

Dear Friends,

2017 has been a stellar year in the life of Episcopal Retirement Services (ERS). The annual report on the following pages will give you the highlights of 2017, which has turned out to be our best year financially in the history of ERS.

This rock-solid position will not be a place for us to rest on our laurels as an organization. We plan instead for it to be a launch pad for ERS to lead future innovation in aging-care services.

For the older adults that we serve and their families, we've been making a positive difference in their lives for more than 67 years. With our eyes on 2025 and beyond, we commit to you, and to those we serve, that we will address the community's needs and advocate for the highest level of aging services and quality of life for older adults in Ohio, Kentucky, and Indiana.

Here are important updates for this year, as well as a look at significant milestones ahead in 2018 and beyond:

- Leadership transitions are continuing at ERS. Our talented board chair Robin Smith has retired and we welcomed JoAnn Hagopian as new board chair beginning in February. Their willingness to serve is a blessing for ERS.
- It is with equal amounts of joy and sadness that we will celebrate with our longtime CFO Paul Scheper as he retires in June. Paul has dedicated more than 35 years of service to ERS. We are thankful for his faithful leadership and exceptional legacy of steady excellence.
- Marjorie P. Lee Master Plan Progress: This summer we look forward to opening the Shaw building, featuring the beautifully renovated Tom Craig Lobby and our state-of-the-art Meyer Family Rehabilitation Center and short-term rehab studios.
- Marjorie P. Lee Capital Campaign: We look forward to celebrating the completion of our \$4.25 million capital campaign to assist in funding the \$20 million master plan renovation. The generous support of hundreds of donors has made this possible.
- New Ventures: Our senior leadership and board have developed a strategy to stay ahead of an increasing demand on funds to provide services to our affordable living seniors. A team of "ideation" experts has begun to develop a for-profit enterprise solution to fund these crucial services. This year we will evaluate several business models. This is an exciting time for ERS as we solve this funding struggle through innovation and new ventures.
- Dementia-Inclusive Cincinnati: Regional community partners have joined us to launch the initiative, starting with the Kennedy Heights neighborhood. We are working diligently to expand our efforts to support the caregivers of those living with Alzheimer's or dementia with the goal of making Cincinnati the most dementia-inclusive city in the country.

With the success of 2017, we are confident that 2018 will position our organization for future growth. Thank you for your continued support and commitment to travel on this journey with us.



Sincerely,

A handwritten signature in blue ink that reads "Laura R. P. Lamb".

Laura R. P. Lamb,
President & CEO

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.

13,417

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



The Affordable Living by ERS communities

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

2017 Overview and Financial Report

Balance Sheet

For the years ending December 31, 2017 and 2016

Assets	2017	2016
Current Assets	\$22,364,269	\$17,220,187
Marketable Investments	\$39,340,302	\$34,453,725
Fixed Assets	\$197,333,082	\$201,590,963
Beneficial Intents in Endowments	\$32,238,549	\$28,221,554
Other Assets	\$6,670,351	\$9,877,521
Total Assets	\$297,946,553	\$291,363,950

Liabilities	2017	2016
Current Liabilities	\$16,367,786	\$14,158,172
Unamortized Entrance Fees	\$30,893,386	\$30,823,595
Long-Term Debt	\$80,952,117	\$79,250,646
Other Liabilities	\$1,918,268	\$4,896,410
Total Liabilities	\$130,131,557	\$129,128,823

Net Assets	2017	2016
Permanently Restricted	\$29,000,621	\$25,886,473
Temporarily Restricted	\$7,119,679	\$6,848,808
Unrestricted	\$131,694,696	\$129,499,846
Total Net Assets	\$167,814,996	\$162,235,127
Total Liabilities & Net Assets	\$297,946,553	\$291,363,950

Condensed Statement of Revenue and Expenses

For years ending December 31, 2016 and 2017

	2017	2016
Operating Revenue	\$62,965,164	\$53,558,005
Operating Expense	(\$70,155,349)	(\$58,749,820)
Net from Operations	(\$7,190,185)	(\$5,191,815)

	2017	2016
Non-Operating Revenue (Expense)	\$9,107,190	\$1,372,311
Total Net Income	\$1,917,005	(\$3,819,504)

2017 Contributions and Commitments

\$910,469

Good Samaritan Mission Annual Gifts

\$3,927,739*

Marjorie P. Lee Capital Campaign Gifts and Commitments

\$469,728**

*Realized Planned Gifts in 2017***

\$650,000

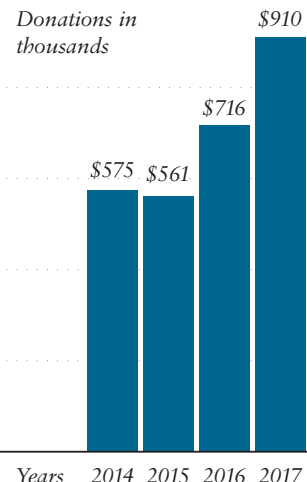
Newly Committed Planned Gifts (some gifts are also included in the MPL Campaign commitments)

*Cumulative MPL Campaign total as of 12/31/17.

**Total does not include an additional \$229,399 of realized planned gifts that were directed to the MPL Capital Campaign

Growth in Giving to Good Samaritan Mission

Donations in thousands



The Good Samaritan Mission Fund

\$1,620,000

Residential Financial Aid

\$586,083

Affordable Living by ERS

\$205,371

Parish Health Ministry

\$291,132

Spiritual Care

\$49,260

Community Outreach programs

\$54,225

Deupree Meals On Wheels

\$32,564

SAIDO Tuition Assistance

\$21,562

Volunteer Coordinators

\$36,556

The Staff Assistance Fund

\$13,149

Partners In Care Fund

\$2,900,000

Total ministry costs

6.8%

of ERS annual budget

Ministry through community outreach programs

9,049

Individuals impacted by community outreach programs

7,839

*Parish Health Ministry Contacts
Student Educational Experiences*

286

Parish Health Ministry Training Attendees

539

Refresh Your Soul Attendees

325

Community Education Event Participants

60

Students Attending Council on Lifelong Engagement Presentations

Ministry for residents or through on-going support

1,978

Affordable Living Residents

358

Independent Living Residents

164

Assisted Living Residents

1,109

Skilled Nursing Care Residents

400

Meals On Wheels Clients

34

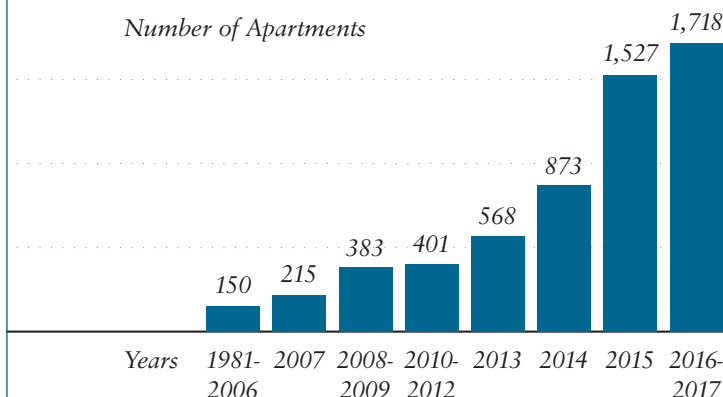
Living Well Senior Solutions Clients

325

Student Educational Experiences

Growth in Affordable Living by ERS

Number of Apartments



Parish Health Ministry Celebrates 20 Years

Monthly blood pressure screenings, which now total more than 80,000, are saving the lives of parishioners around the region.

By Kathleen Doane

Greg Winter knew something wasn't right. He was constantly tired, even after a full night's sleep. At his doctor's suggestion, he'd been monitoring his blood pressure and noticed, in recent months, that it had been creeping up. Still, he wasn't having chest pains, so he didn't think anything too serious was going on. Then, one Sunday after Mass at Sacred Heart Church in Fairfield, he had Parish Nurse Gail Grabowski take his blood pressure during one of the regular BP screenings offered at the church through a partnership with Episcopal Retirement Services' Parish Health Ministry (PHM).

"It was high, and she recommended I see my family doctor," Greg recalls.

He took her advice and within a week, Greg's doctor scheduled a chest X-ray, EKG, and stress test. "I was all hooked up and ready to go, then they wouldn't let me on the treadmill," Greg says. He was told that there was a problem, and he needed to see a cardiologist as soon as possible.

Less than two weeks later, Greg received a stent to repair a 99-percent blockage in one of his arteries. "Two days later, I was home and felt great," he says. Greg believes that having Gail, a professional, urge him to see his physician after confirming his high blood pressure reading at church possibly saved his life.

This year is the 20th anniversary of PHM, and they have a lot to celebrate. In addition to providing a wide range of health and wellness activities and services to 170 tri-state congregations and communities since its inception in 1998, PHM Director Jeanne Palcic estimates that more than 80,000 blood pressures have been taken, 10,000 of which have resulted in physician referrals.

Fifteen to 20 parishioners usually stay after Mass



Gail Grabowski checks Greg Winter's blood pressure regularly as a parish nurse for Sacred Heart Church.

to take advantage of the monthly blood pressure screenings at Sacred Heart, according to Gail. "It seems every month we get one or two who are new," she says. "We have caught numerous high blood pressures where it was a surprise to the person."

Several months after his surgery, Greg made a point of seeing Gail to thank her and share his new mission: "I tell everybody I run into to get their blood pressure checked, and if it's high, to go see a doctor."

"It definitely was very rewarding for us to hear that," Gail says. More proof that PHM's efforts are having a positive ripple effect. ■

Way to Bee Healthy

Bee Healthy has helped residents at Affordable Living by ERS senior apartment communities significantly improve their overall health.



Residents at Canterbury Court are ready to “Bee Healthy!” The award-winning wellness program helps residents like Lucy and Marilyn focus on individual goals for well-being.

The Bee Healthy Wellness Program is a collaborative initiative between ERS, Xavier University, and Home Care by Blackstone which provides Affordable Living residents with blood pressure clinics, coordinated care transitions, and a variety of wellness opportunities including group exercise activities and monthly health talks.

The initiative started at St. Paul Village in 2015, serving 168 Affordable Living residents. It expanded to serve an additional 95 residents across our Cincinnati communities with the goal of reaching a total of 632 residents. To date, approximately 55 percent of residents have voluntarily chosen to participate in the program at their communities.

This person-centered program focuses on the

strengths of each participant and encourages commitment to his or her successes. Residents can earn Bee Bucks for participating in the wellness activities, which they can spend to purchase items.

Volunteers are screened to identify if they are at risk for health deterioration. In addition, their knowledge, skill, and confidence for managing one’s own health and healthcare are assessed.

—Kristin Davenport

3,966 AL by ERS on-site clinic visits were provided to residents, free of charge.

3,118 bus trips last year helped connect residents to the broader community.

Delivering Meals and Smiles

Every Tuesday through Friday, Deupree Meals On Wheels staff and volunteers prepare and deliver nutritious lunches to 400 area seniors.



Loveland resident Jean and her Meals On Wheels driver Joe Bischoff have become friends this year. Joe brings more than nutritious meals; he also brings friendly conversation.

Through Deupree Meals On Wheels, ERS provides older adults with something they need to age in place—warm meals delivered right to their homes. When those meals are delivered, more than 400 each day, elders also receive crucial contact that complements their family support.

Jean, a Meals On Wheels client, and Joe Bischoff, a dedicated volunteer driver, are neighbors in Loveland. They've gotten to know each other through weekly visits. "We talk about my family and his; it has been nice to get to know him, and I look forward to his visits," Jean says. "I'm here by myself which can be lonely."

ERS and its volunteers invest the time to listen to each client and accept that each senior has

unique wants and needs. "We cater to their preferences and dietary needs," says Sue Susskind, Deupree Meals On Wheels Supervisor. "We prepare personalized meals for many of our clients. They have a choice of receiving either hot or frozen meals, and our volunteers go above and beyond to ensure the overall well-being of those we serve."

—Kristin Davenport

Record-breaking **110,176** meals delivered annually by caring volunteers and staff

100% Department of Agriculture audit score

100% Council On Aging audit score

100% Board of Health audit score



ECH supports The Healing Place with monetary and clothing donations. Staff members and residents, including (standing) Sally Tan, Anne Vanderburgh, Chad Ballard, Jennifer Huber, Diana Atkins, (seated) Tracy Graham, and Elizabeth Riggs Pace, led the collection efforts.

Help, Hope, and Healing

ECH staff members teamed up with residents and family members to collect donations and give aid to clients at The Healing Place.

There's an epidemic of kindness at the Episcopal Church Home (ECH) in Louisville.

ECH staff members started a campaign to gather donations of socks and coats for the clients at The Healing Place, which provides food, shelter, clothing, and a substance abuse recovery program to 600 men and women each year.

The recovery program is free to any person who wants to get sober. The Healing Place mission inspired the ECH community to get involved. When the campaign launched at ECH, residents and family members jumped right in to help. Staff members and volunteers collected dozens of coats and more than 1,000 socks.

There is much more than an average day in the

life at a retirement community happening at ECH, which sees its ministry as an expression of God's love in the world for all people. Driven from the heart, the ECH community is dedicated to selfless service—not only to each other but to those in the broader community who need care and support.

—Kristin Davenport

Staff and volunteers collected dozens of coats and more than **1,000** socks.

117 volunteers donated **3,550** hours of service at ECH.

2017 ERS Samaritan Circle

The Samaritan Circle is comprised of individuals who generously support ERS' annual ministries through the Good Samaritan Mission Fund with a donation of \$1,000 or more. We would like to thank the following donors for their leadership giving in 2017:



Platinum Level: \$10,000

Anonymous	Jack Kirby	Earl Raible
Dr. and Mrs. Stephen Cross	Jack Martindell	Bob* and Connie Reed



Gold Level: \$5,000–\$9,999

Anonymous	JoAnn* and Gary Hagopian	Geoff and Robin* Smith
Ann and Ben* Blemker	Bill* and Liz Knodel	Steve and Liz Sudberry
Alan and Tal Gast	Robbie Robertson	
Taylor* and Anne Greenwald	Paul^ and Mary Lee Scheper	

2017 ECH Donors

The Episcopal Church Home (ECH) recognizes the following partners for their generosity and leadership through their philanthropic investments of \$1,000 or more in 2017. The John P. Morton Society celebrates our founder and recognizes those who have remembered ECH in their estate plans.

Anonymous (2)	Mr. and Mrs. Donald F. Kohler	Ms. Bonnie G. Sabel	L&N Federal Credit Union
Mr. and Mrs. William O. Alden, Jr.	Mr. and Mrs. Peter B. Lanham	The Reverend and Mrs. Alfred R. Shands, III	Estate of William B. Grant, Jr.
Mr. Bruce D. Ballerstedt and Ms. Joann C. Franko	Arthur J. and Mary Lerman Foundation	Mr. and Mrs. Andrew Strausbaugh	John P. Morton Society:
Mr. Michael A. Boice	Ms. Jean Merritt	Dr. and Mrs. William K. Stubbs	Mr. and Mrs. Robert B. Nesmith
Mr. and Mrs. William F. Chandler, Jr.	Mr. and Mrs. Samuel G. Miller	Mrs. Martha M. Tafel	Mr. and Mrs. John S. Vanderburgh
Mr. W. Thomas Cooper	Mr. Robert A. Montgomery	Mr. Tim and Mrs. Anne H. Veno	Mr. and Mrs. John L. English
Dr. Jane E. Cornett	Mr. and Mrs. Kenneth W. Moore	Mrs. Juanita "Weezie" Walker	Dr. and Mrs. Keith R. Knapp
Mrs. Anne H. Dishman	Ms. Marie Murphy	Mrs. Katie Winkelhake	Mr. and Mrs. Stephen B. Ellis
Ms. Caroline Eddleman	Mr. Philip B. Newman, III	ECH Woman's Board	Dr. and Mrs. James Woodward
Mrs. Beverly Edwards	Dr. and Mrs. William S. Panning	Klein Family Foundation	Mrs. Ayako I. Phillips
Mr. George Edwards	Mr. and Mrs. Gordon L. Ragan	First Christian Church	Mr. James R. Hendon, Jr.
Mr. Tim Gebhart	Mr. Paul and Mrs. Hollis A. Real	William C. Almstedt Foundation	The Rev. Dr. Georgine Buckwalter
Ms. Mary L. Gorman	Mr. and Mrs. Gibbs Reese	J.J.B. Hilliard, W.L. Lyons, LLC	
Ms. June Hampe			
Mrs. Burton S. Harris			
Ms. Norma A. Heick			
Mr. Forrest Henson, Jr.			

2017 Samaritan Circle



Silver Level: \$3,000–\$4,999

Dick* and Lee Adams	Jeff and Laura^ Lamb	Bill and Ruth Rhodenbaugh
Chet Cavaliere	Terry and Elizabeth Lilly	Miles and Linda Schmidt
Summers Hunter	Bobby and Rachel Maly	The Revs. Bruce* and Susan Smith
Mrs. Emily W. Johann	Jeff* and Jeanette March	Gates* and Kathy Smith



Bronze Level: \$1,000–\$2,999

Anonymous (2)	Dr. James M. Garvey, Jr.	Robert and Josephine Linkins	David and Linda Stetson
Mr. and Mrs. Frank J. Andress	Elizabeth Goessel-Rule	Ron Lloyd	Bernie* and Kathy Suer
Ms. Stephanie Antoun^	Nancy and Jack Gottschalk	Jodi and Steve Mahon	Neal and Sally Sundermann
St. John and Gay Bain	Patricia Greulich	Nash McCauley	Margaret* and Tim Swallow
David and Joy^ Blang	Mrs. Elizabeth Lovett Grover	Bob and Gretchen McCormick	Ann Swanson
Joe and Anne Bodkin	Tim and Peggy Gruber	Brenda McEntyre^	Mary Tanke
Jon B.* and Jeanne M. Boss	Mrs. Mary Harrison	Cece Mooney	Frank^ and Ginny^ Uehlin
Eleanor Botts	Noel and Angela Horne	Mr. and Mrs. Alfred A. Moore	Grace Ulm
Megan^ and Dan Bradford	Kathy Ison-Lind^ and Bill Lind	Ernest and Marjorie Muntz	Anne Warrington Wilson
Jim and Kathy Brockman	Mr. Harry Kangis and Dr. Julia Hawgood	Jack and Lois Nebergall	Mary West
Ann Bullock	Mr. and Mrs. Walter C. Kautz	Dick and Ellie Paulsen	Joan^ and Steve Wetzel
Barry and Audrey Cors	Nancy and Bill Keating	Eli and Ilona Perencevich	Mr. and Mrs. William Wham
Bill and Polly Culp	Lana and K. Jay^ Kittenbrink	Jewel Porter	John and Francie Williams
Sonia Daoud	Vivian B. Kline	Tom* and Sarah Regan	Anne Wilson
Pierson Davis	Mr. and Mrs. Frederick Koehler	Ted Sarra	Doug and Ellen* Zemke
Angelo and Molly^ deJesus	Samantha Koeninger	Mr. and Mrs. John E. Schmidt	
Mr. Thomas H. Dorger	Jack* and Nanci Koepke	Mike and Digi Schueler	
Sandra and Thomas Eisele	Mike and Kathy Krug	Rich* and Madelyn Setterberg	
The Rev. and Mrs. Darren R. S. Elin*	Corky Ladd	Ms. Karen Sieber	
Ms. Lissy Fabe and Mr. Chris Taylor	John and Susie Lane	Ginnie Smith	
Mr. Walter S. Faught	Chuck and Peggy Landes	Doug and Kathy Spitler	
Walter and Mary Ann Feige		Emerson Stambaugh^ and Michael Abernathy	
Mr. Alessandro Ferraris			
Rick and Orene Foreman			

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

^ Denotes a current ERS Staff Member

2017 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 \$100,000 and above:

The Diocese of Southern Ohio
Fifth Third Bank
H.B., E.W. & F.R. Luther Charitable Foundation, Fifth Third Bank and Narley L. Haley, Co-Trustees
Jacob G. Schmidlapp Trusts, Fifth Third Bank Trustee
Ohio Capital Corporation for Housing
The Ellen A. and Richard C. Berghamer Foundation

Gifts of \$20,000–\$99,999:

Christ Church Cathedral, Cincinnati
L. & L. Nippert Charitable Foundation
Model Group, Inc.
Ohio Capital Impact Corporation
The Thomas J. Emery Memorial

Gifts of \$10,000–\$19,999:

Arthur and Elizabeth Kuhn Fund
Lutheran Benevolent Society
Meals on Wheels America
PNC Bank
Ruth J. and Robert A. Conway Foundation, Inc.
TriHealth

Gifts of \$5,000–\$9,999:

BMO Harris Bank N.A.
CareSource Foundation
Church of the Redeemer
Duke Energy Foundation
Home Care Assistance of Southern Ohio
Rindsfoo Foundation
Medpace
Millennium Business Systems

Molina Healthcare
Ridge Stone Builders & Developers
The Robert D. Stern Fund at the Greater Cincinnati Foundation, with thanks to Mrs. Robert D. Stern
Wohlgemuth Herschede Foundation

Gifts of \$2,500–\$4,999

Arthur J. Gallagher & Co.
Bahl & Gaynor Investment Counsel
Bruce S. and Caroline C. Taylor Fund
Frost Brown Todd LLC
Graydon
KeyBank
Lenox Wealth Management Charitable Fund at Schwab Charitable
Merrill Lynch & Co., Inc
Multi-Craft
NextStep Networking, Inc.
Planes Moving and Storage
SFCs Inc.
St. Thomas Episcopal Church
The Cincinnati Woman's Club
US Bank
Ziegler Senior Living Finance

Gifts of \$1,000–\$2,499:

Aegis Protective Services
Applied Mechanical Systems, Inc.
Ascension & Holy Trinity
Assisting Hands Home Care
ATA Beilharz Architects
Christ Episcopal Church, Dayton
Christ Episcopal Church, Springfield
Christ Our Light Parish
Clark, Schaefer, Hackett & Co.
Collier Nursing Services Inc.

Comey & Shepard Realtor
Complete Building Maintenance
D.A.G. Construction Co., Inc
DeBra-Kuempel
Deffet Group, Inc.
Fort Washington Investment Advisors
HealthPRO Heritage
Home Care by Black Stone
Hyde Park Community United Methodist Church, Cincinnati
Industrial Roofing Services, Inc.
Johnson Investment Counsel, Inc.
Kathman Electric Co., Inc.
Kucia and Associates LLC
Newbar Design Group, LLC
Permakil Pest Control, Inc.
Pinnacle Financial Advisors LLC
Queen City Homecare
R.J. Beischel Building Co.
RDL Architects
Right at Home of Greater Cincinnati
RiverHills Bank
Schueler Group
St. Andrew's Episcopal Church
St. George's Episcopal Church, Dayton
St. Mark's Episcopal Church, Dayton
St. Paul's Episcopal Church, Oakwood
The New York Community Trust
VITAS Healthcare
William's Wishes

2017 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 (2)
St. John and Gay Bain*
Margaret Bigham
Young Bongfeldt
Mr. and Mrs. Jon B. Boss
Eleanor A. Botts
Ann J.† and Alvin W. Bunis
Jill and Ken Burkman
Anna K. and George G. Carey IV
Mr. and Mrs. Donald Y. Carpenter
Chet Cavaliere
Mr. and Mrs. A. Burton
Closson, Jr.
Diana L. Collins
Chris Cowan*
Katherine Duval
Miss Irene E. Ehrmann
Jack† and Helen Fix
Mary Beth and Jim Foxworthy
Robert and Marion Funk
James M. Garvey, M.D.
Alan and Tal Gast
Elizabeth Goessel-Rule
Al and Sandy Harris

Dr. Elizabeth T. Hatcher
Robert and Judith Heaton
Mr. Charles B. Hedrick
Barbara and Theodore High
Angela and Noel Horne
Kathleen N. Ison-Lind
Kathy and Tom Kahle
Harry Kangis and Julia Hawgood
Susan Kellogg
Mr. Jack M. Kirby
Lana and K. Jay Kittenbrink
Jane Kuntz
Jeff and Laura Lamb
Miss Pat Landen
Keith and Sue Lawrence
Susan C. Lehman
Mr. and Mrs. Robert G. Linkins
The Rev. David B. Lowry
Joan Maechling
Tom and Nancy McOwen
Cece and Tom Mooney
Philip G. Osborn†
Ken and Pam Paley
Joan Trittipo Perkins

Mrs. Betty W. Pippert
Mr. Jack Plattner
Sue and Tom Pontius
The Rev. and Mrs. William E. Rathman
Paul and Mary Lee Scheper
Michael T. Schueler
Elizabeth C.B. and Paul G. Sittenfeld
The Revs. Bruce and Susan Smith
Robin and Geoff Smith*
Doug and Kathy Spitler
Barbara Sporck-Stegmaier
Mr. John F. Stevenson
Mrs. Delle Ernst Taylor†
Dr. and Mrs. Thomas U. Todd
Frank and Ginny Uehlin
Pat and Bill Victor
Mrs. Helene Warrener
James P. Wersching*
Mrs. Mary E. West
Jack and Elizabeth Williams
Anne and Samuel Wilson

*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 2017 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.