



ANNUAL REPORT 2020

KENDAL[®]

Together, transforming the experience of aging.[®]

navigating change



Kendal Communities
branch out far and wide.

LOCATIONS

California

Enso Village
(under development)

Illinois

The Admiral at the Lake

Maryland

Collington

Massachusetts

The Lathrop Communities

New Hampshire

Kendal at Hanover

New York

Kendal at Ithaca
Kendal on Hudson

Ohio

Kendal at Oberlin
Kendal at Granville
Kendal at Home
(Ohio and beyond)

Pennsylvania

Barclay Friends
Chandler Hall
Kendal-Crosslands Communities

Virginia

Kendal at Lexington

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From the Chair of the Board

Evolve, Grow and Innovate

Early in 2016, the Kendal System's leadership team — which includes the Executive Directors and CEOs of all Kendal affiliates — collaborated to identify five strategic themes to guide and help us all work more closely, consistently and effectively together. One of those five strategic themes, "Evolve, grow and innovate," is the focus of this year's Annual Report.

As you turn these pages, you will see wide-ranging examples of the creativity and expertise that Kendal community members, staff and board members bring to bear in advancing Kendal's mission: "Together, transforming the experience of aging." For example:

- In April 2019, LeadingAge Illinois presented its Strive and Thrive Award to Akintunde Littlejohn, The Admiral at the Lake's Information Technology Director, for making The Admiral one of the first retirement communities in the U.S. to widely deploy Amazon Echo voice-recognition devices for its residents.
- Laura Smith, Barclay Friends Director of Nursing, was one of 14 Philadelphia-area nurses recognized during National Nurses Week by Independence Blue Cross. Two of Laura's coworkers nominated

her for helping to save residents and staff during the late-night fire that destroyed Barclay Friends Woolman assisted living building in November 2017.

- A new building to replace Woolman at Barclay Friends will open this summer. The new Preston building will be constructed from steel and concrete. The exterior will feature brick, stone and siding known for its attractiveness, as well as durability and flame-retardant properties.
- Enso Village, now under development in California's Sonoma wine country by Kendal and the San Francisco Zen Center, will incorporate extremely high environmental standards, including plans for eventual net-zero energy consumption.
- Kendal at Home has expanded its Lifecare at Home program beyond Ohio to the East Coast by offering memberships to Lathrop Communities residents in Northampton and Easthampton, Massachusetts.
- When completed this summer, Kendal at Lexington's entire \$40 million expansion and renovation project will include: 30 new independent living cottages; expanded and updated space in the Webster Assisted Living residences; new neighborhoods in the Borden Health Center, with expanded living space and amenities; and an upgrade to the Anderson Community Dining venue.
- Kendal Charitable Funds has awarded a \$50,000 Promising Innovations grant to Rebuilding Together Philadelphia to fund a two-year initiative to help low-income older adults age in place by making the homeowners' residences safer, healthier and more energy- and cost-efficient.

Kendal continues to evolve, grow and innovate, while remaining firmly grounded in the Quaker principles that guide our work.

Thomas Gibian, Chair
Board of Directors, The Kendal Corporation



From the President and CEO

Change Guided by Deeply Rooted Values

It is said, that in times of great change, we rely on our personally held beliefs, our values, for guidance. We find comfort and strength in knowing, as we navigate and make change, that we remain linked to those values. We stay committed to those formative ideals that make us who we are. Those same values, those deep roots, inform the vision for what we might become. Kendal and the Greater Kendal Family have always been steadfast in their appreciation for where they came from, while at the same time, mustering incredible energy to respond to and drive change.

Never before, has a deep understanding and commitment to organizational values been so vital. Community, equality, integrity, transparency, continuous revelation and peace are among the values that require us to respond with true character to the complexities that surround us. Our values also demand that we evolve, that we grow, that we innovate. These two imperatives represent both “grounding” and

“seeking” sensibilities—a legacy that Kendal inherited at its creation nearly 50 years ago. Every day the people who live and work throughout the Kendal System act to live out these ideals. And many have stepped up to speak with a clear voice against injustice with a determination to create change.

In this Annual Report you will find evidence of a dynamic commitment to our originating Quaker values. We seek to transform the experience of aging in so many dimensions. From teaching and technological innovations to growth and expansion. From teamwork to a constant pursuit of operational excellence and a fully engaged culture. From the compassion that informs our work to the people who lead in ways that engage and empower all those they touch.

In this report you will read about people and organizations in motion. While motion is exhilarating, and growth is essential, we are committed to seeing Kendal evolve in new and innovative ways, while remaining rooted in those values that brought us here in the first place. We do have the capacity to navigate change and lead in these times.

We are inspired by the work and the lives of the people represented in this report, as well as the thousands nationwide who are living and working so courageously during this pandemic. We hope that you find inspiration in these stories too.

Best,

A stylized, handwritten signature in black ink, appearing to read 'Sean Kelly'.

Sean Kelly
President and CEO
The Kendal Corporation

'Celebrate Caring' Honors Barclay Friends' Nursing Director

Laura Smith, Barclay Friends Director of Nursing, was one of 14 Philadelphia-area nurses singled out for recognition during National Nurses Week, May 6–12, by Independence Blue Cross. Those honored in the health insurer's Celebrate Caring event were chosen from more than 1,100 nominations of nurses in the greater Philadelphia area submitted by coworkers, patients, family, friends and neighbors.

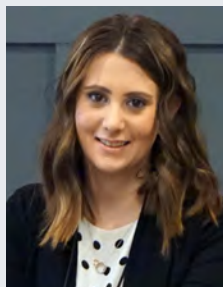
Two of Laura's coworkers nominated her for helping to save residents and staff during the late-night fire that destroyed Barclay Friends Woolman assisted living building in November 2017.

"Laura was indeed a hero," says Linda Sterthous, Barclay Friends Executive Director. "She arrived while the building was still on fire to help evacuate residents, and then Laura spent the rest of the night with her team taking care of residents in the shelter, supervising their placement."

During and after the fire, staff worked quickly to evacuate, assess, support and work with fire and emergency personnel to identify the whereabouts of residents in order to appropriately transfer residents to hospitals, shelters or other long-term care communities.

"Our Celebrate Caring honorees this year include nurses on the front lines of COVID-19. And they include nurses meeting the time-honored challenges of the profession, helping patients at every stage of life," Independence Blue Cross CEO Daniel Hilferty said in a video thank you.

Laura was one of nine finalists for the top Celebrate Caring honors.



Preston, Barclay Friends New Residence, Opening Summer 2020

Construction of Barclay Friends' new building is complete. Named Preston after the 19th-century Quaker activist and physician, Ann Preston, the building will be home for 60 new residents. Preston will offer Personal Care, Memory Care and Residential Living.

The look and feel of Preston will be intimate, with small "neighborhoods," or clusters of rooms, to help residents feel more at-home and comfortable. The layout of the new building will afford residents opportunities to enjoy natural light, as well as open spaces. Residents will have easy access to Barclay Friends' gardens, where they can spend time outside and plant flowers and vegetables. Two gardens, complete with walking paths, are also planned for the grounds to supplement the horticultural therapy program.

Preston will feature new, modern amenities. Dedicated spaces, including an art room, library, fitness room and hair salon will enrich residents' lives. Residents will also have opportunities for

rehabilitative therapies through Barclay Friends' award-winning program.

Preston will be constructed from steel and concrete. The exterior will feature brick, stone and siding known for its attractiveness, as well as durability and flame-retardant properties.

Twenty private apartments will house residents in need of secure memory care. These apartments will allow residents a sense of autonomy, continuous learning, personal fulfillment and independence. In addition, the memory support neighborhood will connect directly to a private garden. Here residents will be able to enjoy the natural world in a safe and engaging area.

View a virtual walk-through video of the new Preston building at <https://vimeo.com/371217049>.

Join the interest list

If you or a loved one would like to join Barclay Friends' Preston interest list, contact Faith Woodward at 610-918-3432 or FWood@bf.kendal.org.



Legacy of Giving Enriches the Lives of Chandler Hall Residents

Back in 1973, Eugenia Phelps was one of the local Quakers with her hand on the shovel at the groundbreaking of Chandler Hall. Over the years, she served as Treasurer of the Board of Directors, a member of the Chandler Hall Auxiliary and a volunteer teaching classes at the indoor pool. She also gave Chandler Hall several significant financial gifts.

"When Eugenia passed in 2017, Chandler Hall received a generous bequest that has helped us continue to care for those who have outlived their means, as well as to enhance our Life Enrichment program," says Christine Godshall, Director of Philanthropy. "Her legacy at Chandler Hall is one of service and generosity, an admirable illustration of Quaker values."

When the Chandler Hall Auxiliary was founded in 1973, its mission was simple: to help the residents of Chandler Hall. The Auxiliary has been doing just that ever since, rolling up their sleeves and doing everything from mowing the grass in the early days to holding fundraisers to support substantial donations for Benevolent Care.

"Chandler Hall experienced incredible generosity from longtime supporters in 2019," Christine says. "The Auxiliary gave Chandler Hall a grant to renovate the Hicks Dining Room. The outdated space was not an accurate representation of the quality care Chandler Hall provides."

"The gifts of groups and individuals who know the value of planned giving and the positive impact it can have in the future," Christine says, "continue to enhance the lives of Chandler Hall residents."



16 Chandler Hall staff train to become Certified Dementia Practitioners



Staff caring for residents of Chandler Hall's Hicks Memory Support Residence are focused on meeting the unique needs of each person with dignity and respect. But responsibility for providing person-centered care extends far beyond Chandler Hall's secure, memory support apartments.

That's why 16 staff members from throughout the Chandler Hall community attended an "Alzheimer's Disease and Dementia Care Seminar" in September taught by Danielle Micale, a nationally certified Alzheimer's disease and dementia trainer. Micale, the director of a local Department of Aging in New Jersey, is a licensed nursing home administrator and a past recipient of the Circle of Honor Advocacy Award from the Greater New Jersey Chapter of the Alzheimer's Association.

"Danielle was a wonderful guest speaker. Her knowledge and presentation were quite extraordinary," said Margaret Lutz, the Registered Nurse Assessment Coordinator for Chandler Hall's Friends Nursing Home. "It is quite refreshing to see someone so passionate about her research and

career. It opened my eyes as to how far our health system is behind in dementia and Alzheimer's care."

The 16 Chandler Hall staff who attended Micale's seminar will be certified to train their own staff to provide sensitive approaches for assisting residents who have dementia with the activities of daily living. Along with fundamental education on dementia and dementia care, staff who attended the seminar also learned enhanced communication techniques and how to foster sensitivity and respect for residents with dementia.

"What we take for granted is more difficult for those diagnosed with dementia," said Maddy Dorbor, Hicks Resident Care Coordinator. "I learned that visual cues are just as important as verbal and auditory cues."

"I learned about the different types of dementia and how to work with each of those individual types, including frontal lobe dementia, Parkinson's and vascular dementia," said Justin Kulp, the administrator in training for Chandler Hall's Friends Nursing Home. "Knowing the differences about where the brain is affected leads to specialized and individualized care."

"The valuable information we learned will help staff to think outside the box when working with each individual and provide better understanding of each resident," said Emily Vassoler, administrator of Friends Nursing Home. "Our plans are to train all staff in all departments."

It's estimated that 14% of people 71 and older in the United States have dementia. And as the size and proportion of the U.S. population age 70 and older continues to increase, the number of Americans with Alzheimer's and other dementias will grow rapidly.

Admiral at the Lake IT Director Honored by LeadingAge Illinois

At its annual meeting the first week in April 2019, LeadingAge Illinois presented its Strive and Thrive Award to Akintunde Littlejohn, The Admiral at the Lake's Information Technology Director. "LJ," as he is known to friends and colleagues, was recognized for his "vision, initiative and creative problem-solving."

LeadingAge Illinois presents the award each year to "an individual who demonstrates an extraordinary commitment to excellence. Through innovation and/or creative thinking, the individual has produced or created a result that is a direct benefit to the residents/clients or the organization."

Early in 2018, LJ launched an initiative to make The Admiral one of the first retirement communities in the U.S. to widely deploy Amazon Echo voice-recognition devices for its residents. He began by surveying Admiral residents about their interest in the technology and found that 10% of independent living residents had already purchased smart speakers on their own. He determined that those early adapters were using voice-recognition technology to compensate for vision and mobility limitations.

"One resident is completely blind and says he can't imagine life without his two Echo devices," LJ said. "Another resident was able to call for help using his Echo after he fell out of his wheelchair."

In October 2018, The Admiral began offering the Alexa-enabled devices for free for use in all 200 apartments of its independent living residents. In announcing the offer, LJ said that "the devices will be preloaded with custom communication tools and community information, like menus and listings of events."

Nadia Geigler, The Admiral's CEO, says that because of LJ's "tireless work on this project, our community has partnered with Amazon and a local university to conduct a full-blown research project testing the hypothesis that voice technology can have a positive impact on the quality and enjoyment of life for older adults and/or can help older adults living in a shared community feel more engaged in that community

and connected to its members."

In nominating LJ for the award, Nadia noted that LJ has a long been "a consistent voice calling on both formal and informal leadership to rise up together to build a real community of people who care for each other and for our residents." A 2018 graduate of Kendal's Leadership Fellows Program, LJ has been with The Admiral since it opened the doors in 2012 on its new 31-story high-rise home on Chicago's lakefront.

Before joining The Admiral's team, LJ gained extensive health care experience as the IT manager for a network of Community Health Care Centers in Oak Park, Illinois. Before that, he was IT manager of a leading futures brokerage with the Chicago Board of Trade.





Meet Collington's Artists-in-Residence

Graduate students strengthen intergenerational partnerships through music

Two graduate students from the University of Maryland School of Music lived and worked as artists-in-residence at Collington Continuing Care Retirement Community during the 2019-20 academic year. As part of the program, the students received room and board at Collington in exchange for performing regularly and organizing additional concerts and educational programs for residents. Now in its third year, the partnership program garnered national attention when it was featured on NBC-TV's "Today Show" and in *The New York Times*.

The artists-in-residence were Natalie Groom and Ieseul Yoen. Both are pursuing Doctor of Musical Arts degrees at the University of Maryland—Groom in clarinet and Yoen in collaborative piano. They moved to Collington in late August 2019 and

planned engaging programs for the residents right away, including an open dress rehearsal featuring Joseph Grimmer, professor of bassoon at UMD, and a presentation on the history of music notation by musicologist Elizabeth Massey.

Groom and Yoen made their performance debut together in October with a program featuring music by women composers. Over the course of their residency, the musicians planned to highlight works by diverse composers and strengthen the intergenerational partnership with Collington residents by programming educational workshops and cultivating deeper interactions with UMD faculty and students.

After the COVID-19 pandemic made it necessary for Collington residents to begin sheltering in place in March, the artists-in-residence switched from

live performances to a series of "Mini Music Broadcasts" for residents via Facebook. The "Combat the Quarantine" concerts ran the gamut from church hymns and Brahms to "Latin American and Spanish Music for Clarinet."

Groom earned her bachelor's degree in music at Kent State University and continued her studies at the University of Arizona, where she earned master's degrees in music and in business administration. Groom has performed around the world and specialized in wind quintet chamber music for the past five years. She is the co-founder of Whistling Hens, a soprano/clarinet duo that performs and commissions music by women. She is also the clarinetist and arranger for Classically Dope, a classical music and hip-hop collaboration that tackles subjects such as the power of belief, racial inequality, stereotypes and being a change agent in the world.

"My time at Collington has been incredibly warm and welcoming," Groom said. "I cherish the deep conversations we have over meals, the culture of lifelong learning and the fact that we could all have dinner together without being on our phones."

Yoen was born in Seoul, South Korea, into a musically gifted family. She first began playing piano when she was only 4-years-old. Yoen came to the United States while she was in high school. After graduation from Idyllwild Arts Academy in California, she moved to New York to continue her studies at Manhattan School of Music, where she earned a bachelor's degree in classical piano and a master's degree in collaborative piano.

Yoen said she was "thrilled at the opportunity to spend a year living at Collington surrounded by people who have enjoyed such successful lives."

Enso Village: Where Meditation Meets Innovation

By Frank Mandy, Vice President for Development

The 2017 pre-affiliation agreement between The Kendal Corporation and the San Francisco Zen Center to begin work on a new Life Plan Community in Sonoma County, California, was a watershed moment for both organizations. Not only was there agreement on a cooperative development approach that embraced the philosophical foundations of both organizations, but also a focus on mindful aging, the joys of nature, environmental stewardship and Contemplative Care that would ensure Enso Village residents could live healthy active lives in a peaceful and beautiful setting.

This integration of Zen practices and Quaker principles has led to some unique considerations of project design and programming ideas as well as a wide range of innovations that will mark Enso Village as a groundbreaking project.

Given the commitment of both Kendal and the Zen Center to sustainability and environmentally friendly design, it is not surprising that the Enso Village development team are planning a number of green features, including plans for eventual net-zero energy consumption. The community will be all-electric with a significant amount of power generated by solar panels and the use of smart design and the latest building management system will position the community for the highest level of control, resident comfort and energy efficiency.

For the first time, a life plan community will incorporate “car barns,” an automated car racking system that safely accommodates staff and resident cars. This innovation will reduce construction costs, use land efficiently and reduce the carbon footprint

of the project. It also sets the table for technology that is coming soon, including self-driving cars and app-based technology innovations.

Other sustainable design approaches include electric charging stations for resident cars, car share/ride share options and integration with regional bike trails. In general, the design process has been guided by LEED gold, CalGreen and Title 24 standards, which include a commitment to extremely high environmental standards.

The financing of Enso Village also has a sustainability focus in that preconstruction capital has been provided by an impact investor whose approach to the provision of capital is balanced between return on investment and the achievement of measurable societal and environmental goals.

The San Francisco Zen Center is well-known for its iconic and award-winning Greens Restaurant, a vegetarian establishment at the forefront of the farm-to-table movement. The commitment to an organic, local sourced cuisine will be reflected in the first all-vegetarian bistro at a life plan community in the Kendal System. Enso Village will not, however, be exclusively vegetarian, as the main dining room will offer a menu that reflects those of other acclaimed Sonoma dining establishments.

The main dining area will feature a teaching kitchen, designed for residents and the wider community, and the grounds will accommodate a small working farm to serve the community as well as kitchen gardens and ample community garden activities.

The Zen Center’s embrace of reflection,

connection, sustainability and engagement are embodied in many aspects of the Enso Village program and amenities. A Zendo (a spiritual dojo where meditation and other practices of Zen Buddhism will be accessible to residents) will be at the center of the retirement community. A Spiritual Director will enhance the experience for Zen practitioners with classes, workshops and retreats.

As a life plan community, Enso Village will provide a continuum of care that includes apartments for independent living, assisted living and memory support. In accordance with the principles of Contemplative Care and Kendal’s Values and Practices, services will be provided with respect, grace, compassion, personal engagement and an embrace of all aspects of the aging process.

With the tight housing market in northern California making it challenging for staff to find affordable housing, Enso Village is cooperating with the developer of a contiguous hotel, retail and housing complex to support the creation of affordable housing units. In addition, 30 Enso Village units will be priced to be affordable to moderate to very low-income residents, including 20 units to be set aside for retired Zen teachers.

The marketing of Enso Village is in full swing and more than 900 individuals signed up for the Priority Program. The development team for the project is moving forward with the design process while at the same time working with the City of Healdsburg on the remaining local land use approvals. A start of construction in mid-2021 is anticipated.



Architectural Considerations Designed to Keep Residents Healthy

Enso Village residents will benefit from the experience of Kendal communities during the COVID-19 pandemic.

Design considerations

- Special attention to filtration, ventilation and humidity control
- Full site generator for independent power for long periods of time in the Assisted Living and Memory Care neighborhoods — these are dedicated rooms with adaptable layouts, and independent HVAC to provide negative air pressure zones that serve as isolation areas in time of emergency
- Emergency food and water storage areas
- Incorporating new technology and the smart use of current technology
- Touchless doors, faucets, lights and elevators
- Use of more voice-activated devices
- Fresh air monitoring and cleaning technology
- New antimicrobial surface materials
- A higher level of Life-Safety Planning, designed to account for the most common natural threats in Northern Sonoma County
- A detailed Emergency Preparedness Plan that will exceed state and federal requirements, to be developed in collaboration with Healdsburg fire and police
- Smart staffing policies and operating procedures based on what Kendal communities are learning and will learn



Kendal at Granville staff pitch in as Habitat for Humanity volunteers

On a picture-perfect sunny day in late September, nine Kendal at Granville staff members participated in a “new-build” project sponsored by Habitat for Humanity in Newark, Ohio. It was the fourth year in a row that staff members of the not-for-profit organization have participated in a build day as part of their contribution to the larger community. Landscape Manager Cindy Dill coordinated the Kendal at Granville team.

“We appreciate that Habitat is able to use every volunteer, no matter their skill level. On-the-job training is part of the process, and volunteers are matched with their interests and skill sets,” Dill said. “From Habitat, Marc Fiore was our house lead for the second year in a row. As we had four new volunteers this year, it was especially helpful to have his expertise on the project. This is Marc’s 14th new build since he started with Habitat in 2012. He works out of the

MidOhio affiliate, which covers Licking, Madison and Franklin counties.”

The day began at 8:30 a.m. and continued until after 4 p.m., with just a short mid-day break for a boxed lunch provided by Kendal. During the very productive workday, the Kendal team was able to stabilize interior floor joists, cut and install exterior siding, install insulation, build walls in bathrooms, erect a two-story scaffolding for exterior siding and install doorknobs. Many of the volunteers said that the most satisfying aspect of the day was teambuilding: the camaraderie that develops naturally when working alongside other employees from different departments, in a new and different manner.

When completed, the 1,600-square-foot house will have a covered front porch and include five bedrooms and two baths. The brand-new house will

be home to a family of six, including five children ages 12 and under, who are currently living in an apartment. Their mom is in college, studying to earn a degree in criminal justice. The family comes every Friday to work on the home to put in at least 100 hours of “sweat equity” so they will qualify for Habitat’s program for a zero percent mortgage.

“Habitat MidOhio is very excited to be partnering with such a wonderful family for this build. We also love having volunteer groups like Kendal at Granville that return year after year!” said Habitat for Humanity’s Volunteer Resource Coordinator Rachel Hardin. “Over the past few years, we’ve expanded our program to serve more families. This year, our goal is to serve over 100 families through new builds, rehabs, and home repair projects, so we are always looking for volunteers to help us meet that goal!”

Kendal at Home Now Available to Lathrop Residents

Kendal at Home has expanded its Lifecare at Home program beyond Ohio to the East Coast by offering memberships to Lathrop Community residents in Northampton and Easthampton, Massachusetts, and will be conducting market research to see if the program should be offered more broadly in that area, as well.

"Lathrop residents are unique in the Kendal System in that there's no skilled nursing on their campuses," says Lynne Giacobbe, Kendal at Home's CEO. "Our goal is to help them remain in their homes, which for Lathrop residents would mean remaining in their independent living apartments, cottages and townhomes, and providing services as they need them."

When Kendal at Home began discussions about expansion as part of the Kendal System's initiatives in 2018, Thom Wright, Lathrop's Executive Director, invited Lynne to talk to the Board of Directors about offering its program to Lathrop residents.

"We began early discussions with residents then, too, and it's my understanding that residents really are responsible for pursuing this initiative," Lynne says. Those on Lathrop's waitlist also have an opportunity to become Kendal at Home members.

There are other Kendal at Home offerings that might be of interest to some Lathrop residents who live in The Inn on the Easthampton campus. Enhanced living at The Inn has parallels to assisted living in Massachusetts, but is more affordable and has a few less service options, such as direct overnight assistance.

"We have a component of our program that could serve them well," Lynne says. "They could choose Care Plus, which is a membership option that provides some care and benefits. Or they could contract for care management on a fee-for-service basis."

"Lathrop's current and future residents are planners with foresight — often identifying Lathrop as part of their successful aging plan years before moving

to one of our campuses," Thom says. "Kendal at Home fits perfectly within the Lathrop's fee-for-service model, offering additional planning options to ensure that when the time comes, care coordination and services will be available, both at Lathrop and at home."

Kendal at Home began as an initiative of Kendal at Oberlin in 2003. It was an early example of a "CCRC without walls." Members receive support from the program's Care Coordinators and access to the organization's network of care and service providers. They are guaranteed a full continuum of care in their

homes and, if needed, in a long-term care facility, based upon the benefits in the plan chosen.

In addition to new members at Lathrop, Kendal at Home is marketing its services in other areas in Massachusetts. Kendal at Home already has more than 300 members throughout Ohio, served by staff located in suburban Cleveland, Cincinnati and Columbus.

"We've had a long-standing relationship with Kendal at Oberlin, and we now have members who have moved there and maintain their Kendal at Home membership," Lynne says. "We've also established a partnership with Kendal at Granville and now offer a membership option to their residents. And we're doing

joint educational events with Kendal at Granville in the Columbus area."

"It's both exciting and gratifying to see Lathrop and Kendal at Home partnering in this way, and it's a great example of what may be possible in so many other settings!" says Kendal President and CEO Sean Kelly. "Kendal at Home provides an ideal way for us to serve more people 'where they are.' Lathrop residents will have peace of mind knowing that they have a trusted partner in aging committed to truly person-centered care management, while they enjoy the benefits of a larger community of people, ongoing education and thought partnership around important lifestyle issues."



Laurie Mante Takes the Reins as Kendal at Ithaca's New Executive Director

Laurie J. Mante, who has more than 25 years of experience as a senior living executive, became Kendal at Ithaca's new Executive Director in November. Dan Governanti retired in August after 19 years as Kendal at Ithaca's Executive Director. Laurie took over from John Turongian, Kendal at Ithaca's Interim Executive Director.



"Our Search Committee, which has been working together over the better part of the last year, included several board members, leadership staff, Kendal Corporation colleagues and the president of the Residents' Council," Mary Pat Dolan, Chair of Kendal at Ithaca's Board of Trustees said. "Having engaged broadly from the beginning of our process, our final selection was also informed by numerous meetings with Laurie and all of the stakeholder groups here at Kendal at Ithaca."

A licensed Nursing Home Administrator, Laurie most recently has served as Regional Administrator overseeing regulatory, operational and financial performance for Centers Health Care, the largest skilled nursing operator in New York State. In that position, she worked with the corporate office and collaborated with community administrators and leadership teams to improve quality and financial outcomes. Before that, she spent 16 years with St. Peter's Health Partners in a variety of leadership positions.

Laurie graduated with honors from the State University of New York at Plattsburgh with a bachelor's degree in business/marketing. She also has a master's degree in business administration in health systems management from Clarkson University. In addition, Laurie graduated from the LeadingAge Leadership Academy in 2009 and has served as a design team member, coach and co-facilitator of the LeadingAge New York Leadership Academy. She also served as a LeadingAge New York board member from 2012 to 2018.

"Laurie brings to us a wealth of experience to be sure," Mary Pat said. "Additionally, Laurie's passion for the work and enthusiasm in coming to Kendal has us all excited for what's to come."

S&P Ups Kendal at Ithaca's Credit Rating to BBB+

Standard & Poor's has upgraded Kendal at Ithaca's long-term credit rating from "BBB" to "BBB+" with stable outlook. Strong credit ratings are key to obtaining financing at low interest rates.

"The upgrade reflects our view of Kendal's trend of improving operations through fiscal year 2018, which supports steady balance sheet accretion. Kendal [at Ithaca] is also on track to meet fiscal 2020 occupancy projections for its independent living units," S&P Global Ratings states in its report, dated Dec. 20.

Strategic initiatives to increase occupancy, the report notes, "include a new website launch in early 2020, more digital marketing to expand its reach outside Tompkins County, and incremental improvements to campus amenities, as well as increasing the size of units to meet demand of a younger cohort of new residents...."

Gregory Sommers, Kendal at Ithaca's Chief Financial Officer, commented: "We are excited and proud to receive the S&P upgrade. It is confirmation that our Repositioning Project has been a huge success. The number of occupied independent living units has grown for five consecutive years, and important financial metrics continue to trend favorably. Our strong balance sheet gives us the financial strength to be more responsive in a competitive field, and we look forward to taking Kendal at Ithaca to the next level of performance."

The ratings upgrade reflects S&P's opinion of Kendal at Ithaca's:

- "Improved operating performance ... which we expect to continue to strengthen in the near term;
 - "Continued focus on various efforts to improve the occupancy of the legacy units; and
 - "Good business position maintained in part by marketing and operational support from an experienced ... corporate affiliate and limited competition."
- "The organization's ... location and its ties to the Cornell [University] community and to the Kendal organization, continue to serve as credit strengths," the report states. "Kendal at Ithaca's new executive director, with over 25 years of experience in the industry, started in her role in November 2019 and joins a seasoned and capable management team."



A Family Affair: Two Generations Living at Kendal at Lexington

When Mary Jim Fulton first helped her parents as they moved into Kendal at Lexington in July 2000, she couldn't have possibly predicted that, nearly 20 years later, she and her husband would also become residents. Her father, Gen. James M. Morgan Jr., and mother, Jean, were among the very first founding residents at Kendal.

"Of the nine people who arrived [on the first day Kendal at Lexington opened], seven of them have since passed on over a 20-year period," Jim says. "We call them the Pioneers."

In his nearly two decades as a resident, Jim has experienced nearly every option for living space at Kendal at Lexington — from first moving into a cottage, to downsizing to an apartment, to visiting Jean in Borden Health Center after she suffered a stroke. Jim lives in Webster Assisted Living; Jean died in 2016.

"We always felt that they were in good hands and there was nothing my brothers or I had to be concerned about," Mary Jim says of the years her parents lived at Kendal while she resided in Pennsylvania with her husband. Plus, it didn't take long for life at Kendal to truly become a family affair: Jean's identical twin sister, Jane, and her husband, Bill Wright, moved to the Kendal campus in 2004. Bill is still a resident, while Jane has since died.

"I just knew they were in the best care environment they could be in," Mary Jim says. "I considered the staff family. We knew them and saw them often."

An Opportunity to Move Home

After her own retirement three years ago, Mary Jim and her husband began thinking about returning to Virginia. As taking care of their current home



became more burdensome, they considered their options — and, of course, Kendal at Lexington came to mind. What was initially predicted to be a five-year waitlist was soon expedited with the start of the Sunrise Ridge Circle expansion.

"We got on the waiting list at Kendal at Lexington, and they told us they were building these new cottages," Mary Jim says. "We thought this might be the time to jump in and be part of that."

This past September, Mary Jim and her husband were among the first residents to move into one of the cottages on Sunrise Ridge Circle, putting her just a short walk from her father's apartment in the Webster Center.

"Spending an afternoon with my dad used to be a seven-hour drive, and now it's just across the street," she says.

While the actual moving and unpacking process has been slow, Mary Jim says the staff she's known

for years has welcomed her with open arms and it's been wonderful to get to know their community of new neighbors. Of course, there's no competition for her favorite neighbor.

"It's a gift, that's what I would call it — a real gift to be able to have the time with my father," she says. "Everybody feels this way about their parents, but I feel I had the best parents in the world and always enjoy being with them."

When asked if he ever imagined he'd one day be living in the same retirement community as his daughter, Jim gives a small, surprised laugh: "I never did!" Now, the two generations — together with Mary Jim's Uncle Bill — both call Kendal home.

"It's just been wonderful, and I do feel like I'm home again because I'm back in my hometown and being at Kendal feels the same as being at home," Mary Jim says.

Jan Bigelow named Kendal at Lexington CEO



In February 2020, Robert Glidden, Chair of the Board of Directors, announced that veteran health care administrator Jan E. Bigelow had been selected as Kendal at Lexington's new Executive Director and CEO. Bigelow's first day at Kendal at Lexington was May 4. Jan succeeded Mina Tepper, who retired after serving as Kendal at Lexington's Executive Director since December 2012.

Jan has extensive experience leading health care organizations. From 2016 to 2020, she served as Executive Director of Westminster Palms, a Life Plan Community (also known as a continuing care retirement community) in St. Petersburg, Florida.

In that position, she collaboratively created and implemented a campus strategic development plan, oversaw campus and building renovations, built ties with local colleges and hospitals, achieved strong financial and census results and successfully led a campus evacuation during Hurricane Irma.

Jan previously served for 13 years as Executive Director of Cumberland Crossings Retirement Community in Carlisle, Pennsylvania. During her tenure there, she led the community's acquisition by Diakon Lutheran Social Ministries, stabilized the community's finances, launched an electronic health record pilot program and oversaw strategic planning and campus renovation projects.

"Kendal is an organization with a wonderful reputation," Jan said. "I am excited to join the Kendal at Lexington team and become a part of the greater Lexington community."

A licensed nursing home administrator, Jan has a bachelor's degree in hearing and speech sciences from the University of Maryland-College Park and a master's degree in public administration, with a concentration in health care administration, from Penn State University-Harrisburg.



First residents move into Kendal at Lexington's new Sunrise Ridge cottages

During the second week of September 2019, two couples moved into homes in Kendal at Lexington's new Sunrise Ridge development. On Sept. 8, Bob and Suetta Harrison were the first couple to move in, and two days later, Sis and Harry Warner became their new neighbors a couple doors away. By the end of 2019, 36 residents had moved into 21 of the 30 Sunrise Ridge cottages.

Kendal at Lexington's entire \$40 million expansion and renovation project is moving forward on all fronts. When completed this summer, the community will have:

- 30 new independent living cottages on Sunrise Ridge.
- Expanded and updated living space in the Webster Assisted Living residences.
- New neighborhoods in the Borden Health Center, with greatly expanded living space and amenities for residents.
- A strategic upgrade to the Anderson Community Dining venue.

Kendal at Oberlin Supports Local Transportation Initiatives

One of the many attractions about living at Kendal at Oberlin is its walkability. Residents can easily walk — or bike — downtown to shop and eat, to Oberlin College for concerts and classes and to nearby parks, including a multipurpose trail.

But public transportation within and beyond the city limits is sketchy, which is why the Kendal community is a major mover in transportation initiatives currently underway in Lorain County.

In November 2019 Kendal hosted a consortium that looked at new ways to provide transportation services for older adults and people with disabilities throughout the county. Kendal is also one of about a dozen agencies working with Mobility and Opportunity for a Vibrant Economy Lorain County, or MOVE.

“Kendal is very much a player in transportation in Lorain County,” says Barb Barna, chair of the MOVE Board of Directors and a Kendal resident. She is also chair of Kendal’s Transportation Committee. Barbara Thomas, Kendal at Oberlin’s CEO, reiterated the importance of transportation in Kendal’s 5-Year Strategic Plan to promote county-

wide transportation services. Kendal earmarked grants in both 2019 and 2020 to enable MOVE’s effort working with county leadership to promote county-wide transportation services.

County initiatives currently underway include:

- A \$100,000 grant from the Ohio Department of Transportation to assess the strengths and weaknesses of all forms of public transportation in the county, from bike rentals and ride shares to special use vans and public buses.
- A \$100,000 “Let’s Get to Work Lorain County” grant from Paradox Prize to look at work transportation solutions in Lorain County through expanded public transit service and access to electric car sharing, with the potential to serve several hundreds of underserved residents. Paradox Prize aims to inspire sustainable solutions to the “no car, no job; no job, no car” paradox in Northeast Ohio.
- Purchase of an 18-passenger bus to be operated by Kendal staff and used by residents as well as older adults and people with disabilities in the county.

Barb Barna said MOVE is applying for future grants, with the end goal of having a network of transportation services that will benefit all residents in Lorain County. Solutions include forming relationships with public and private providers, such as a veteran services agency with a van that could also serve non-veterans, to moving bus stop locations to spots that are more accessible to walkers.

Kendal at Oberlin also has a couple initiatives underway for its residents. About a dozen residents provide transportation for other residents who have medical appointments outside the county through its Ride Share program.

Kendal also provides a car that residents can rent. A 2014 Toyota Prius, aka the K-Car, gives residents who do not have regular access to a personal vehicle an option to rent a Kendal vehicle for local outings and overnight trips.

Throughout the year Kendal charts a “big bus” for day trips to museums, concerts and sporting events. Future plans include making the charter available to older adults not living at Kendal.





How Kendal-Crosslands Prepared for the Pandemic

In early March, Kendal-Crosslands Communities was prepared for the COVID-19 pandemic. KCC already had a supply of personal protective equipment — masks, gloves and gowns — on hand and an Emergency Preparedness Plan written.

“We were ahead of this pandemic from the beginning,” says Donna Taylor, Chief Health Services Officer. “We assembled a team of staff members and quickly put in to place our protocols for effective infectious disease control.”

To keep residents and staff members safe and mitigate spread of COVID-19, KCC closed its campuses to visitors, suspended all in-person resident group activities and communal dining, while asking residents to social distance and self-isolate on the campus. To reduce the number of essential staff members (“heroes”) required to come to work each day, KCC created rotating teams so that other staff could work from home.

Recognizing that residents sheltering in place needed deliveries of meals, mail and meds, KCC began delivering culinary dishes and groceries to more than 800 residents daily, as well as hard-to-get supplies such as toilet paper and hand sanitizers. KCC also created COVID-19 designated quarantine areas in its skilled nursing areas so that if any resident became infected with the virus, there would be an area where they could recover while mitigating the spread of the infection. Testing was

done well before it was mandated by regulatory agencies, which allowed the community to swiftly identify a few asymptomatic staff members who self-isolated and recovered at home.

“We are so proud of our staff members who created these complex systems, and our residents who continue to be responsible participants, realizing we are all in this together as one family,” says Lisa Marsilio, KCC’s Chief Executive Officer.

Residents have discovered unimagined good can come from a worldwide tragedy.

“I am happy with social distancing rules,” says one resident. “I’ve learned a lot not only from different Zoom classes but other online lessons, books, readings, exercises and meditation.”

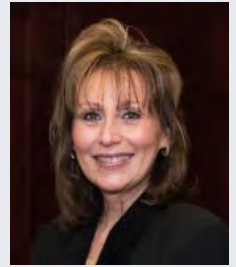
“I can’t tell you how impressed we are with Kendal’s tremendous undertaking to keep us safe,” another resident said. “What they are doing is beyond imagination.” As of June 30, KCC had no known COVID-19 positive cases among residents.

Because the virus is still present, KCC remains vigilant with its infectious disease control measures. Meanwhile, a “new normal” is emerging. Slowly, KCC can open its outdoor pool and offer outdoor exercise classes on its 500-acre campus. And some services can resume, but with proper mask wearing, social distancing and contact tracing measures.

“Our community continues to work tirelessly and selflessly together to execute our plans,” Marsilio says, “and to keep everyone safe.”

Lisa Marsilio Takes the Helm as KCC’s CEO

Lisa M. Marsilio joined Kendal-Crosslands Communities (KCC) in January as its new Chief Executive Officer.



“The residents and staff have been welcoming, and I am honored to lead KCC to opportunities that support innovation, person-centered care and the revitalization of our campuses,” Lisa said. “KCC’s reputation as a leading senior services provider extends far beyond our campuses, and I am eager to build upon that foundation.”

Lisa brings a wide range of health care experience to KCC. From 2015 to 2019, she served as COO of Caron Treatment Centers, a nationally known, not-for-profit provider of addiction and behavioral health care for more than 60 years. During her tenure, she streamlined the admissions and intake process, analyzed fiscal efficiency, championed ethical marketing practices, expanded research programs and promoted the use of outcomes-based treatment.

Lisa’s experience also includes three years as CEO/Executive Director of a post-acute care network created to serve the University of Pennsylvania Health System and six years as a Vice President and Administrator with the Good Shepherd Rehabilitation Network in Allentown and Bethlehem, Pennsylvania. In those roles, Lisa worked collaboratively with patients, staff and local communities to achieve positive growth by focusing on best practices and quality outcomes.

Lisa also served for six years as an adjunct faculty member of the Wescoe School of Muhlenberg College teaching courses on health care delivery systems, regulatory compliance and marketing. She has bachelor’s and master’s degrees in business administration.



Kendal on Hudson Garners 2 Coveted CARF Accreditations

In April 2019, Kendal on Hudson was awarded two new five-year accreditations by CARF — the Commission on Accreditation of Rehabilitation Facilities. Health and human services providers must demonstrate excellence in the quality of their programs and services and display continuous improvement in them to be accredited by CARF. This is Kendal on Hudson's third consecutive accreditation as a Continuing Care Retirement Community (CCRC).

In addition, the Hudson Valley Life Plan Community has been accredited as a "Person-Centered Long-Term Care Community." Person-centered long-term care communities are residential programs that provide nursing and other services 24/7. Programs may offer long-term services, short-term services, or both to address a variety of needs.

Person-centered long-term care communities foster a holistic culture that focuses on:

- The autonomy, dignity and individual choices of residents.
- The relationships among residents, families, support systems and personnel.
- Understanding what services residents want, how

the services should be delivered and how those served can be engaged in the community.

- Residents making decisions about the rhythm of their day, the services provided to them and the issues that are important to them.
- Cultural competence, flexibility and the safety and security of the community.

An organization receiving a five-year term of accreditation has voluntarily put itself through a rigorous peer review process and demonstrated to a team of surveyors during an on-site survey that it is committed to conforming to CARF's accreditation conditions and standards. Furthermore, an organization that earns CCRC accreditation is commended on its quest for quality programs and services.

"This achievement is an indication of your organization's dedication and commitment to improving the quality of lives of the persons served. Services, personnel and documentation clearly indicate an established pattern of conformance with standards," CARF President and CEO Brian Boon noted in his letter informing Kendal on Hudson of the accreditations.

Pamela Klapproth named Kendal on Hudson CEO/ED

In April, veteran senior living administrator Pamela B. Klapproth took the helm as Kendal on Hudson's new CEO/Executive Director. She succeeded Steve Fishler, who had served as Kendal on Hudson's Interim Executive Director since August 2019.



Pamela has more than 20 years' experience as an executive senior living professional with expertise in strategic planning and operations, financial management, resident and board relations, fundraising, marketing and community relations, new building construction and renovations, quality and compliance, including CARF and Joint Commission accreditations. Over the previous seven years, Pamela had served as CEO/Executive Director of Covenant Living of Cromwell, Connecticut, and as CEO of Fairview, Odd Fellows Home of Connecticut in Groton.

"The outstanding reputation of the organization, a committed Board of Directors, the vibrant community of residents and the extremely dedicated staff make for an exciting future for Kendal on Hudson," Pamela said. "I am honored to be part of this wonderful community and its bright and promising future."

A licensed nursing home administrator, Klapproth has a bachelor's degree in business administration from the University of Connecticut in health systems management and a master's degree in business administration from the University of Hartford. She also has a certificate in long-term care administration from the University of Connecticut.

Lathrop Hosts Presentation on Quaker Decision-making

David Jones, Kendal's Vice President of Development, shared insights and facilitated a lively discussion in May 2019 with Lathrop residents, staff and Board members about the Quaker decision-making process known as reaching consensus. This model is used throughout the Kendal System and is best seen in action through the governance process, both at the board and resident levels.

"We aspire to seek unity on all key decisions at Lathrop," says Thom Wright, Lathrop's Executive Director. "Each time David visits, we gain a deeper understanding of what consensus is and how Lathrop can aspire to achieve it."

In his presentation, David noted that the Quaker approach to decision-making evolved over 350 years based on fundamental spiritual beliefs. The participatory process encourages participants to "stay in relationship" with one another. Consensus decision-making, he said, is:

- A formal process to consider disagreements.
- A secular method that mirrors the Quaker "sense of the meeting" process.
- Not just "what we can agree upon."
- Intended to arrive at a decision that builds on and ultimately surpasses any individual's best thinking.

- A concept based on unity versus unanimity.
- A deliberate set of expectations and processes to help the process succeed.

For the process to succeed, David said, participants should value diversity of perspectives and trust that the wisdom of the group as a whole is greater than the wisdom of any one individual. Participants also should be prepared to "speak and release" and understand the

process for dissent — "standing aside" — while allowing the consensus decision to proceed. When this happens, the consensus will be "owned" by the entire group.

David explained that the facilitator/ chair of the meeting is responsible for fostering "a climate

of safety and support for each participant," encouraging participation and keeping people focused on the issue at hand. The meeting chair is expected to refrain from expressing an opinion early in the discussion. When it appears that a consensus has been reached, the chair will bring the discussion to a close with a statement like, "My sense is that we are ready to approve the recommendation — does the board approve?"

If a consensus can't be reached, the matter typically will be held over and referred to a committee, or a new small working group, and taken up again at a future meeting.



Consensus at Lathrop

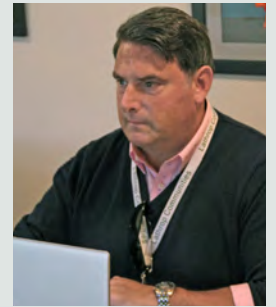
By Lathrop CEO Thom Wright

The fundamental Quaker value of equality is evidenced through Lathrop's process of consensus and decision-making. All voices and perspectives add value to our thinking and conversations. Whether decisions affect a small group or the whole, they are worthy of

time and effort to ensure that all stakeholders have been heard and understood. And when a member, or group, is absent, the convener of the meeting asks aloud, "Who speaks for them?" to discern what might have been contributed, particularly if that individual's or group's perspective is different.

Diverse positions around an issue foster the best possible solutions. Lathrop seeks to reach and articulate consensus during each meeting; some conversations take longer as additional information is warranted or learned and shared that informs the decision-making paradigm. Two seminal decisions reached in our history have been strategic expansion projects; one to open a second campus 25 years ago and one recently adopted, arrived at after five years of consensus building.

All residents, staff and board members were engaged in the process to determine the best possible project. Each decision was guided by goals and assumptions that reflected the consensus of the organization, at each point in time. A top-down organization typically entrusts a few decision-makers to decide for the whole, which often results in parking lot conversations and disenfranchised members. In a Quaker-based organization, consensus means we decide together and support the decision after the meeting ends; cultivating unity and creativity to resolve an issue and to create a viable path forward.





Kendal at Hanover residents and staff gathered on a Wednesday evening in May 2019 to learn about the amazing impact Kendal communities and Kendal Charitable Funds have had in the field of aging and in their surrounding communities.

"It was an eye-opening experience for residents and staff," said Executive Director Beth Vettori. "Not only did it define and shine a spotlight on an underrecognized division of the organization, Kendal Charitable Funds, but for many, it highlighted how, through philanthropic endeavors, KCF and Kendal at Hanover are interconnected...."

KCF Executive Director Beverly Grove and Diane Massey, Kendal's Director of Community Engagement, presented "Impacting Lives ... Engaging Communities" at the invitation of Kendal at Hanover's Charitable Funds Committee.

"The Charitable Funds Committee at Kendal at Hanover felt it was time to provide an opportunity for our residents to learn about, and be proud of, the work of the Kendal Charitable Funds board," said Barbara Freedman, a KCF board member and Chair of Kendal at Hanover's Charitable Funds Committee. "We felt it was also important for people to realize that there are KCF affiliate grants that could be awarded for innovative ideas at Kendal at Hanover."

KCF's Lloyd Lewis Promising Innovations Grant program supports the work of nonprofit organizations working in the field of aging nationwide. Since its inception, this grant program has directly or indirectly impacted the lives of more than 15,000 older adults across the county. For example, KCF's Promising Innovations grant has helped:

- Develop cultural competencies training and services for older LGBTQ adults in Michigan.
- Increase the reach of a program to make Native American elders' homes in

Arizona safer and healthier, so that residents can continue to age in place safely. KCF also provides grants to Kendal affiliates to engage, partner with and support their efforts in the wider community around aging issues. Affiliate grants have, for example, enabled:

- Kendal at Granville to offer a "Delay the Disease" program to residents and those in the surrounding community suffering from Parkinson's disease.
- Collington to work with the local police department to help officers better recognize and serve those people in the area with dementia.

"The presentation was purely informational and helped clarify Kendal Charitable Fund's national/international mission related to Kendal at Hanover's Charitable Funds Committee here," said Jeff Roosevelt, Director of Marketing and Community Relations. "Discussions during the presentation included information about how Kendal at Hanover's Kendal Cares Committee supports connecting residents and staff with volunteer opportunities in the local community.

"Since the presentation, several residents have approached members of the Kendal Cares Committee asking for more information to participate in the Committee's work. This event made it possible," Jeff, who served as a panelist during the presentation, noted.

"I think this effort is really important ... and could be life changing for affiliates," said Kendal at Hanover resident the Rt. Rev. R. Stewart Wood Jr. "Believing that we are making a real difference in our community is a gift to any resident."

"Impacting Lives ... Engaging Communities" is available for presentation in other Kendal communities. For more information, contact Beverly Grove at bgrove@kcorp.kendal.org.

System Finances

THE KENDAL CORPORATION devoted 2019 to supporting affiliates through leadership transitions, finding efficiencies and cost-savings through global participation in a preferred group purchasing organization, bringing market research expertise in-house to support the growth of Kendal, our affiliates and the non-profit senior living sector, and exploring opportunities to strengthen our Federal Model. With our partners, we continued to make progress developing a unique Zen-inspired senior living community in Northern California, which is planned to begin construction in early 2021. In 2019, per its long-range plan, Kendal reduced its unfunded pension obligation by nearly 11% (\$1.6 million) and oversaw growth in the plan assets of 19% (about \$15.5 million). In 2019 Kendal's plan provided reliable income to more than 440 active Kendal retirees. There are over 1,200 future retirees in the plan who will benefit from Kendal's ongoing commitment to honoring the promises made to those who have served at Kendal, while at the same time, remaining responsive to the evolving demands of today's labor markets. The Kendal Corporation Group Health Plan concluded its sixth year of service in 2019, providing essential coverage to over 1,200 participating Kendal Affiliates' employees and families. Conceived at a time when there was a great deal of uncertainty about the availability and cost of health insurance, the Plan seeks to enhance the health and wellness benefits participating affiliates can provide to their employees, reduce cash flow volatility and remove uncertainty from the annual renewal process. The Plan complements the robust employee benefit programs many Kendal Affiliates offer, including participation incentives for wellness initiatives aimed at managing chronic conditions, identifying emergent health risks and improving quality of life for participants. Although permitted by the Plan Documents, the Plan has not had an additional capital call during a plan year since inception. Accumulated excess Plan reserves of \$2.8 million

were returned to participating Affiliates in 2019.
—Amy Harrison, CFO

THE ADMIRAL AT THE LAKE — Since its completion in early 2019, The Admiral at the Lake has been focused on implementing its strategic plan. At the highest level, the four strategic themes of the plan are caring for the whole person, attracting and growing talent, nurturing the culture and fostering engagement, and leveraging resources and relationships. In fulfilling parts of each theme, The Admiral continues its journey to evolve, grow, and innovate. One such example is The Admiral's Amazon Alexa project. The Admiral partnered with Amazon, the University of Chicago Medicine, and the University of Illinois at Chicago to provide residents with Alexa devices while also conducting research around improvement of resident lives. During 2019, The Admiral continued focusing on operational excellence and achieved a net operating margin of 17%, putting the community in about the 80th percentile of all CARF-accredited communities. 2019 also reflected significant savings in debt service due to the successful refinancing of \$150.94M of tax-exempt bonds in December 2017. The Admiral continued to grow the employee education assistance program in 2019 and provided over \$33,000 in assistance to 31 employees. Finally, The Admiral, in conjunction with The Admiral at the Lake Foundation, provided approximately \$360,000 in financial assistance to residents in need during 2019.

—Daniel Churchill, CFO

BARCLAY FRIENDS — In 2019, Barclay Friends began construction on Preston, the new 60-unit apartment building housing residents in Independent Living, Personal Care and Memory Care. Preston replaces the 48-unit Woolman Building that was lost the night of our devastating fire in 2017. Financing for the \$24 million project closed in May 2019. For the year ended Dec. 31, 2019, Barclay Friends had an increase in net assets of \$8.5 million; \$8.3 million of which was from the closeout of all property insurance and business interruption claims related to the 2017 fire; and contributions of over \$900,000. The balance sheet remains strong with \$48 million in assets and only \$13

million in liabilities. Because of construction, we had a decrease in cash flows for the year of \$1.5 million, and we had 578 days cash on hand at yearend. Census for the year averaged 90%.

—Jennie Bury, Director of Finance

CHANDLER HALL made significant improvements in 2019, as it continued to help families and residents navigate the healthy aging journey. The organization expanded its market share and continues to be a center of excellence focused on person-centered care. Overall, Chandler Hall increased net resident revenue by \$233,000, primarily due to an increased census in the Friends Nursing Home and memory care. The organization maintained a positive cash flow from operations, increasing operating net income by close to \$1 million over the previous year, and reduced operating expenses by approximately \$728,000. Closing the Cain Manor House in 2018, yielded savings of roughly \$400,000 in operating expenses, including culinary and nursing costs. To capitalize on the growth seen in 2019, Chandler Hall is looking to increase Memory Care census with enhanced and specialized programming. In 2019, Chandler Hall started to expand its Hospice at Home and palliative care programs. Both programs are projected to see significant growth in 2020.

—Kristen Alwine, Senior Director of Finance

COLLINGTON continued its recent success in 2019 with 307, or 94.7%, Independent Living residences occupied. Collington once again improved its financial stability, ending the year with a Debt Service Coverage Ratio of 2.19x, a net operating margin of 17.8% and 198 days cash on hand. Collington succeeded in 2019 through a keen focus on operational excellence. It continued implementation and execution of the community's 2018-23 Strategic Plan, solidifying the deliberate strategic focus for the community over the next five years. The collaboration among residents, the Board of Directors and Leadership team during the strategic planning process is paying dividends. Collington's key initiatives are Health and Wellness, Stakeholder Engagement, Stewardship of Resources and Partnerships. The Collington Foundation funded

more than \$69,000 in scholarships for employees and provided over \$93,000 to support residents with financial hardships. In 2019, the Collington Foundation received over \$254,000 in donations.
—Justin Reaves, CFO

KENDAL-CROSSLANDS COMMUNITIES had another year of strong positive results, with an excess of revenues over expenses of approximately \$8.58 million, driven by net income from operations of \$3.5 million and realized gains of approximately \$584,500 for 2019. Net assets increased to approximately \$84.5 million in the same period. KCC has maintained a strong cash and investment position relative to debt obligations, with \$104 million in unrestricted cash and investments, compared to just over \$50.5 million in long-term obligations, and more than 710 days cash on hand at year's end. Kendal-Crosslands Communities enjoyed overall occupancy of approximately 92.5%, across a diverse array of living options in 2019.

—Edward Plasha, Director of Finance

KENDAL AT GRANVILLE continued to focus its efforts on strategic initiatives developed in 2018 and 2019, and as a result experienced a 3.5% growth in independent living occupancy over 2019. We are optimistic that continued focus on these strategies will result in increased revenue and occupancy over the next several years. During 2019, net assets decreased by \$124,111, with revenue increasing by 3.0% from 2018 to 2019, and expenses decreasing by 0.6% for the same period.

—Jennifer Bobak, Finance Manager

KENDAL AT HANOVER had one of its most financially successful years in its 29-year history. The community had income from operations of approximately \$1.53 million. In addition to the financial strength of the core business, the community had nonoperating gains of approximately \$2.63 million during the year, largely generated from the returns on its investment portfolio. The average residential occupancy for Kendal at Hanover for 2019 was 97%. The average occupancy for Assisted Living – Level 1 was 72%,

Assisted Living – Level 2 was 71%, and the Whittier Memory Support Area had an overall occupancy of 95%. The occupancy in assisted living residences was directly impacted by the three-plus-year expansion and renovation of the community's Health Center that began in June 2018. The approximately \$3.1 million capital project is scheduled for completion by April 2022. In addition, during the year, Kendal at Hanover further strengthened its compliance with bond covenant ratios for both the Debt Service Coverage and the Days Cash on Hand to 3.63 and 846-days cash on hand respectively. Kendal at Hanover also earned the A.V. Powell & Associates exemplary recognition seal for its actuarial status as a result of the Compilation Report for the period ending Dec. 31, 2019.

—Brent Edgerton, Associate Executive Director/CFO

KENDAL AT HOME had a pivotal year in 2019 with the launch of operations in Massachusetts. While the growth of the program is our priority, since becoming an independent affiliate of The Kendal Corporation in 2016 we have also focused on building a strong foundation that will support the growth of our organization throughout Ohio and other states. We ended 2019 with a strong team, alignment with a well-informed board and positioned to grow throughout the next decade. Kendal at Home began with the concept that there was a market for individuals who choose to remain in their homes as they age. We have evolved into a true community of diverse older adults navigating the aging process together with the support of a small but mighty group of dedicated staff. We began 2019 poised for growth, and welcomed 28 new members to our at-home community, reaching a total of 323 members by year's end. Solid operations and strong performance of our investments yielded a small increase to our Net Deficit, a 98% improvement from the prior year. Kendal at Home continues to self-fund our growth and expansion efforts and carries no debt at this time. We are proud to have established new partnerships with Kendal at Granville and the Lathrop Communities. In addition to our longstanding relationship with Kendal at Oberlin, these joint marketing efforts reinforce

to those we serve and seek to serve that whatever choices they make, short- and long-term — they will be welcomed and supported by the Kendal family.
—Karen Graham, Controller

KENDAL AT ITHACA enjoyed a very successful FY 2019, highlighted by continued growth in Independent Living (IL) occupancy and Health Center census at near capacity. IL occupancy finished the year at 89%, as the number of occupied IL residences reached its highest level in 12 years. Health Center census stayed steady throughout the year, with average occupancy above 95%. The strong census helped grow total revenue by \$1.5 million, or 6% over the previous year. Combined with its focus on operational excellence, Kendal at Ithaca saw improvement in several key financial indicators. In particular, the Debt Service Coverage Ratio improved to 3.34 and Days Cash on Hand rose to a very healthy 752 days. As a result of the continued revenue growth, balance sheet improvements and steadily growing cash reserves, S&P Global Ratings upgraded Kendal at Ithaca's credit rating to 'BBB+' with a stable outlook. In addition, impressive results on key actuarial measures helped Kendal at Ithaca to again earn A.V. Powell's Exemplary Recognition Seal.

—Gregory Sommers, CFO

KENDAL AT LEXINGTON had a financially successful year in 2019. Sunrise Ridge construction continued, with 22 of the 30 cottages completed by yearend. Between September and December, 20 of the new cottages were occupied, and those move-ins contributed to the increase in net residential services revenue of \$414,000, 6.4% over the previous year. Average independent living occupancy for the year was 97.4%. Renovation and expansion of the Borden and Webster Centers continued. Despite the decline in available beds in both centers because of construction, occupancy was 75.6% for skilled nursing and 70.1% for assisted living. Health center revenue declined only 1.1% (\$58,000) from 2018. Total revenue for the community increased over \$4 million (27.6%) over the prior year, with an unrealized gain on equity securities accounting for 51.6% of the increase. Kendal at Lexington welcomed 47 new

residents with total entry fees of \$12 million, \$8.85 million attributable to first-generation fees from the Sunrise Ridge cottages. Expenses increased by about \$1 million (6.9%), with a total increase in net assets of \$3.7 million resulting in a net asset balance on Dec. 31 of \$10.2 million. Net Property and Equipment increased by \$16 million, and yearend Days Cash on Hand increased to 917 days as a direct result of an increase in investments of \$12 million. The Debt Service Coverage Ratio was 2.02 times. The Board of Directors continued work on the Strategic Plan with the goal to “Continue to make Kendal at Lexington the best possible Life Care Community meeting the emotional, physical, educational and cultural needs of our current residents and those who will seek the services of a Life Care Community in the future, loosely defined as 2020 through 2025. In addition, there is a focus on the broader community, Lexington and Rockbridge County.”

—*Felicia Bush, Chief Financial Officer*

Throughout 2019, **KENDAL AT OBERLIN** has been able to “Evolve, Grow and Innovate” as it relates to the financial goals of the organization. As we look back at some of the financial headlines of 2019, we are reminded of the many headwinds we faced.

- Began 2019 with concern over the slowing global economy.
- Trade wars were looming with other countries on a global basis.
- In August 2019, we experienced an “Inverted Yield Curve,” which negatively impacted the bond market.
- The Federal Reserve responded by lowering interest rates three times in 2019, which sent investors on a quest for yield, forcing money into the stock market.
- The stock market ended the year at its highest level ever, with technology stocks contributing to the market’s 2019 return.

There was a significant amount of volatility throughout 2019, which presented a number of operating challenges for any organization. Because Kendal at Oberlin has a long-term strategic focus, we were able to continue to navigate through the “noise” and reach significant milestones.

Evolve

- In April 2019, Standard & Poor’s upgraded Kendal at Oberlin’s Bond Rating from A- to an A Rating with a Stable Outlook! Per the Analyst Report, the upgrade reflects S&P’s view of Kendal at Oberlin’s consistent operating performance and solid financial profile, including a sound balance sheet, particularly favorable liquidity and financial flexibility. Kendal at Oberlin’s ability to generate annual operating surpluses that meet or exceed budget is a credit strength in our view as it both reduces the reliance on non-operating income, which can be inconsistent, and demonstrates strong business practices of monitoring performance against budgeted goals throughout the year.

Grow

- The completion of a comprehensive Market Study provided the vision for expansion of Kendal at Oberlin’s Mission and Vision to a broader demographic, with the potential for introducing different housing models and contract options.
- The Market Study provided the foundation to launch the next long-term Master Planning Process to evaluate the needs of the current campus and potential development of adjacent properties that Kendal at Oberlin has acquired over the past decade.

Innovate

- Continued investment and involvement with the Ziegler LinkAge Venture Funds has expanded our awareness of different ways to use technology to support our ongoing operations and also to increase resident engagement.
- The completion of the first year of opening The Jameson House, a dedicated memory care neighborhood, provided the basis for the continued collaborative learnings between Residents and Staff of the entire CommUnity through book groups and shared learnings to support each other through the dementia journey.

Kendal at Oberlin continues to focus on enhancing the resident experience through ongoing planning, listening to resident feedback and developing

programs and services that are creative and resident-centered. Kendal at Oberlin’s journey over the past 26 years has impacted the lives of residents and staff on and off the campus. As we look to the future, we can imagine how Kendal at Oberlin will continue to make a difference in transforming the experience of aging!
—*Ann O’Malley, CFO*

KENDAL ON HUDSON experienced a year of stabilization, with the hiring of an interim CEO to provide guidance for residents and staff and to rebuild the Senior Management team. The Dining, Marketing, Facilities and Human Resources departments have all been strengthened with the hiring of experienced Directors and Pamela Klapproth joined the team as CEO in April 2020. Occupancy has improved across the entire continuum of care, resulting in an 8% increase in operating revenue, excluding amortization, when compared to the prior year. Expense management has become a core competency of the Leadership Team, with total operating expenses, excluding depreciation, lower than the prior year. The master planning process continued as residents and prospects engaged in focus groups to identify market-driven programs that are steeped in Kendal’s values.

—*Jean Eccelston, Chief Financial Officer*

LATHROP COMMUNITY continued to see increased occupancy throughout 2019, resulting in 98% occupancy at yearend. Increased occupancy and operational cost controls kept Lathrop within budget for the year. Revenue grew 8% during the year, while costs increased 4%. As a result, 2019 saw Lathrop achieve positive cash flow from both operations and turnover. In addition, Lathrop was able to increase capital expenditures to \$1.5 million in 2019. The Human Resources position was filled during 2019 and focused on staff appreciation and staff retention. Marketing efforts succeeded in growing the waitlist throughout 2019. The master planning process continued throughout the year, and Lathrop looks forward to finalizing expansion plans during 2020.

—*Frank Sansom, Director of Finance*

Development V.P. David Jones retires



David Jones, Vice President for Development, retired in July after 27 years of dedicated service. Since joining Kendal in 1992, David has worked in close collaboration with Executive Directors, Affiliate Boards of Directors and staff to enhance and expand the Kendal System.

David has “grown” Kendal in ways large and small, through his leadership in project work and natural talents as a teacher. Over nearly three decades he has taught us how to get things done with class, dignity and respect for others.

During David’s tenure, the Kendal System added 11 new affiliates in seven states. He has served as project leader for the design and construction of several new Kendal communities and has overseen

renovations and expansions on many campuses. His work on the master plan for Kendal-Crosslands in the 1990s led to the renovation and expansion of the health centers on both campuses and the addition of new cottages on the Crosslands campus and 48 new LEED-Gold-certified cottages on the Longwood campus.

Over the past 12 years, David has led the Kendal Sustainability Project Group, bringing residents in every Kendal community together online and in quarterly conference calls to share ideas and model practices to sustain and improve the environment. At the same time, David has helped new staff members appreciate how Kendal’s Quaker heritage informs and enlivens our values and work lives. He also has made many presentations to Affiliate Board members on the techniques and art of collaborative decision-making. We are grateful that David will continue to be involved after July with select Board work, new employee orientation and Quaker-related process work.

Most recently, David has:

- Overseen the reopening of the Cotter skilled nursing building following the November 2017 fire at Barclay Friends and supervised the development and ongoing construction of the new Preston building on that campus.
- Planned and guided the renovation and expansion of Kendal at Hanover’s gathering room and wellness-fitness center, as well as the ongoing updating and expansion of the health center.
- Skillfully shepherded Kendal at Lexington’s \$40 million expansion project, now nearing completion. It has added 30 new independent living cottages, expanded and updated assisted living residences, added new health center neighborhoods and upgraded and expanded the community’s dining area.

So, it is with mixed emotions that we announce David’s retirement. It’s a loss for Kendal but a great and well-earned opportunity for David to enjoy his family and travel and to pursue other interests. He is once again a model for how to work and live intentionally.

The Kendal Corporation Condensed Financial Information

beginning 1/1/19 and ending 12/31/19

BALANCE SHEET

Assets	
Cash and Investments	\$2,419,771
Receivable from Affiliates and Intercompany	3,159,540
Other Assets	<u>19,757,168</u>
Total Assets	<u>\$25,336,479</u>
Total Liabilities	22,967,014
Without Donor Restrictions	798,280
With Donor Restrictions	<u>1,571,185</u>
Total Net Assets	2,369,465
Total Liabilities and Net Assets	<u>\$25,336,479</u>

Statement of Operations

Operating Revenue	
System Fees from Affiliates	8,149,656
Development Fees	1,082,539
Outreach Programs	0
Investment and Other Income	<u>487,219</u>
Total Operating Revenue	9,719,414
Expenses	11,087,207
Operating Gain (Loss)	(1,367,793)
Non-Operating Revenue	
Reserve Fee from Affiliates	261,912
Realized Gains (Losses) on Investments	(10,252)
Change in Defined Benefit Pension Plan	1,575,229
Unrealized Gains (Losses) on Investments	<u>1,713,154</u>

Increase (Decrease) in Unrestricted Net Assets	<u>\$2,172,250</u>
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Kendal Operating Affiliates Selected Financial Information

Fiscal year ending	The Admiral at the Lake 12/31/19	Collington 12/31/19	Kendal-Crosslands 12/31/19	Kendal at Granville 12/31/19	Kendal at Hanover 12/31/19	Kendal at Ithaca 12/31/19
Total Assets	<u>\$155,022,336</u>	<u>\$83,885,054</u>	<u>\$231,865,779</u>	<u>\$53,134,831</u>	<u>\$175,836,550</u>	<u>\$110,523,778</u>
Total Liabilities	285,427,817	117,843,711	147,462,787	65,492,647	125,345,835	99,748,024
Net Assets						
Without Donor Restrictions	(140,000,933)	(37,707,703)	65,287,609	(12,611,749)	40,068,785	8,931,081
With Donor Restrictions	9,595,452	3,749,046	19,115,383	253,933	10,421,930	1,844,673
Total Net Assets	<u>(130,405,481)</u>	<u>(33,958,657)</u>	<u>84,402,992</u>	<u>(12,357,816)</u>	<u>50,490,715</u>	<u>10,775,754</u>
Total Liabilities and Net Assets	<u>\$ 155,022,336</u>	<u>\$83,885,054</u>	<u>\$231,865,779</u>	<u>\$53,134,831</u>	<u>\$175,836,550</u>	<u>\$110,523,778</u>
OPERATING SUMMARY						
Total Income	21,132,484	29,823,003	58,917,665	14,550,529	29,682,276	26,137,873
Total Expense	<u>27,818,928</u>	<u>29,816,767</u>	<u>55,860,227</u>	<u>14,542,022</u>	<u>28,149,006</u>	<u>25,224,759</u>
Gain (Loss) from Operations	(6,686,444)	6,236	3,057,438	8,507	1,533,270	913,114
Realized Gain (Loss) on Sale of Investments	0	0	584,639	0	2,432,978	317,444
Unrealized Gain (Loss) on Investments	181,729	577,928	9,313,191	46,858	1,615,046	1,768,449
Change in Value of Interest Rate Swap/Caps	0	0	(261,625)	0	(1,259,649)	0
Change in Obligation to Provide Future Services	2,951,797	0	0	0	0	0
Unrestricted Contributions	285,496	65,582	473,865	90,668	166,419	
Assets Released from Restriction for Capital	0	0	0	0	0	57,348
Gain (Loss) on Property, Plant and Equipment	0	0	0	0	(64,180)	(1,677)
Loss from early retirement of debt	0	0	0	0	0	0
Other	<u>(63,612)</u>	<u>0</u>	<u>(2,137)</u>	<u>58,703</u>	<u>0</u>	<u>0</u>
Incr (Decr) in Net Assets without Donor Restrictions	<u>\$(3,331,034)</u>	<u>\$649,746</u>	<u>\$13,165,371</u>	<u>\$204,736</u>	<u>\$4,423,884</u>	<u>\$3,054,678</u>

Kendal at Lexington 12/31/19	Kendal at Oberlin 12/31/19	Kendal on Hudson 12/31/19	Lathrop Communities 12/31/2019	Barclay Friends 12/31/2019	Chandler Hall 12/31/2019	Kendal at Home 12/31/2019	Kendal Northern Ohio 12/31/2019
<u>\$105,009,722</u>	<u>\$115,211,670</u>	<u>\$196,844,361</u>	<u>\$22,998,135</u>	<u>\$48,815,783</u>	<u>\$26,587,361</u>	<u>\$(1,868,522)</u>	<u>\$21,976</u>
94,853,258	71,530,915	209,610,349	45,060,947	13,086,986	32,687,661	12,416,005	19,432
7,248,156	38,371,227	(13,568,798)	(22,536,771)	33,746,957	(6,758,691)	(5,646,800)	(3,612)
2,908,308	5,309,528	802,810	473,959	1,981,840	658,391	16,935	6,157
<u>10,156,464</u>	<u>43,680,755</u>	<u>(12,765,988)</u>	<u>(22,062,812)</u>	<u>35,728,797</u>	<u>(6,100,300)</u>	<u>(5,629,865)</u>	<u>2,545</u>
<u>\$105,009,722</u>	<u>\$115,211,670</u>	<u>\$196,844,361</u>	<u>\$22,998,135</u>	<u>\$48,815,783</u>	<u>\$26,587,361</u>	<u>\$6,786,140</u>	<u>\$21,976</u>
17,012,360	21,277,659	31,545,789	5,561,506	17,364,712	18,025,754	3,952,462	333,631
<u>15,626,185</u>	<u>19,005,291</u>	<u>31,536,876</u>	<u>6,723,946</u>	<u>13,530,009</u>	<u>20,800,791</u>	<u>4,579,787</u>	<u>50,725</u>
1,386,175	2,272,368	8,913	(1,162,440)	3,834,703	(2,775,037)	(627,325)	282,906
0	664,267	(375,261)	0	0	447,426	52,962	0
2,171,315	6,288,558	3,045,455	(41,872)	1,446,482	224,859	543,485	0
0	0	0	0	(980,925)	0	0	0
0	0	0	0	0	0	0	0
1,990	27,389	0	72,467	129,574	221,384	6,677	0
1,800	0	0	15,485	757,450	0	0	0
(108,635)	0	0	(12,176)	3,028,213	0	0	0
0	0	0	0	0	0	0	0
<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>12,846</u>	<u>0</u>	<u>0</u>
<u>\$3,452,645</u>	<u>\$9,252,582</u>	<u>\$2,679,107</u>	<u>\$(1,128,536)</u>	<u>\$8,215,497</u>	<u>\$(1,868,522)</u>	<u>\$(24,201)</u>	<u>\$282,906</u>

Social Impact

Kendal recognizes the importance of Social Accountability, being a responsible member of the larger community, and making a difference in people's lives beyond Kendal's walls. Kendal also recognizes the importance of providing a meaningful workplace through opportunities for employees to engage in something larger than oneself to have a meaningful, positive impact in the organization and the world.

Social Impact involves providing positive value to society as a result of an activity, program, project or policy that is felt by people either directly associated with that organization or individual or have a more far-reaching effect on people in different communities, states or countries.

Kendal and members of the Kendal family donate hours, ideas, dollars and effort to improve the health of their community. A Social Impact focus benefits the individual (resident, staff, community member), the organization (Kendal and its affiliates), the greater community and the wider world. It provides individuals with a sense of purpose, commitment, and organizational citizenship, as well as positive emotions, resilience, psychological well-being and energy. Residents have a sense of purpose and a connection, a way to contribute and continue using their skills and talents allowing them to age more gracefully. Employees can be proud to work for their organization and to committing to someone in or something about their organization.

For everyone, it's about doing something worth doing, feeling good about oneself and helping to improve the lives of others in the process.



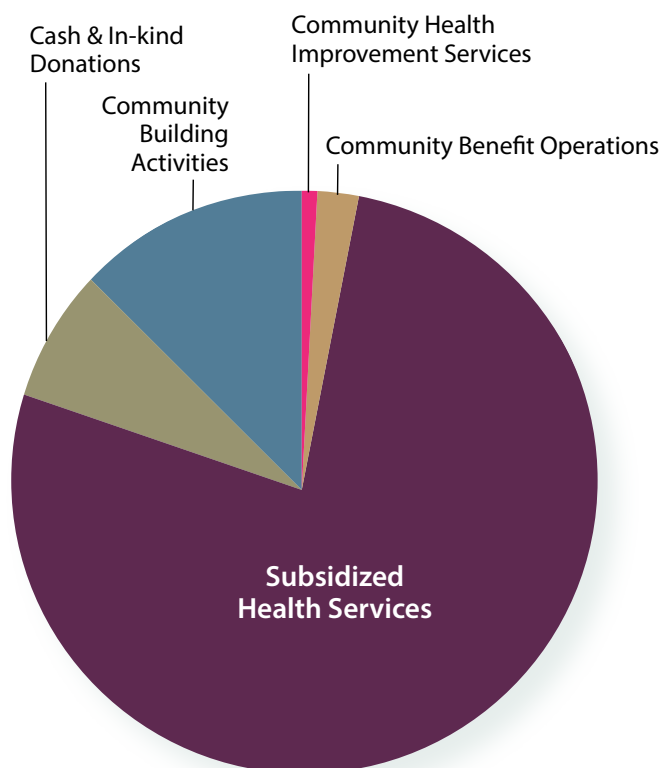
Staff across the system participate in public awareness events such as the Walk to End Alzheimer's. Worth staff painted at Friends Home in Kennett Square.



Kendal System 2019 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 for the betterment of the community.

COMMUNITY BENEFIT CATEGORIES NET BENEFIT	Persons Served	Benefit
Community Health Improvement Services	3,754	\$62,580
Subsidized Health Services	171	\$4,563,541
Cash and In-Kind Donations	21,122	\$415,511
Community Building Activities	9,348	\$730,379
Community Benefit Operations	0	\$118,172
TOTAL	34,395	\$5,890,183



What is a Community Benefit?

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 five major categories.

Taking Responsibility in the Larger Community

"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....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

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.

AFFILIATES' FUNDS		FY 2019
Resident Assistance		\$32,922,166
Employee Assistance		\$4,440,567
To Benefit Kendal Community		\$23,119,575
To Benefit Wider Community		\$229,905
Expectancies from CGA's, Unitrusts & Bequests		<u>\$13,084,329</u>
Total		\$73,796,542
KENDAL CHARITABLE FUNDS		
For Kendal Charitable Funds Benefit		\$3,428,424
Expectancies for Affiliate Benefit		\$1,058,886
Total		<u>\$4,487,310</u>
GRAND TOTAL		<u>\$78,283,852</u>

* Does not include statistics from Chandler Hall and Lathrop Communities.

The Kendal Corporation does not own its affiliates or any of their assets. The Kendal System uses a federal-type model that seeks to obtain the best of two worlds: sensitivity to local circumstances with most decision-making at a local level, plus the opportunity to benefit from being part of a larger system. Oversight of each Kendal organization is provided by a local volunteer board of directors, and residents and community members serve together on those boards.

\$50,000 Kendal grant funds home repairs for older Philadelphians

Kendal Charitable Funds has awarded a \$50,000 Promising Innovations grant to Rebuilding Together Philadelphia (RTP) to fund a two-year initiative to help low-income older adults age in place. The grant will support RTP's efforts to repair and improve the residences of an estimated 30 homeowners in 2020 and 2021 to make them safer, healthier and more energy- and cost-efficient.

In its grant application, RTP states that its repair program “will prevent slip and falls, remove asthma and other serious breathing problem triggers, reduce utility overages/expenses and generally provide interventions that are proportionally low-cost compared to accident- and illness-necessitated emergency and surgical interventions.”

RTP prevents falls and injuries by securing loose thresholds, installing grab bars and ensuring that stairs and ramps have secure handrails. It reduces the causes of asthma by eliminating mold, removing old carpeting and patching exterior holes. And it addresses plumbing issues, replaces nonworking appliances, installs carbon monoxide detectors and replaces kitchen exhaust fans, if necessary, to improve sanitary conditions for low-income homeowners.

125 Homes Repaired Annually

Now in its 31st year providing free repair work in vulnerable, owner-occupied houses in Philadelphia, RTP partners with community-based organizations,



homeowners and over 1,000 volunteers to repair 125 homes annually.

“Our objective is to remove health and safety hazards in the home and doing that cost-effectively with volunteers and trusted contractors,” says Stefanie Seldin, RTP’s President and CEO. “We start by doing home evaluations six to eight months before the two-day volunteer projects. In between, RTP’s carpenters and subcontractors repair and rebuild.”

RTP’s assessments include a standardized eligibility checklist, a homeowner interview and evaluation of the home by RTP staff. Salus University occupational therapy students and their supervisor, or an occupational therapist who is an RTP board member, meet with older and disabled homeowners to talk about what challenges they have with mobility or health problems like asthma. They also determine where and at what height grab bars should be installed and check that stairs and ramps have secure handrails.

“If someone has trouble standing for long periods, the occupational therapist might

recommend a special chair for the kitchen so they can sit up high enough to work at their stove or counter,” Seldin says. “If they’re having vision problems, we might recommend lighting in the hall that goes on automatically, like a motion sensor light, so that in the middle of the night as they walk to the bathroom, the hallway lights up. So, they’re not necessarily expensive remedies, but they can prevent a fall that leads to hip-replacement surgery.”

3 Block Builds Each Year

RTP orchestrates three Block Builds a year, with two rebuilding days each that involve 100 to 250 volunteers, neighbors and homeowners repairing 10–15 clustered homes in a targeted neighborhood. Individuals, church groups and employees of corporate sponsors all work together as volunteers during Block Builds. The repairs and renovations requiring specialized skills—like window replacement, electrical wiring, roofing and plumbing — are done by paid contractors.

“Every homeowner is invited to participate in a live phone survey with one of our staff members

before and after the repairs are done so that we can see what changed in their perception and experience of their house in terms of health, safety and mobility,” Seldin says. “For low-income older adults in the inner city, the most affordable house is the one they’re already in — if it’s well-maintained.”

A panel of leading experts on aging selected RTP’s proposal for funding from among 132 letters of intent and 12 finalists from across the nation. Promising Innovation grants provide seed money for new or expanded services that are in keeping with Kendal’s Values and Practices.

“The Grant Selection Committee came to consensus on your proposal because of its potential for change and replication,” Beverly Grove, Kendal Charitable Funds Executive Director, noted in a letter informing RTP that it had been awarded a \$50,000 grant. “The committee was most impressed by the meaningful collaborations and partnerships that you hope to establish through this project, the materials that will be developed and your excellent track record with other projects.”



Kendal Leadership

THE KENDAL CORPORATION

Sean Kelly, *President and Chief Executive Officer*
 Marvell Adams, *Chief Operating Officer*
 Nora Adelman, *Senior Vice President, Governance*
 Stephen Bailey, *Senior Vice President, New Business & Development*
 Crystal Baker, *Controller*
 Howard Braxton, *Director of Sales & Marketing*
 Ben Butler, *Vice President, Culinary Services & Procurement*
 Cara Cassner, *Director, Digital Marketing*
 Larry Elveru, *Director of Communications & Public Relations*
 Beverly Grove, *Senior Vice President, Philanthropy*
 Amy Harrison, *Chief Financial Officer*
 Lisa Holloway, *Vice President, Health Services*
 Eva Kaeten, *Director of Executive Services, Office of the President*
 Ted Kirkpatrick, *Director, Analytics & Performance Improvement*
 Colleen Ryan Mallon, *Chief Marketing Officer*
 Frank Mandy, *Vice President, Development*
 Gerald (Pete) McBrien, *Vice President, Physical Environments*
 Marsha A. Perry, *Director for Benefits & Compensation*
 Kurt Rahner, *Vice President, Information Technology*
 Wanda Whitted-Smith, *Senior Vice President, Human Resources*

KENDAL NEW YORK

Sean Kelly, *Chief Executive Officer*

KENDAL CHARITABLE FUNDS

Sean Kelly, *Chief Executive Officer*
 Beverly Grove, *Executive Director*

EXECUTIVE DIRECTOR/CEO OF KENDAL ORGANIZATION

Nadia Geigler, *The Admiral at the Lake*
 Linda Sterthous, *Barclay Friends*
 Dakia McMillian, *Chandler Hall*
 Ann E. Gillespie, *Collington*
 Douglas Helman, *Kendal at Granville*
 Beth Vettori, *Kendal at Hanover*
 Lynne Giacobbe, *Kendal at Home*
 Laurie Mante, *Kendal at Ithaca*
 Jan Bigelow, *Kendal at Lexington*
 Lisa Marsilio, *Kendal-Crosslands Communities*
 Barbara Thomas, *Kendal Northern Ohio/
Kendal at Oberlin*
 Pamela Klapproth, *Kendal on Hudson*
 Thomas Wright, *Lathrop Communities*

RESIDENTS ASSOCIATION PRESIDENT

Toni Smith, *The Admiral at the Lake*
 Spencer Gates, *Cartmel*
 Lois Brown, *Collington*
 Tom and Barbara Brown, *Coniston*
 Thomas Swain, *Crosslands*
 Larry Murdock, *Kendal at Granville*
 Bob Keene, *Kendal at Hanover*
 Maryann Nagro, *Kendal at Ithaca*
 Dianne Herrick, *Kendal at Lexington*
 Charles Hill, *Kendal at Longwood*
 Gary Olin, *Kendal at Oberlin*
 Jeff O'Donnell, *Kendal on Hudson*
 Ellen Ober, *Lathrop Easthampton*
 Christine and Jack Hjelt, *Lathrop Northampton*

Kendal Boards

THE ADMIRAL AT THE LAKE

Nick Aghakhan
Joan Bransfield
Ned Budd
Karen Carney
Christine DeLeo
Clark Fetridge
Frances R. Grossman
Andrea O. Hasten
Sean Kelly
Laura McKee
George Mesires
Gus Noble
Jordan Shields
Michael E. Traynor
Wally Verdooren
Fred Wackerle

THE ADMIRAL AT THE LAKE FOUNDATION

Mike Biver
Clark Fetridge
Frances R. Grossman
Andrea O. Hasten
Sarah Shirk
Carol Stitzer
Michael E. Traynor
Wally Verdooren

BARCLAY FRIENDS

Ellen Barron
John Braceland
John Cigler
Duane Davis
Elizabeth Guman
Angela Lavery
Ron Madden
Krys Sipple
Serita Spadoni
John Spangler
Winnie Stroup
Nelson Wicas

CHANDLER HALL

Betsy Bayardi
Glenn Beasley
Jenna Davis
Linda Flower
Valerie Folk
Sherrin Johnson

Odie LeFever
Lorraine Muth
Dudley Saurman
Paul Sheehan
David Smith
Greg Wozniak

COLLINGTON

Alphonse Brown
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THE KENDAL CORPORATION

Kendal is a not-for-profit organization headquartered in Kennett Square, Pennsylvania, where ground was broken for the first Kendal community in 1971. The Kendal Corporation's role largely is to provide advice, leadership and support to the communities and services that make up the Kendal System primarily by helping to develop and disseminate model practices, facilitate economies of scale and advance responsible growth. As a system of not-for-profit communities, programs and services founded on the principles of the Religious Society of Friends (Quakers), Kendal aspires to transform the experience of aging, guided by Kendal's *Values and Practices*.



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