

Dear Friends,

The way forward is bright and filled with possibility.

Last year was perhaps the most pivotal year in Episcopal Retirement Services' (ERS) rich history. It was a year of historic milestones, transition, growth, challenges and promise. This annual report marks past accomplishments, and it reveals glimpses of our way ahead. Our bright future will be shaped this year by these initiatives:

Growth in Affordable Living by ERS

Continued growth for our affordable living communities is in direct response to the increased demand for the housing and services low-income seniors need to live safely and independently for as long as possible. In 2017, we will finish development at Knowlton Place, Marlowe Court and Maple Knoll Meadows.

Marjorie P. Lee Master Plan

We are in the midst of a three-year project to renovate the Marjorie P. Lee community and offer expanded services that will result in a superior living experience for residents.

Creating a Dementia-Friendly City and Region

ERS is leading a collaborative effort across all sectors to convene, engage, analyze and act together to foster dementia friendliness. In a "dementia-friendly city," those living with dementia and their care partners feel supported, comfortable and welcomed. A dementia-friendly community is one that has looked at its shops, restaurants, markets and streets through the eyes of a person with dementia; then does everything it can to make it a place where they can continue to live as independently as possible.

Our Core Values

The ERS Board of Directors and Senior Leadership Team have announced that our Core Values and Ways of Working are being refreshed. This change reflects the culture we have built at ERS, where all people are valued. Therefore, we have intentionally added values such as relationships, inclusion, engagement and progressive thinking to guide our behaviors and advance our mission.

Together, we will create a bright future for older adults. We hope that as you look back at 2016 through the pages of this annual report, you will have an eye toward the future and be inspired to continue on this journey with us.

Sincerely,



Laura R. Lamb
ERS President & CEO



Robin O. Smith
Chair, ERS Board of Directors

Episcopal Retirement Services is expanding its mission to improve the lives of older adults through quality senior living communities and community-based services throughout Ohio, Kentucky and Indiana.

15,046

Individuals served through ongoing support or impacted by community outreach programs.



The Affordable Living by ERS communities

- | | | |
|----------------------------------|--|--|
| A Canterbury Court | I Parkview Place | Q Prairie Oaks Village (4)
Prairie View, Friendly Center,
Quaker & Mulberry Place |
| B Cambridge Heights | J Thomaston Woods | R Blanchester Campus (2)
Blanchester Friends |
| C St. Paul Village I & II | K Thomaston Meadows | S Marlowe Court |
| D St. Pius Place | L Green Hills Affordable Living | T Maple Knoll Meadows |
| E Shawnee Place | M Trent Village | U Madison Villa |
| F The Elberon | N Walnut Court | V Sunrise Village |
| G Woodburn Pointe | O Central Parkway Place | |
| H Forest Square | P Knowlton Place | |

2016 Overview and Financial Report

Balance Sheet

For the years ending December 31, 2016 and 2015

Assets	2016	2015
Current Assets	\$28,448,126	\$13,422,308
Marketable Investments	\$33,267,634	\$32,930,545
Fixed Assets	\$117,295,464	\$104,273,200
MPL Endowment	\$21,164,433	\$26,055,765
Intangible Assets	-	-
Other Assets	\$18,603,074	\$12,028,502
Total Assets	\$218,778,731	\$188,710,320

Liabilities	2016	2015
Current Liabilities	\$17,787,342	\$11,070,605
Unamortized Entrance Fees	\$18,470,104	\$18,734,039
Long-Term Debt	\$62,973,209	\$56,040,099
Other Liabilities	\$13,428,518	\$9,785,528
Total Liabilities	\$112,659,173	\$95,630,271

Net Assets	2016	2015
Permanently Restricted	\$23,582,102	\$23,716,040
Temporarily Restricted	\$1,764,624	\$770,124
Unrestricted	\$80,772,832	\$68,593,885
Total Net Assets	\$106,119,558	\$93,080,049
Total Liabilities & Net Assets	\$ 218,778,731	\$188,710,320

Episcopal Church Home (ECH) in Louisville became the newest member of the ERS family in September of 2016.

Episcopal Church Home Ministry

\$740,000
Residential scholarship

\$8,500
Philanthropic contributions

The Good Samaritan
Mission Fund

\$2.9M
Total ministry costs
6.8% of ERS annual budget

\$2.03M
Residential Financial Aid

\$363,330
Affordable Living by ERS

\$209,455
Parish Health Ministry

\$94,898
Spiritual Care

\$58,164
Community Outreach
programs

\$50,000
Deupree Meals On Wheels

\$29,949
SAIDO Tuition Assistance

\$25,431
Volunteer Coordinators

\$24,490
The Staff Assistance Fund

\$8,696
Partners In Care Fund

Ministry Through Community Outreach Programs

11,828

Individuals impacted by community outreach programs

10,159

*Parish Health Ministry
Contacts*

545

*Community Education Event
Participants*

237

*Parish Health Ministry
Training Attendees*

75

*Students Attending Council
on Lifelong Engagement
Presentations*

812

Refresh Your Soul Attendees

Condensed Statement of Revenue and Expenses

For years ending December 31, 2016 and 2015

	2016	2015
Operating Revenue	\$38,572,862	\$36,398,621
Operating Expense	(\$43,331,042)	(\$40,662,481)
Net from Operations	(\$4,758,180)	(\$4,263,860)

	2016	2015
Non-Operating Revenue (Expense)	(\$4,940,979)	(\$4,940,979)
Total Net Income	(\$9,699,159)	(\$9,204,839)

2016 Contributions and Commitments

\$716,130

*Good Samaritan Mission
Annual gifts*

\$134,092*

*Realized Planned Gifts in
2016*

\$2.104M

*Marjorie P. Lee Capital
Campaign Gifts and
Commitments*

\$225,000

*Newly Committed Planned
Gifts*

*Excludes realized estate gifts which were designated to support the MPL Capital Campaign.

Ministry for Residents or
Through Ongoing Support

2,493

*Individuals served as
residents or through
ongoing support*

1,230

Affordable Living Residents

224

*Independent Living
Residents*

42

*Assisted Living
Residents*

385

*Skilled Nursing
Care Residents*

380

Meals On Wheels Clients

31

*Living Well Senior
Solutions Clients*

201

*Student Educational
Experiences*

Parish Health Ministry & Living Well Senior Solutions

Ministries Blend Together for a Smooth Journey

Photos by Gary Kessler

Parish Health Ministry provides support to thousands of people in the community through its partnership with churches and community partners. PHM partnered with Living Well Senior Solutions to make a deep impact in the lives of a Hyde Park family.



Knox Church, Parish Health Ministry and Living Well Senior Solutions offer a “blended ministry” as a complement to family and private care to support Howard and Elsie Ayer, who spend each day together, sitting side-by-side, often holding hands and smiling.

Parish Health Ministry (PHM) extends the ERS mission and ministry into the larger community. A prime example of the benefit of its care began with Pam Ward, the Faith Community Nurse (FCN) at Knox Church, a long-time partner with PHM.

While working with one family to keep 90-year-old Elsie and 92-year-old Howard Ayer together and receiving all the support they needed, she referred them to Peggy Slade-Sowers at Living Well Senior Solutions (LWSS). Working as a team,

providers from these two ministries of ERS quickly realized that the best care manager for the couple would be the person whom they had come to rely on as a trusted friend and adviser.

Ward asked her boss, Pastor Tom York, for permission to take on this blended role of FCN and care manager for this couple, and he agreed. They both saw it as important “blended work.”

“ERS, Knox Presbyterian Church and their loving family together helped provide a smooth ride in their 80s and into their 90s,” Ward says. “If I had not visited as an FCN, I am not sure how their journey would have been. It would have been very different and possibly traumatic.”

She believes that Faith Community Nursing has been the glue that held the whole thing together.

Though they have separate rooms at the Marjorie P. Lee community, Howard and Elsie spend each day together, sitting side-by-side, often holding hands and smiling.

“This is a perfect example of how our partnership with churches is having a meaningful impact on the lives of elders in our community, and we are blessed to be a part of it,” says PHM Director Jeanne Palcic. —*Kristin Davenport*

701 Parish Health Ministry volunteers donated 22,177 hours in the community.

72 Regional PHM faith communities and other partners.

Affordable Senior Living by ERS



1,230 Individuals served as affordable living residents.

To keep pace with growth, \$400 per resident is projected annually to support ministry services.

When Walnut Court residents Pansy and Woodrow Phelps moved in from a shelter, they had little more than the clothes they were wearing. Through the support of a generous donor, they were able to have a complete bedroom set for their new apartment.

Culture of Kindness and Support

Residents in our Affordable Senior Living by ERS communities are often helped by the Partners In Care Fund, which is supported by the Good Samaritan Mission (GSM). Walnut Court is a safe and comfortable community for low-income seniors, with all the amenities of a market-rate building.

Sharing kindness and acting with generosity is infectious. One act of kindness can quickly lead to another. That's how three residents experienced their first days in their new home at Walnut Court, an Affordable Senior Living by ERS community.

Service Coordinator Mary Kryzstofiak was helping one couple transition into Walnut Court from a homeless shelter and quickly realized that their furniture and household items were seriously inadequate. In fact, they had nothing in their new bedroom except sleeping bags.

The support team at Affordable Senior Living by ERS jumped into action. They found a very generous donor who helped the couple purchase the mattresses, bed frames and bedding they needed for their bedrooms. In fact, this gracious individual was able to help another Walnut Court

resident who was without furniture, as well.

Administrative Assistant & Project Specialist Jackie Meder Ruzsa made the purchases at Sam's Club and arranged for the Planes Moving Company to schedule the delivery. Planes was thrilled to hear about the donation. They, in turn, were inspired to donate the cost of the moving services! The spirit of giving kept increasing as staff and residents came together to assist Woodrow and Pansy Phelps and Favorite Wilson in obtaining more household items.

These same residents who once were in need of help have become the ones to offer help to others. They participated in a community workday last fall when residents, ERS staff and employees from development partner The Model Group, all worked together to improve the landscaping around Walnut Court. —K.D.

Affordable Senior Living by ERS

Transition from Rehab to Exercise Plan

St. Paul Village has provided income-qualified Cincinnati seniors with independent living since 1978. Our caring, supportive staff helped a resident rehabbing from a health issue complete a physical therapy plan and transition to an exercise routine using our fully equipped fitness center.



“I’m not doing a job... I’m ministering.”
—Chris Lemmon,
Activities Director &
Volunteer Coordinator

Over 3,000 on-site clinic visits provided to residents, free of charge.

St. Paul Village resident Larry Gantt made the transition from a rehab routine to an exercise program that he has sustained with the support of Caroline Rapier, the St. Paul Village Wellness Coordinator.

When facing the road to recovery from a health crisis, success can depend on the care and support of your community.

This is true for all our residents and especially those who live independently at our Affordable Senior Living by ERS communities.

St. Paul Village resident Larry Gantt received care at home from Home Care By Black Stone.

“Before I had the physical therapy, it was hard for me to get around,” Gantt says. “When I completed physical therapy, I was able to walk certain places on my own. I loved that.... When I was finished with physical therapy, it was an easy transition into an exercise program with Caroline. If I did not have the exercise program to go into after therapy, I think I would start to lose the strength I

worked so hard to build up during therapy. Having an exercise program allowed me to keep my strength and continue with my weight loss.”

ERS Wellness Coordinator Caroline Rapier helped to keep Gantt motivated. “Larry did really well with tracking his progress and sticking to the plan we developed for him together,” Rapier says. “Larry is one of our ‘Star Performers,’ and his dedication to the fitness plan really paid off. He was able to return to his volunteer role as a hall monitor in the community, which requires a great deal of stamina and mobility.”

Gantt continues to live independently and give back to his community through the excellent support of staff and first-rate services offered to residents at St. Paul Village. —K.D.

Affordable Senior Living by ERS

New Best Friend Brings Renewed Spirit

The mission and ministry of ERS actively support the elders in our care and the staff members who serve them. Direct financial assistance is offered to meet a wide range of needs. Residents who feel supported approach each day with purpose and meaning—and the result is truly remarkable.



Shawnee Place resident Bennie Fuller with Honey, his new best friend.

The loss of a close friend or relative can be harmful to mental and spiritual wellbeing. This is true for anyone, but especially so for a senior in a retirement community.

Bennie Fuller had been suffering from depression since he lost a close friend a year ago. In September, Fuller found another friend who had passed, her dog lying beside her. He brought the

For every apartment that becomes available, there are 10 low-income seniors who are qualified.

dog to his home at Shawnee Place with the approval of the family.

This sweet little dog, appropriately named Honey, brought an instant spark back to Fuller and has given him a renewed sense of purpose.

Honey needed to be spayed to remain at Shawnee Place, but the expense was beyond the reach of Fuller's fixed income. The Partners In Care Fund was asked to fill in the gap.

The fund is available to all ERS residents and clients; it can be used to purchase items and services not covered by government programs or insurance.

Eyeglasses, hearing aids, dentures, medication, food and home goods are commonly purchased through this fund. Though spaying a pet isn't a typical expenditure, Partners In Care clearly saw the benefit of keeping these new friends together.

Honey is doing very well in her new home since her surgery and Fuller could not be happier. "Since I adopted Honey, I no longer need any medication for depression. She's the best medicine I could ever find," he says. —K.D.

"It's very rewarding to see our residents thrive as a result of the services we offer."

—Anthony Williams, Director of Resident and Health Services

2016 Samaritan Circle

The Samaritan Circle is composed of individuals who generously support ERS's annual ministries, programs and services through the Good Samaritan Mission Fund. We would like to sincerely thank the following donors for their leadership giving in 2016:



Platinum Level: \$10,000 & over

Anonymous	Jack Kirby	Bob** and Connie Reed
Nancy and Bill Keating	Jack Martindell	



Gold Level: \$5,000–\$9,999

Ann and Ben** Blemker	JoAnn** and Gary Hagopian	Jessica Murdaugh
Mrs. Patricia D. Campbell	Bill** and Liz Knodel	Paul* and Mary Lee Scheper
Chet Cavaliere	John and Susie Lame	Doug and Kathy Spitler
Alan and Tal Gast	Terry** and Elizabeth Lilly	
Taylor** and Anne Greenwald	Joan Maechling	



Silver Level: \$3,000–\$4,999

Anonymous	Kathy Ison-Lind* and Bill Lind	Bill and Ruth Rhodenbaugh
Dick** and Lee Adams	Walt and Emily Johann	Miles and Linda Schmidt
The Revs. Bruce** and Susan Smith	Tom** and Kathy Kahle	Dr. A.W. and Jean Schreiner
Geoff and Robin** Smith	Lana and K. Jay* Kittenbrink	Rich** and Madelyn Setterberg
Mary Alice Burke	Mike and Kathy Krug	Gates** and Kathy Smith
David G. Evans	Chuck and Peggy Landes	Neal and Sally Sundermann
Alex and Bea Filimonov	Tom and Nancy McOwen	
Noel and Angela Horne	Craig and Kathy Rambo	



Bronze Level: \$1,000–\$2,999

Anonymous (3)	David and Joy* Blang	Jon B.** and Jeanne M. Boss
St. John and Gay Bain	Joe and Anne Bodkin	Anne Warrington Wilson



Bronze Level: \$1,000–\$2,999

Megan* and Dan Bradford	Summers Hunter	Will and Karen Reid
Ann Bullock	Caroline James and Stephen Altschul	Robbie Robertson
George and Linda Callard	Barry and Kim Keidel	Ted and Sayers Sarran
Dwight and Kathy Cass	Vivian B. Kline	Karen Smith and Paul DiMarco
Diana L. Collins*	Corky Ladd	Ginnie Smith
Barry and Audrey Cors	Jeff and Laura* Lamb	Emerson Stambaugh* and Michael Abernathy
Stephen Cross	Miss Pat Landen	David and Linda Stetson
Bill and Polly Culp	Robert and Josephine Linkins	Steve and Liz Sudberry
Sonia Daoud	Jeff** and Jeanette March	Bernie** and Kathy Suer
Pierson and Peggy Davis	Nash McCauley	Margaret** and Tim Swallow
Angelo and Molly* de Jesus	Bob and Gretchen McCormick	Ann Swanson
Sandra and Thomas Eisele	Brenda McEntyre*	Mary Tanke
Walter and Mary Ann Feige	Dan Meyer	Dee Dee Taylor
Rick and Orene Foreman	Cece Mooney	Frank* and Ginny* Uehlin
Jim Garvey	Joyce Mulderig	Grace Ulm
Dottie Glaser	Ernest and Marjorie Muntz	Helene Warrener
Elizabeth Goessel-Rule	Jack and Lois Nebergall	Mary West
Nancy and Jack Gottschalk	Phil Osborn	Stephen and Joan* Wetzel
The Rev. Roger Greene and the Rev. Nancy Hopkins-Greene	Ken* and Pam Paley	John and Francie Williams
Patricia Greulich	Dick and Ellie Paulsen	Larry** and Clare Williams
Barbara High	Eli and Ilona Perencevich	Anne Wilson**
George and Amy Hill	Earl Raible	Doug and Ellen** Zemke
Nancy Holterhoff	Tom** and Sarah Regan	

** Denotes a current ERS Corporate, Affordable Living or Foundation Board member

* Denotes a current ERS staff member

2016 Community Partnerships

Foundations, Corporations, Churches and Other Organizations

To fulfill our mission of improving lives for elders, it takes a community. ERS builds partnerships in many ways with foundations, corporations, churches and other organizations. We would like to recognize the following partners for their tremendous commitment and support:

Gifts of \$20,000 and above:

Christ Church Cathedral,
Cincinnati
The Carol Ann and Ralph
V. Haile, Jr. / U.S. Bank
Foundation
L. & L. Nippert Charitable
Foundation
The Model Group, Inc.
Ohio Capital Corporation for
Housing
Ohio Capital Impact
Corporation
The Robert H. Reakirt
Foundation, PNC Bank
N.A., Trustee
Sutphin Family Foundation

Gifts of \$10,000–\$19,999:

The Episcopal Church of the
Redeemer, Cincinnati
Episcopal Diocese of Southern
Ohio
PNC Bank
TriHealth
U.S. Bank

Gifts of \$5,000–\$9,999:

Lenox Wealth Management
Marjorie P. Lee Auxiliary
Ridge Stone Builders &
Developers
Rindsfoos Foundation
Robert D. Stern Fund of the
Greater Cincinnati Foundation
Ruth J. and Robert A. Conway
Foundation, Inc.

Wohlgemuth Herschede
Foundation

Gifts of \$2,500–\$4,999:

Artis Senior Living of Mason
Frost Brown Todd, LLC
Gallagher SKS
Home Care by Black Stone
Maxwell C. Weaver Foundation
Medpace
NextStep Networking, Inc.
Planes Moving and Storage
Red Mortgage Capital, LLC
SFCS, Inc.
St. Andrew's Episcopal Church,
Evanston
St. Thomas Episcopal Church,
Terrace Park

Gifts of \$1,000–\$2,499:

Aegis Protective Services
The Alzheimer's Association of
Greater Cincinnati
Ascension & Holy Trinity
Episcopal Church, Wyoming
Bahl & Gaynor Investment
Counsel
Baker & Hostetler, LLP
Bob Maynard Contractor
Christ Episcopal Church, Dayton
Cleves & Lonnemann, Inc.
Collier Nursing Services, Inc.
Comey & Shepherd Realtors
DeBra-Kuempel
Enquirer Media
Ferguson Enterprises

Fort Washington Investment
Advisors, Inc.
Graydon Head & Ritchey, LLP
HealthPRO Rehabilitation
Home Care Assistance of
Southern Ohio, LLC
IBI Group, Inc.
Johnson Investment Counsel, Inc.
Jostin Construction
Kathman Electric Co., Inc.
Kucia and Associates, LLC
Lutheran Benovolent Society
Messer Construction
Millennium Business Systems
Newbar Design Group, LLC
Pavement Management
Permakil Pest Control Inc.
Pinnacle Financial Advisors, LLC
PMD Advisory Services, LLC
Relequint, LLC
Richard A. Setterberg Co., L.P.A.
RiverHills Bank
Schueler Group
Skyline Chili, Inc.
St. George's Episcopal Church,
Dayton
St. Mark's Episcopal Church,
Dayton
St. Paul's Episcopal Church,
Oakwood
Venue Lifestyle & Event Guide,
Inc.
William's Wishes
Ziegler Senior Living Finance

2016 Living Legacy Society

The Living Legacy Society recognizes friends who have informed us that they have included ERS in their will, estate plans or other deferred gift arrangement. These generous individuals have chosen to leave a legacy that will provide for the needs of older adults in a dignified and compassionate way for generations to come.

Anonymous (4)	Al and Sandy Harris**	Cece and Tom Mooney
Mrs. Carol Benton*	Mrs. Elizabeth T. Hatcher	Philip G. Osborn
Mrs. Ellen A. Berghamer*	Robert and Judith Heaton	Ken and Pam Paley
Young Bongfeldt**	Mr. Charles B. Hedrick	Joan Trittipio Perkins
Mr. and Mrs. Jon B. Boss	Barbara and Theodore High	Mrs. Betty W. Pippert
Eleanor A. Botts	Mrs. Phyllis S. Hopple	Mr. Jack Plattner
Ann J. and Alvin W. Bunis	Angela and Noel Horne**	Sue and Tom Pontius
Jill and Ken Burkman	Kathleen N. Ison-Lind	The Rev. and Mrs. William E. Rathman
Anna K. and George G. Carey IV	Kathy and Tom Kahle	Paul and Mary Lee Scheper
Mr. and Mrs. Donald Y. Carpenter	Harry Kangis and Julia Hawgood	Michael T. Schueler
Chet Cavaliere	Susan Kellogg	Elizabeth C.B. and Paul G. Sittenfeld
Mr. and Mrs. A. Burton Closson Jr.	Mr. Jack M Kirby	The Revs. Bruce and Susan Smith
Diana L. Collins	Lana and K. Jay Kittenbrink	Doug and Kathy Spitler
Diane M. Decker	Jane Kuntz	Barbara Sporck-Stegmaier
Katherine Duval	Robert H. La Shelle*	Mr. John F. Stevenson
Miss Irene E. Ehrmann	Jeff and Laura Lamb	Mrs. Delle Ernst Taylor
David G. Evans*	Miss Pat Landen	Dr. and Mrs. Thomas U. Todd**
Jack and Helen Fix	Keith and Sue Lawrence	Frank and Ginny Uehlin**
Mary Beth and Jim Foxworthy	Susan C. Lehman	Pat and Bill Victor
Robert and Marion Funk	Mr. and Mrs. Robert G. Linkins	Mrs. Helene Warrener
James M. Garvey, M.D.	The Rev. David B. Lowry	Mrs. Mary E. West
Alan and Tal Gast**	Joan Maechling	Jack and Elizabeth Williams
Dr. Elizabeth Goessel-Rule	Trish* and Jack Martindell	Anne and Samuel Wilson
Maureen Gregory and Adam Duke	Mrs. George H. McClure*	
	Tom and Nancy McOwen	
	Dan Meyer*	

** We are pleased to welcome these individuals who joined the Living Legacy Society this past year.

* We are deeply saddened by the loss of our friends who passed away in 2016 and would like to extend both our condolences to their family and friends and our humble appreciation for the legacy they have left by including ERS in their estate plans.