those services. The management limitation in 2014 was decreasing cash flow and use of cash reserves to cover entrance fee refunds due given Lathrop’s policy change in 2013 to refund at the 12-month mark of vacancy. Lathrop’s cash reserves were already weak and so this added pressure limited the ability to do any capital expenditures beyond required refurbishments. In December, Lathrop’s campuses were certified as Wildlife Habitats by the National Wildlife Federation, which recognized the communities for “conscientious planning, landscaping and sustainable gardening [where] wildlife may find quality habitat—food, water, cover, and places to raise their young.” A master planning process was undertaken in the fall 2014 and is ongoing as the opportunities for what lies ahead beckon.





Beautiful and healthy kohlrabi was grown by the Worth staff and donated to The Kennett Food Cupboard.

**\$1,198,961 in Subsidized Health Services** provided to Medicaid recipients by Kendal communities.

**\$261,373 in Cash and In-kind Donations, including cash/food/household item donations for local food banks and donated meeting spaces for local organizations.**

## Community Benefit

“Just as we encourage our community members, boards and staff to be involved in the larger community as individuals, we believe that each Kendal Affiliate must be a responsible member of the larger community. To this end we strive to be good neighbors, use responsible business practices, be good stewards of the environment, maintain ethical relationships and build good relations within the local community. It is our practice to make fair and reasonable payments to local governments in order not to add significant burden to municipal services. We keep our immediate neighbors and local authorities informed of plans for development. Whenever possible, we share our resources, knowledge and facilities with the larger community. Staff members are encouraged to share their skills with local groups through speaking engagements, workshops and other educational programs.”

—Kendal *Values and Practices*, page 18

# Kendal System 2014 Community Benefit Statistics\*

Community benefit is defined as an activity that is made possible by the direct commitment and financial participation of a not-for-profit organization.

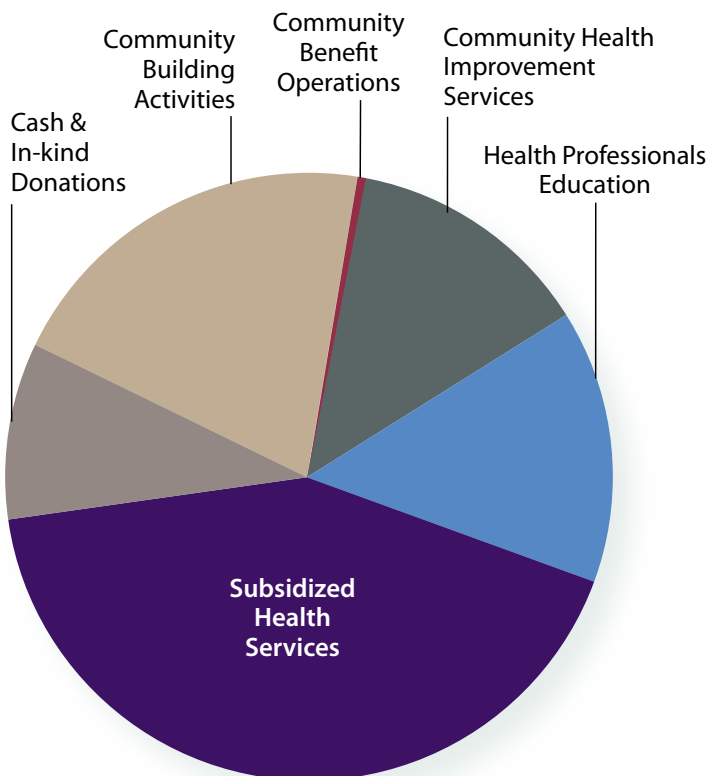
COMMUNITY BENEFIT CATEGORIES NET BENEFIT	Expenditures	Persons Served
Community Health Improvement Services	\$ 378,589	3,247
Health Professionals Education	407,792	343
Subsidized Health Services	1,198,961	502
Cash & In-kind Donations	261,373	23,311
Community Building Activities	583,436	4,955
Community Benefit Operations	3,933	—
<b>TOTAL</b>	<b>\$2,834,084</b>	<b>32,358</b>

\*The fiscal years of some Affiliates ended March 31, 2014, while those of others ended December 31, 2014.

## Taking Responsibility in the Larger Community

Kendal communities, board members and staff are committed to taking responsibility in their larger communities, maintaining extensive and mutually supportive relationships and sharing resources and experience. Each year, Kendal community members

donate thousands of hours of service as volunteers in their larger communities. For example, Kendal at Oberlin residents, staff and board members contributed more than 48,500 hours of volunteer service in 2014 at 80 nonprofit agencies, valued at \$1,118,895, according to research by Independent Sector. Such volunteer activities are classified as community service—not community benefit activities within the technical IRS definition.



## What is a Community Benefit?

Community benefit is defined as an activity that is made possible by the direct commitment and financial participation of a not-for-profit organization. According to LeadingAge, “Community benefit activities are community outreach services that demonstrate an organization’s charitable mission.” Community benefit programs or activities respond to identified community needs and meet at least one of these objectives:

- Enhance the health of the community.
- Relieve or reduce the burden of government or other community efforts.
- Improve access to health care services.
- Advance medical or health care knowledge.

Kendal began tracking community benefit activities throughout the System using Community Benefit Inventory for Social Accountability (CBISA) software in 2010. The pie chart on this page shows the value of community benefit activities reported throughout the Kendal System in six major categories.





## Kendal Outreach launches palliative dementia care pilot project

In September 2014, Kendal Outreach received a generous grant from Friends Foundation for the Aging for implementation of a one-year pilot of the “Honor, Dignity, and High-quality Living through Palliative Dementia Care Project.” The Outreach team drew on their skills and expertise to develop a formalized program directed to the specific goal of making life more comfortable for nursing home residents living with dementia, their caregivers and families.

Kendal Outreach team members Sadie Mitchell, Janet Davis and Linda Hnatow are now working with three facilities to develop person-centered, evidence-based strategies to decrease the distressing behaviors and psychological symptoms of dementia that plague most individuals with the disease. The three Pennsylvania facilities participating are the Delaware Valley Veteran’s Home, the Saunders



House in the Philadelphia area and Chandler Hall in Newtown, Pennsylvania.

In October administrators at each location met with Kendal Outreach staff and began the process of deciding on their responsibilities and which of their staff would lead the effort. An ambitious list of accomplishments was planned, beginning with education of the residents, staff and families. Methodologies include providing residents with individualized music playlists on iPods, experiences with nature, and storytelling to increase the quality of life of this group. These interventions are all intended to fill gaps in knowledge of how to care for this vulnerable population

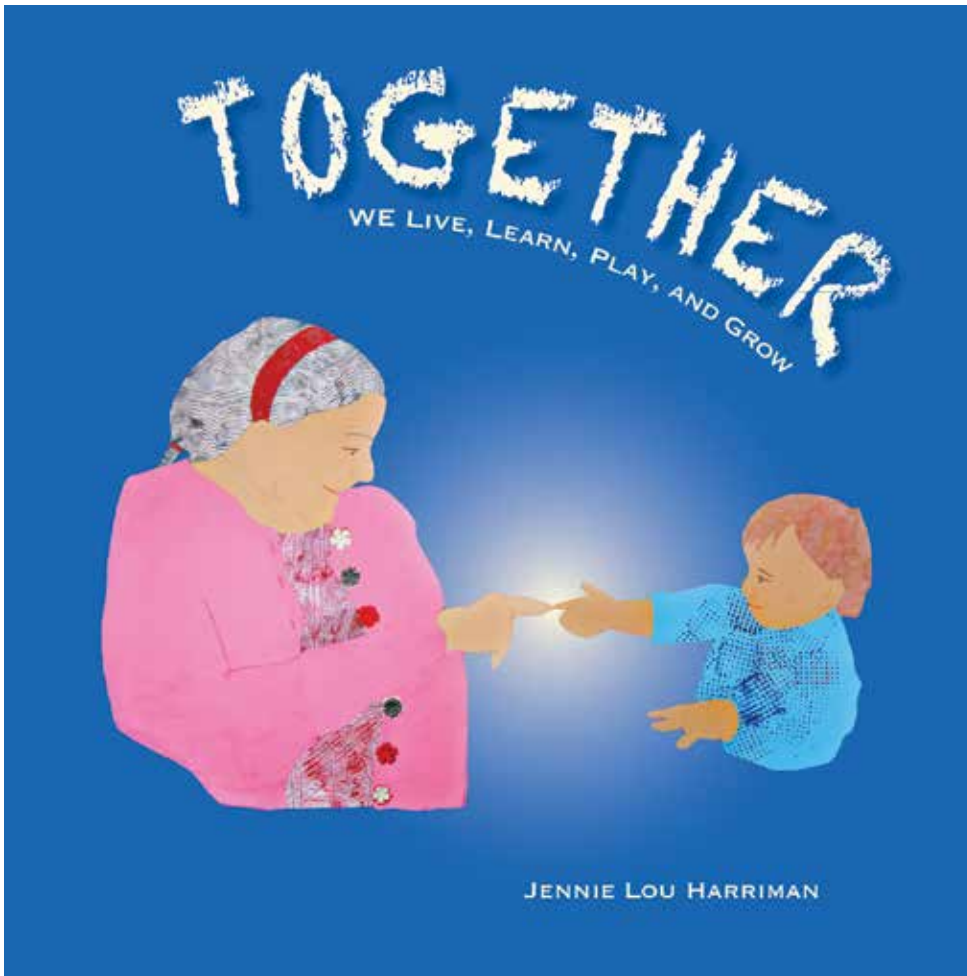
and add to the evidence of effective approaches.

Palliative care is often thought of as synonymous with hospice care; but there are some distinguishing features that make it an ideal model for dementia care. For example, unlike hospice care, palliative care may be offered to allay suffering and distress at any point along the illness trajectory and is not reserved for the end of life. Unlike most terminal illnesses, individuals with dementia can live up to 10 years with symptoms. It is therefore, crucial, to provide long-term prevention and relief. “The aim of our work is always to add quality, meaning and pleasantness and to reduce stress for staff, residents and families,” says Beryl Goldman, director for Kendal Outreach.

Upon the successful completion of the pilot project, Kendal Outreach plans to secure a federal grant to sustain and replicate the palliative dementia care project. “We see this as a launching pad for assisting other communities around the state and country in developing similar programs for those they serve,” Beryl says.

In September 2015, the Friends Foundation for the Aging renewed its funding of the program for a second year.

# Kendal at Hanover community collaborates



Why is it important for children and older adults to spend time together? Kendal at Hanover staff, 30 residents and 36 children from the Kendal at Hanover Children's Center have created a new book that offers several answers to that important question. Among them: "We can make art together and help each other be creative," and "The children learn that aging is not scary."

During the summer of 2014, Kendal at Hanover invited Upper Valley arts educator Jennie Harriman to launch a therapeutic intergenerational (IG) arts program there. Because of the success of that summer program, Kendal at Hanover's IG Leadership Team applied for and received a \$5,000 grant from Kendal Charitable Funds to continue and expand the arts program with Jennie's guidance. The grant was awarded to document the impact of intergenerational art programming on its participants.

"Together, Jennie and the IG team decided a book would be an excellent end product for this program," says Sharon Miller-Dombroski, Director of Kendal at Hanover's Children's Center. "This project has confirmed that when children and older adults spend time together, lives are enriched."

The book, titled *Together: We Live, Learn, Play, and Grow*, features colorful and evocative artwork, inspired by papers painted and decorated by the children and older adults who participated in the program. Jennie and the intergenerational team used the paintings to make large collages, inspired by photographs of the older adults and children interacting. Jennie photographed the collages, which were displayed at a Kendal at Hanover art opening, and digitally edited them for the book.

The paperback book is available for \$11.99 online at Amazon.com.



# on intergenerational art book

Staff who worked on the project with Sharon included, Dyan Earle, Social Service Associate; Erica Myers, Life Enrichment Program Director; and Ashley Parker, Admissions & Marketing Associate.

Kendal at Hanover has had an on-site childcare center for more than 20 years. The program, which provides care and education for children from six weeks to five years of age, exists to provide an early learning experience for young children while their parents are working.





# A Culture of Generosity

The Kendal System has always been values-based. Our commitment is “to foster a culture of generosity, encouraging and developing full use of time, talent and resources.” Giving is, at heart, a matter of values. It reflects the intersection of your personal values and those of the Kendal community and beyond our walls, whom you may choose to support with a gift.

<b>AFFILIATES’ FUNDS</b>	<b>FY14*</b>
Resident Assistance	\$27,511,200
Employee Assistance	2,916,798
To Benefit Kendal Community	15,517,863
To Benefit Wider Community	329,293
Expectancies from CGA’s, Unitrusts & Bequests	12,470,983
<b>Total</b>	<b>\$58,746,137</b>

<b>KENDAL CHARITABLE FUNDS</b>	
For Kendal Charitable Funds Benefit	\$2,776,046
Expectancies for Affiliate Benefit	1,241,117
<b>Total</b>	<b>\$4,017,163</b>

<b>GRAND TOTAL</b>	<b>\$52,891,784</b>
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## Kendal Giving

Gifts to Kendal Affiliates and Kendal Charitable Funds during this reporting year came from:\*\*

Board Members	171
Residents/Members	2,150
Corporations/Organizations	225
Family Members and Friends	2,051
Employees	224
Foundations and Trusts	41
Friends of Kendal	509
Residents Associations/Committees	15
Estate Gifts	32
<b>Total</b>	<b>5,418</b>

\*Due to a change in fiscal years for three Kendal Affiliates, these numbers reflect only nine months of philanthropic efforts.

\*\* Does not include statistics from Chandler Hall, Collington, Kendal at Home, Kendal at Ithaca and The Admiral at the Lake.



# Kendal Giving

Generous contributions in support of Kendal Charitable Funds and  
Kendal Affiliate funds and programs:

## THE ADMIRAL AT THE LAKE

Resident Assistance Fund  
Unrestricted Fund

## BARCLAY FRIENDS

Caring Fund for Resident Assistance  
Horticultural Therapy Fund  
Spirit of Vitality Capital Campaign  
J. Carol Hanson Tribute Fund  
Employee Holiday Fund  
Capital and Restricted

## CHANDLER HALL

Adult Day Contributions  
Annual Board Giving  
Annual Employee Giving  
Annual Fund  
Assistance Fund  
Bricks Memorial  
Center for Lifelong Learning Contributions  
Charitable Gift Annuities  
Child Development Program Contributions  
Culinary Classics  
Employee Holiday Fund  
Estate Gifts  
Friends Nursing Home Contributions  
Gifts in Kind  
Golf Classic  
Grants  
Hicks Contributions  
Hospice Contributions  
Memorial Contributions  
Memorial Lights  
Monthly Meetings  
Tennis Classic  
United Way

## COLLINGTON

Development Fund  
Employee Scholarship Fund  
Fellowship Fund  
Future Fund  
Music Fund  
Undesignated

## KENDAL AT GRANVILLE

Employee Appreciation Fund  
Resident's Assistance Fund  
Staff Development Fund

## KENDAL AT HANOVER

Kendal at Hanover Cadbury Fund  
Kendal at Hanover Elizabeth Fry Fund  
Kendal at Hanover Clarence Pickett Fund  
Kendal at Hanover General Endowment Fund  
Kendal at Hanover Beveridge Webster Performance Fund  
Kendal at Hanover Joseph W. Davis III Fund  
Kendal at Hanover Sarah Sapir Eisen Child Care Fund  
Kendal at Hanover Employee Loan Program  
Kendal at Hanover Mary and Bryce Lyon Fund  
Kendal at Hanover Staff Vacation Fund  
Kendal at Hanover Staff Holiday Fund  
Kendal at Hanover Eudora Dronge Fund  
Kendal at Hanover Mel & Jinny Dickenson Home Care Fund

## KENDAL AT HOME

Member Assistance Fund  
Innovations/Technology Program  
Unrestricted

## KENDAL AT ITHACA

Rainy Day Fund  
Other Restricted Purposes  
Unrestricted

## KENDAL AT LEXINGTON

Kendal at Lexington Borden Health Center  
Kendal at Lexington Fellowship Fund  
Kendal at Lexington General Gifts  
Kendal at Lexington Landscape Fund  
Kendal at Lexington Staff Appreciation Fund  
Kendal at Lexington Sunnyside House Woodworking Fund  
Kendal at Lexington Sustainability Fund  
Kendal at Lexington Barbara Brown Employee Education and  
Development Fund

## KENDAL AT OBERLIN

Beth Stocker Endowment Fund  
Barbara Thomas Leadership Development Fund  
Kathleen Knipper Early Learning Scholarship Fund  
Kendal at Oberlin Anna Poporad Aging Symposium Fund  
Kendal at Oberlin Community Outreach Fund  
Kendal at Oberlin Employee Emergency Fund  
Kendal at Oberlin Other Restricted Purposes Fund  
Kendal at Oberlin Residents Assistance Fund  
Kendal at Oberlin Special Purpose Fund  
Kendal at Oberlin Staff Holiday Fund  
Kendal at Oberlin Staff Vacation Fund  
Kendal at Oberlin Stephens Staff Education Fund  
Kendal at Oberlin Sustainability Projects Fund  
Mount Zion - Family Promise Partnership Fund  
Neighbors Together  
Tennis Project Fund

## KENDAL CHARITABLE FUNDS

Lloyd Lewis Fund for Promising Innovations  
Loraine Deisinger Fellows Fund  
Outreach Unrestricted  
Unrestricted

## KENDAL-CROSSLANDS COMMUNITIES

A. & E. duPont Kendal Staff Support Fund  
Anne Perry Fund  
Crosslands Reserve Fund  
Helping Hands Program  
Kendal at Longwood Reserve Fund  
Kendal Crosslands Arboretum Fund  
Kendal-Crosslands Communities Entry Fee Assistance Fund  
Kendal-Crosslands Communities Environmental Stewardship Fund  
Louise P. Mullestein Scholarship Fund  
Robert N. & Lenora C. Zearfoss Fund for Crosslands Staff Support

## KENDAL NORTHERN OHIO

Staff Development Endowment Fund

## KENDAL ON HUDSON

Kendal on Hudson Charitable Fund  
Kendal on Hudson Residents Association  
Project Renew Campaign

## LATHROP COMMUNITIES

Employee Development Fund  
Endowment  
Land Conservation Fund  
Music Matters Fund  
Resident Assistance Fund  
Staff Appreciation Fund  
Sustainability Fund  
Unrestricted

# Philanthropy

## KCF AFFILIATE GRANT PROGRAM

Kendal Charitable Funds, established in 1989, raises and disburses funds in support of Kendal's charitable purposes, including many outreach efforts. In 2014, the board of Kendal Charitable Funds (KCF) approved a grant program for those affiliate communities desiring to initiate inventive programs that enrich the lives of older adults, whether within or outside of their respective communities and that include, in some form, the involvement of Kendal residents. Below is a brief snippet of how each Affiliate has used the grant.



### THE ADMIRAL AT THE LAKE

#### THE ADMIRAL AT THE LAKE RE-ENERGIZED:

The Community will apply funds to expand the size of its fitness area to include: additional exercise and fitness equipment, additional instruction or class variant, additions to the meditation and spiritual space, additional AED's, and perhaps for further mental and individual wellness, i.e., stress reduction, coping, grief, and end of life.

### BARCLAY FRIENDS

**MY LIFE, MY LEGACY:** Paula Wagner, Ph.D., has developed a storytelling interview and video process for older adults that is part biographical and part legacy work. Barclay Friends proposes to provide this storytelling experience to six Barclay Friends residents and six West Chester Senior Center members, over the course of 12 months.

The hope is that, through this shared experience, connections between the Community and the Senior Center will be created.



### CHANDLER HALL

#### OUTDOOR INTERGENERATIONAL EXERCISE AND FUN:

They seek to create an intergenerational playground to be used for recreational as well as exercise programs that engage youth and elders at the same time. The first overarching goal will be to create written modules/protocols that teach care partners how to safely and effectively use intergenerational playground equipment (e.g., stepping up on a swing), and to roll out the program campus-wide and perhaps system-wide. This project will help Chandler Hall develop best practices for clinical recreational care.







## **COLLINGTON**

### **CREIGHTON CENTER ROOFTOP GARDEN:**

This project will give residents of the Creighton Health Care Center an appealing space to enjoy the outdoors. The area will include a shaded seating area, benches, tables, raised wheelchair accessible garden beds, and a green roof with paths.

## **KENDAL AT GRANVILLE**

**INSTITUTE ON COMMUNITY ENGAGEMENT:** Kendal at Granville proposes to organize annual symposia that seek to foster wider interactions between Kendal residents and various organizations in the Granville and Licking County community. In each year of its operation, the Institute will focus its symposium on a different concern within the broader community. This past year, residents volunteered at a local school for “A Call to College: Reading Rocks Program.”



## **KENDAL AT HANOVER**

### **INTERGENERATIONAL PROGRAMS:**

When we create opportunities for residents and children to interact in planned and meaningful ways, we are increasing quality of life for residents and supporting children’s healthy, early childhood development. This grant will allow Kendal at Hanover to expand IG programs, as well as study and document the improved quality of life for residents and support children’s education.

## **KENDAL AT HOME**

**CONTINUING CARE AT HOME—A MODEL FOR DEMENTIA CARE:** Care of people with Alzheimer’s disease could be significantly improved if care partners have the proper tools and techniques for helping people with cognitive impairment live their lives to the fullest, engage in meaningful activity, maintain life roles, communicate their needs effectively, and express their desires related to their care.







### **KENDAL AT LEXINGTON**

**RAIN BARRELS:** Kendal at Lexington proposes the purchase of rain barrels to use on their campus and distribute to the greater community, half to be placed on campus; half to be placed in the community. Kendal at Lexington will work with the local Master Gardeners to determine the best locations, including Rockbridge County's chapter of the nationally known Roots & Shoots program at local schools.

### **KENDAL AT OBERLIN**

**KEEP ON MOVING OBERLIN—BALANCE AND MOVEMENT FOR SENIORS:** Kendal at Oberlin, including its administration and its Residents Association, will organize and co-sponsor a series of four, free fairs for residents and other seniors from the Oberlin area to share information about balance, mobility, use of assistive devices, and programs to help them as they encounter difficulties in getting around.



KENDAL CROSSLANDS  
*arboretum*

### **KENDAL-CROSSLANDS COMMUNITIES**

**KENDAL-CROSSLANDS ARBORETUM ARRIVAL EXPERIENCE:** This resident-led project will serve to add trees to the Kendal-Crosslands Arboretum, with an emphasis on the entryways of Kendal at Longwood and Crosslands. At Crosslands, this will entail a dogwood tree collection planted along the main road from Route 926 toward the center.







## KENDAL ON HUDSON

**FRIENDS OF MEMORY CARE RESIDENTS:** Kendal on Hudson’s memory care “neighborhood” is scheduled to open in late 2015. The mission of the new neighborhood is to create an atmosphere of joy and growth and to enhance well-being and meaning of life for Kendal residents who face the challenges of dementia.

## LATHROP COMMUNITIES

**REMOVAL OF INVASIVE PLANTS TO PROTECT NATIVE PLANTS AND WILDLIFE:** We are determined to protect our “natural” lands for the enjoyment of our residents and the survival of our insects, birds, turtles, bobcats, and other creatures. Scientific research indicates that invasive plants support very little wildlife, so we have contracted with Polatin Ecological Services for the invasives removal. Polatin will use the most ecologically conservative methods.







# In Memoriam

Varnum Abbott  
George Abid  
Emily Adamson  
Marney Akins  
George Alexander  
Verna Alexander  
Huntly Allison  
Jeanne Anderegg  
Molly Anderson  
Marjorie Anderson  
Frank Apel  
John Arents  
Mary Augustine  
Fred Auwaerter  
Dudley Backup  
Anne Bacon  
Marie Baker  
John Baker  
Connie Baldwin  
George Baldwin  
Ross Ballew  
Ted Barclay  
Helen Barnes  
Barbara Baughman  
Ethel Beck  
Peachie Bennington  
Kenneth Benson  
Ann Berger  
Stephen Bierds  
Heinz Biesdorf  
Jean Binford  
John Blake  
Fran Blau  
Thomas Bohanske  
Georgianna Bonds  
Rita Bowman  
Richard Breuer  
Virginia Briggs  
Olive Brinton  
Patricia Burgess  
Caroline Burnett  
Virginia Burns  
Reita Bussan  
Susan Cain  
Craig Cain  
Donald Calhoun  
Hugh Calkins  
Olive Calvache  
Doris Camden

Eugene Canfield  
Alice Carlozzi  
Florence (Bobbie)  
Carlson  
Celestina Carter  
Daphne Carter  
Addison Cate  
Anna Chapman  
Terry Chase  
Constance Christie  
Dave Clark  
Ricky Clark  
Rosemary Clark  
Ann Clark  
Charles Clarke  
Rose Clement  
Bob Coan  
Harold Cobb  
Tom Gilroy  
Jack Cohen  
Bernice Cohn  
Helen Collery  
Charlotte Collins  
Doris Condit  
Monique Cone  
Peter Coppedge  
Elizabeth Corbin  
Barbara Cotts  
Priscilla Cox  
Celeste Cronenberg  
Bette Crossen  
Samuel Cummins  
Grace D'Allura  
Jay DesJardins  
Bradley Dewey  
Jeanne Dixon  
Orville Donnelly  
Paul Dorain  
William Doyle  
Joseph Duggan  
Leonard Dumont  
Donna Dunn  
Bob Elkin  
Henry Elser  
Egbert Ennulat  
Alice Erb  
Paulie Evans  
Frank Everson  
Anne Fair

H. Brainard Fancher  
Kathryn Farnsworth  
Lucille Feazelle  
Alan Field  
Michael Fletcher  
Katherine Fox  
Joe Fromm  
Marilyn Gage  
Eugene Gallagher  
Mayda Gardner  
Milton Garrett  
Len Garver  
Henry Gass  
Patricia Geikler  
Marjorie Gibson  
Mary Giersch  
Bernina Giese  
Marcia Giger  
Tom Gilroy  
Elizabeth Glore  
Meg Gold  
David Goodkind  
Doris Goodrich  
John Gordon  
Betty Gould  
Louise Gow  
Sue Graham  
Alice Gray  
Aline Grayson  
Dottie Grove  
Charlotte Guedenet  
Charlotte Gunn  
Clentis Gupton  
Jocelyn Gutchess  
Mary Guzan  
Julia Hall  
John Hammersmith  
Anita Hanson  
Nellie Hardy  
Margaret Harper  
Esteri "Jo" Harpham  
Ruth Harrison  
Jessie Haviland  
Eleanor Hawkins  
Bo Heald  
Marie Louise Heim  
John (Jack) Hemmings  
Mary Hewitt  
Phyllis Hickman

Julia Higgins  
Ellen Hill  
Don Ho  
Bertie Hodes  
Fred Hofman  
Carmela Horn  
Mary Lib Hotchkiss  
George Houghton  
Marjorie Huber  
Ava Hughes  
Esther Hunt  
Margot Hunt  
Helen Huntington  
Richard Hutcheson  
Walter Hutchin  
Janet Clement  
Dorothy Irwin  
Lois Jackson  
Kathleen Jenkins  
Russell Jessen  
Jane Johnson  
Susan Johnson  
Thomas Johnson  
Miriam Jones  
Nancy Jones  
John Joyce  
Nancy Judson  
Gisela Kaeten  
Arlene Kaplan  
Michael Kay  
Jarmin Kennard  
Glenn Kent  
Alice Kinahan  
William King  
Tilda King  
Eric Kramer  
Lore Kramer  
Elizabeth Krausser  
Harold Lamb  
Robert "Jack" Lambert  
Dorothy Lawrence  
Elma Lehr  
Ben Lenz  
Bertil Liander  
William Lichten  
Barbara Lilly  
Gilbert Loge  
Herbert Long  
Joseph Lowenthal

Ruth Lusky  
Mary Lyle  
Mary MacCracken  
Mildred Macomber  
Jeanne Maroney  
Oscar Martenet  
Thomas Martin  
Roy Martin  
Leon Mason  
Edward Maurer  
Eva Mayer  
Howard McCallum  
Hazel McClain  
Robert McCormick  
Mary "Molly"  
McCullough  
Virginia "Ginny"  
McCune  
Amy McIlvaine  
Nancy McKannan  
Gladys McKinnon  
Ruth McMurry  
Christine Meerstein  
John Meyers  
Rose Middleburg  
Jean Miller  
Phyllis Mills  
Arthur Mudge  
Jerry Murphy  
Mary Jane Murray  
Winifred Myers  
Emily Nagle  
Robert Nemeroff  
Alvira Neverman  
Nathan Newman  
Tim Norpell  
Anne Novotsky  
Richard O'Brien  
Charles O'Connor  
June O'Neil  
James O'Neil  
Jack O'Neill  
Anne Orem  
Milton Osteroff  
Jane Ott  
Roger Overton  
Kittie Paige  
Lynne Palmer  
Ilse Pappas

Wiltrude Paprotta  
Sallie Parker  
Robert Patsko  
Rose Payton  
Robert Peniston  
Grace Perry  
Elizabeth Peters  
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**On May 28, 2015, Kendal partnered with its local PBS-TV station to webcast live, intergenerational discussions about each of the four themes of the 2015 White House Conference on Aging.** These “Deepening the Conversation on Aging” discussions took place in Kendal retirement communities located near Cleveland (Kendal at Oberlin), Columbus (Kendal at Granville), New York City (Kendal on Hudson), and Washington, D.C. (Collington), and were hosted and networked online from WHYY-TV’s studios in Philadelphia.

We invite you to experience firsthand what took place on May 28th—using a mobile device with a ***Digimarc Discover Reader App***, **scan over the image below to view a short video.** Download the reader at [itunes.apple.com/us/app/digimarc-discover](https://itunes.apple.com/us/app/digimarc-discover) or go to [play.google.com](https://play.google.com) and search digimarc.

