

*DMRC*

# HORIZONS

*The Newsletter of Deer Meadows Retirement Community*

*Spring 2008*

**ANNUAL FLOWER SHOW MAY 8-12**

**SE-PANPHA LEGISLATIVE LUNCH**

**C A R I E**

**RESIDENT VISITS NATIONAL CONVENTION**

# Visitors from Down Under



Deer Meadows Retirement Community recently was chosen to host a visit for delegates from Australia while they visited the United States to see how Americans built, managed, and chose retirement life.

The Aussie's came from towns such as Adelaide and Camberwell Victoria, in Australia as well as other towns throughout the continent. The 10 'senior living' professionals such as architects, care managers, and community owners met with DMRC's management, staff and residents who met to share food and conversation.

The visitors were touched by their DMRC famous welcome and graciously sang "Waltzing Matilda" following a wonderful meal. Kudos from all stating that "We visited many communities and this by far was the warmest welcome we received"



*Peg Sharp, Visitor, Catherine Gluck and Mike Jacobs*



*Visitor and Peggy Lear*



*Sydney Opera House*

# HORIZONS

Newsletter is produced by:

## Deer Meadows Retirement Community

8301 Roosevelt Boulevard, Philadelphia, PA 19152

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Visit us on the Web at: [www.deer-meadows.org](http://www.deer-meadows.org)

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Horizon Committee: Megan Cargill, Marti Fox, Kristen Fuchs, Char Mifflin, Rev. Nelson Krute, Ginny McGowan, and Bruce McNamee

### Deer Meadows Retirement Community Mission Statement

Deer Meadows Retirement Community is dedicated to providing quality continuing care living facilities and support services in a Christian environment respecting the dignity and sanctity of all individuals regardless of their race, gender, religion, national origin, or creed.

### Vision Statement

DMRC will continue to be a leader in resident services for people in our community. We will embrace change that will help us improve our services. We will organize and make investments to take advantage of opportunities that satisfy the needs of our residents and employees. We will respond to regulations and legislation in a creative fashion that assures our continuous financial success.

We will manage our resources applying the principles of continuous quality improvement. Above all else we will protect our reputation for excellence and success even as criteria for excellence and success change.

### Core Values

- Compassion:** Caring for those we serve with kind, heartfelt and genuine concern
- Creativity:** Continuous improvement through innovation and teamwork
- Integrity:** Dedication to doing what is right
- Quality:** Excellence in service to others.
- Respect:** Highest regard for the worth and rights of others

### Board of Trustees

Rev. John Bryant	Chair
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Michael Jacobs	Chief Executive Officer
Lisa Sofia	Community Administrator/Chief Operating Officer
Mary Morrison	Chief Financial Officer
Liz Harbison	Director of Public Relations & Marketing
Roger Heckman	Director of Plant Operations
Bruce McNamee	Director of Human Resources



*Deer Meadows Retirement Community Presents*  
*The 4th Annual*  
*Spring Flower Festival*

*THE GARDENS*  
*OF*  
*CAMELOT*

**May 8 -12, 2008**

**Deer Meadows Retirement Community**  
**8301 Roosevelt Boulevard**  
**Philadelphia, PA 19152**  
**215-624-7575**  
**[www.deer-meadows.org](http://www.deer-meadows.org)**

***Doors Open Daily***  
***at 10am***

**Beautiful Spring Flowers**

**Gardening Ideas**

**Magnificent Exhibits**

**Animated Displays**

**Costumed Characters**

**Scavenger Hunt**

***Something for***  
***Everyone!***



# SE-PANPHA Hosts Legislative Lunch

The SE-PANPHA advocacy committee hosted a regional legislative lunch at the Deer Meadows Retirement Community in northeast Philadelphia on September 13. House Speaker Dennis O'Brien spoke to about 50 PANPHA members, and seven of his legislative colleagues in attendance, including PA Reps. Kate Harper, Chris King, Kathy Manderino, Tony Payton, Jr., James Roebuck, John Sabatina, Jr., Katharine Watson, and Rep. Robert Mensch's chief of staff, joined in a frank and freewheeling discussion period about access and approaches to take on our issues.



## From the Chaplain

In the spring a young man's fancy lightly turns to thoughts of... lawn care!

After who knows how many years of thinking it was something I should do, there were two recent summers when I was fairly regular in following the prescribed lawn improvement cycle. I am certain you know what I am referring to - that advertised four step process of applying a lawn care product at regular intervals to your lawn so you get green, lush grass, without any weeds. I did not do this exactly as directed, but during those two summers I was close to following the timetable.

Due to that 'close to following the timetable' over those two years, I could see a difference in my lawn the next spring and early summer. I could especially see this at the edges, where my lawn met the neighbors' lawns. I am not trying to brag. I know I was nowhere close to having a golf course, picture perfect type of lawn. Nor did I have the best lawn in the neighborhood. (There were too many surface tree roots for either of those. I am also not committed enough to lawn care.) Yet on the front side edges of my property, there was a conspicuous line where the darker green of my lawn met the faded green of the neighbors' lawns. More than one person made a remark about this to me.

As disciples of Jesus Christ, our lives are to show a similar type of 'conspicuous line' when how we live is set beside how today's society says to live. We have a Lord who calls to us, "Follow me." We have a Lord who tells us, "Every one then who hears these words of mine and does them will be like a wise man who built his house upon the

rock." We have a Lord who commands us to "love the Lord your God with your heart, soul, mind and strength... and love your neighbor as yourself." We have a Lord who commissions us with "Make disciples of all nations." We have a Lord who assures us, "Lo, I am with you always." When we follow our Lord - by learning from him, by receiving his grace, by attempting to love as he loves - then the 'darker green' of our nurtured lives will stand out from the 'faded green' of lives trying to live without him.

That summer I saw how my 'fertilized' lawn looked much greener than the 'unfertilized' ones. I hope your life and my life in Christ are showing a 'following Christ' difference when set beside what today's society says is the way to live.



Reverend  
Nelson Krute

### *Resident Poetry*

#### **Birthdays**

I am a very lucky person,  
Today I am 95!  
The Good Lord keeps me living  
And I am glad that I'm alive.  
I hope to see 2008 and 2009  
And when November comes again  
One more birthday will be mine!

*Written by: Mary A. Donohue*

# AN UNCERTAIN ECONOMY – A GOLDEN OPPORTUNITY!

Written by John Bryant (*Consultant/Director, The Baptist Home Foundation*)

THE BAPTIST HOME FOUNDATION  
*Supporting the needs of Deer Meadows and its Residents*

Since November of 2007 we have all witnessed a remarkable and unwanted turnaround in the nation's economy. In a matter of weeks the mortgage industry collapsed forcing real estate values down 10-15% on average across our nation, threatening millions of homeowners with foreclosure. The stock market followed suit, dropping more than 20% after reaching its all-time high in early November. The value of the dollar has dropped dramatically against the Euro, Pound, Canadian dollar, and Yen. And, we all know that the price of gasoline and many other goods have risen significantly over these past 6 months. As a result, many economists believe that we have officially slipped into a recession.

A series of dramatic moves by the Treasury Department and the Federal Reserve in March helped to put the brakes on this slide into recession. But, the result was a continued decline in the interest loan rate being offered to banks. This decrease is subsequently being passed along to you – the consumer – by continued drops in CD and Money Market rates. In fact, we are now seeing rates at lows unseen in years.

Without question, all of these factors make us nervous. And, the low CD rates make senior adults on fixed incomes especially nervous. But, there is an alternative. It's called a Charitable Gift Annuity. And, it's a wonderful instrument, especially for senior adults.

In principle, a Charitable Gift Annuity (CGA) provides several key advantages including a fixed rate of income to you for life. This rate is determined by your age at the time of contract, and is usually much higher than current CD or Money Market rates. You also receive a deduction on your Federal Tax Return for a portion of the annuity. And a portion of the income you receive each year is TAX-FREE for your life expectancy.

So, if you've been surprised to learn that your bank is willing to renew your latest CD for the low-low rate of 3% or less, perhaps it's time to consider the DMRC Charitable Gift Annuity to improve your annual income.

To learn more, pick up a copy of our Charitable Gift Annuity brochure located in several locations in our main lobby. To receive a no-obligation printed illustration of what a CGA can specifically provide for you, please give me a call at: 267-228-5392.

I look forward to hearing from you and sharing more with you about the DMRC Charitable Gift Annuity program.

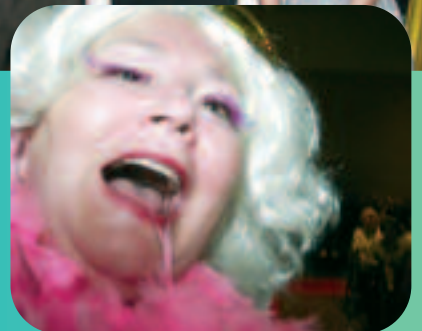
The Baptist Home Foundation exists to support Deer Meadows through fund raising activities, asset management, and estate planning services. John Bryant, a member of the DMRC Board of Trustees, has served as the consultant/director to the Foundation since August 2007.



## CARIE

The Center for Advocacy for the Rights and Interests of the Elderly, CARIE, partnered with Consumer Reports in a statewide effort to provide unbiased information about 19 categories of prescription drugs. In doing initial research, Consumer Reports discovered that millions of people cannot afford to purchase their prescription drugs, the cost of prescription drugs increases between 10% and 15% each year, and that drug companies spend millions of dollars each year marketing new drugs. Older adults are most at risk because they are the largest population on a fixed income and the most vulnerable to the marketing schemes of drug companies.

This free information allows older adults to compare the drugs they are currently taking to other drugs available in the same classification and possibly find a drug as effective as the one they are taking but less costly. The older adult can then take this information to their doctor and begin a dialogue about reducing their prescription drug cost. CARIE is providing information to older adults statewide to make them aware of the educational information available to them free of charge. To get information about the prescription drugs you are taking and a comparison of drugs in the same category, call CARIE at 215 545 5728 ext. 227 or check out the website at [www.crbestbuydrugs.org](http://www.crbestbuydrugs.org).



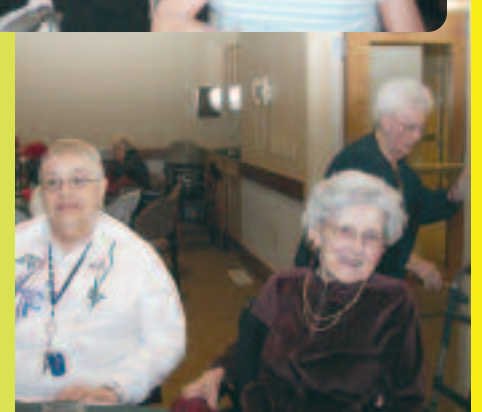
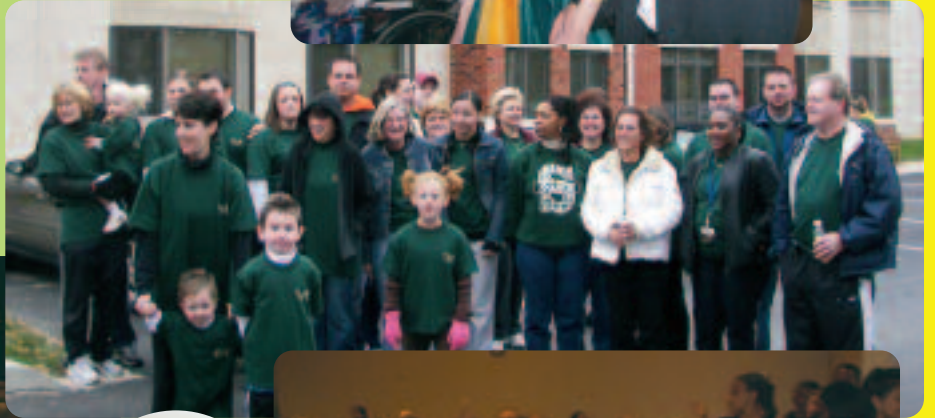
*Resident Poetry*

## Deer Meadows

I live at Deer Meadows  
It is a wonderful place,  
They let you live at your own pace.  
You can come and go and do as you please,  
Which also puts your mind at ease.

The people are nice and friendly,  
The food is good and plenty of it.  
If you come to stay,  
I am sure you will love it.

*Written by: Mary A. Donahue*



# DMRC 2007 Financial Statement

I am pleased to present the results of the audited fiscal 2007 financial statements for Deer Meadows Retirement Community.

This past fiscal year ended with an increase in net assets of \$2,472,618. The continuation of positive increases in net assets over the last several fiscal years has been attributed to adherence to spending policy as well as the further development of our new residential apartments. In addition, as a not-for-profit 501 c3 organization, we are able to receive tax deductible contributions as well as receiving Estates, Trusts and large gifts. We will continue to require donations such as these to be able to maintain and improve the facilities and services at Deer Meadows.

Deer Meadows continues to be an innovative, creative, caring, quality driven and consumer friendly organization. We are guided by our Mission and Core Values as well as an overall strategic master plan. Currently, we are completing part one of Phase IV Renovations, with 4 new luxurious apartments being completed by June 30 of this year.

Despite continued difficulties in reimbursements from the Commonwealth of Pennsylvania, as well as an ever increasing need in our Benevolent Program, Deer Meadows continues to be a vibrant and active organization. We are looking forward to celebrating our 139<sup>th</sup> birthday this September, which demonstrates a long and proud history of serving seniors.

I look forward to continue serving as Treasurer of the board and a member of this dynamic, mission driven organization



Mark Nessel  
DMRC Treasurer  
Board of Trustees

Senior Vice President of Hospital Operations  
St. Mary's Medical Center

<b>Assets</b>	
Cash and Investments	\$ 7,594,086
Other Current Assets	<u>4,585,311</u>
<b>Total Current Assets</b>	<u>12,179,397</u>
Assets Whose Use is Limited	2,860,642
Beneficial Interest in Perpetual Trusts	2,833,101
Charitable Remainder Trusts Receivable	6,468,041
Net Property and Equipment & Financing Costs	<u>27,509,703</u>
<b>Total Non-Current Assets</b>	39,671,487
<b>Total Assets</b>	<u><b>\$ 51,850,884</b></u>
<b>Liabilities</b>	
Current Portion Long Term Debt	\$ 570,000
Accounts Payable	1,451,750
Accrued Expenses and Other Current Liabilities	<u>5,926,407</u>
<b>Total Current Liabilities</b>	7,948,157
Long Term Debt	<u>24,989,955</u>
<b>Total Current &amp; Long Term Liabilities</b>	32,938,112
<b>Net Assets</b>	
Unrestricted	9,243,207
Temporarily Restricted	6,507,461
Permanently Restricted	<u>3,162,104</u>
<b>Total Net Assets</b>	18,912,772
<b>Total Liabilities and Net Assets</b>	<u><b>\$ 51,850,884</b></u>

<b>Operating Revenues</b>	
Gross Residential and Healthcare Revenue	\$ 28,911,211
<b>Uncompensated Care - Cost of Deer Meadows Mission</b>	
Medical Assistance	(3,390,955)
Medicare and Other Insurances	(776,291)
Benevolent Care	<u>(569,610)</u>
<b>Total Uncompensated Care</b>	<u><b>(4,736,856)</b></u>
Other Operating Revenue	<u>972,645</u>
<b>Total Operating Revenues</b>	25,147,000
<b>Non-Operating Revenues</b>	
Non-Operating Revenues	2,902,781
Net Changes in Trust Valuations	381,492
Net Interest and Dividend Income	<u>462,556</u>
<b>Total Non-Operating Revenues</b>	<u>3,746,829</u>
<b>Total Operating and Non-Operating Revenues</b>	<u><b>\$ 28,893,829</b></u>
<b>Operating Expenses</b>	
Resident Care	12,653,056
Dining Services	2,914,037
Housekeeping and Laundry	1,534,602
Maintenance	1,881,832
General and Administrative	3,749,866
Other Operating Expenses	256,514
Depreciation and Amortization	1,721,757
Interest	<u>1,709,547</u>
<b>Total Operating Expenses</b>	<u>26,421,211</u>
<b>Net Revenues over Expenses (Increase in Net Assets)</b>	<u><b>\$ 2,472,618</b></u>

# Marty Fox

Being engaged as a member on the Deer Meadows Quality First Committee is an eye opening and educational experience. Prior to my retirement I worked in the Healthcare Profession as a Hospital Administrator. Yes, we did things differently, but I believe all healthcare professionals no matter what your specialty have the best interest of those who have been entrusted to us. As I read and became more engaged in the Quality First Initiatives, I knew we were moving into another dimension of care and services.

As a Quality First Committee member I had a first hand advantage at seeing how deeply rooted the commitment to Quality is. It was refreshing to see how each initiative could be interpreted as broadly as your vision. As a resident of Deer



*Top: Marty with Mike Jacobs (L) and John Bryant (R)*



*Left: Marty and then Chair of AAHSA Peggy Mullan*

Meadows, prior to being a committee member, I marveled at how the staff interacted with each other and how responsive they are. I witnessed first hand a number of improvements and thought frequently, "how do they get it all done?" As we discussed individual Quality First Initiative, I recognized many providers who signed the Quality First Pledge were going to be challenged to give of themselves more completely than ever. I felt this very expression of striving to be the best and challenging ourselves to be the best guarantees the much needed credibility amongst our public.

I particularly found the conversations regarding non profits and governing boards to be enlightening. The

Deer Meadows Board Members who served as Quality First Committee Members were insightful and well understood the significance in safeguarding and promoting our well being.



Deer Meadows had the insight to understand that the residents do not stand apart from cultural change. We co-exist. It is a forever growing relationship that makes an organization, such as Deer Meadows a home to many.

As we explored each Initiative and how they were being implemented by Deer Meadows, I felt an overwhelming sense of pride and security. I am seeing first hand and participating in a movement that is already out of the gate and will undoubtedly improve the quality of life of many seniors as they retire now and into the future. I feel Quality First is and will be a pre-requisite in setting the standard for where every retirement community must be in order to succeed.

## *Resident Poetry*

### Things From God

The Sun comes up and then it goes down,  
The Moon comes out and then goes in.  
The Stars shine brightly in the sky,  
What wonderful things  
God has given to you and I!  
The Snow falls down to make kids happy,  
Surely not Mommie or Pappy!  
The Rain falls from the sky  
What wonderful things  
God has given to you and I!

*Written by: Mary A. Donahue*

# Marie Biferie



If you have ever been to the Walton Center, chances are you have heard of the infamous Marie Biferie. Walking through the halls in the middle of the summer, you'll hear "The Twelve Days of Christmas" chiming every hour on the hour from her favorite Christmas clock. Or

perhaps the sounds of Frank Sinatra or yes, even Barry Manilow run through your mind when you think of Marie? Whichever it is, Marie loves them all.

Marie was born in September of 1924 to her immigrant parents; her mother came from Austria and her father from Russia. She was one of 8 children, and was also the youngest girl of the family.

Marie married her late husband Bob Biferie in Old St. Joe's Church in Philadelphia. She and Bob knew each other from her South Philly neighborhood on Delancey St. Together they moved to Linwood, NJ and had two children. "I am very proud of my children". Her son Bob owns a hardware business in Sommers Point, NJ and her daughter Carol is an RN in Jacksonville, NC. When asked if Marie had any grandchildren, she will jokingly tell you

"not yet, but I do have some grand-dogs."

Marie came to Deer Meadows in October of 2000 after her husband Bob passed away. "It was tough leaving my home, but I made the right choice" Marie states, "it's nice having all of these wonderful people around to help you...they're like my family."

Nowadays, Marie spends her time listening to music or playing her favorite pastime...BINGO! Hailed as the Bingo Queen of Walton 1A, it's tough to find space in Marie's room for another prize. Marie also enjoys going to the Wellness Center and playing with the animals.

Any time you are looking to listen to good music, have a hankerin' for a piece of candy, or want to laugh a little (or a lot), Marie's room is the place to go. Marie talks about her favorite singer Barry Manilow "hey, he just had a hip operated on. It's too bad he didn't do his rehab here...we coulda been roommates! I love Barry!" Above her recliner she even has a sign that says, "Manilow Drives me Wild!"

When you leave Marie's room, you always have a smile on your face. Maybe it's because of her famous tagline: "Thanks for coming...OK, love ya, bye!" Well, we love you too Marie!

**Brian Levesque**  
*Social Services*

## DMRC Supports the Community

*By Kristen Fuchs*

On April 12, 2008 Christine Casper, Megan Cargill and Kristen Fuchs were among the thousands who participated in the Greater Philadelphia Walk Against Hunger. This event brought people together from the entire Philadelphia metropolitan area to raise funds to help struggling families in the region. These funds would then be distributed to organizations throughout Southeastern Pennsylvania and Southern New Jersey so they can provide food and other services to families and individuals. Such assistance could come in the form of emergency food supplies, home

delivered meals, hot meals at community sites, and food service equipment. In support of the efforts of Christine, Megan, and Kristen, the Deer Meadows staff and residents

contributed over one thousand dollars. This was done through fund raising events such as a waffle sundae bar and dress down day, as well as individual donations.



Are you tired of getting 2-3% from your bank on your savings, CD's, or money market accounts?

A Deer Meadows Charitable Gift Annuity may be just the perfect alternative for you.

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The DMRC Charitable Gift Annuity provides you with the following advantages:

- A favorable rate of return anywhere between 6 and 11% at a fixed rate for life!
- The exact rate of return is determined by your age and the rates in effect at the time of your gift.
- A tax-deduction for a portion of the gift, with carryover provisions as allowed by the IRS.
- A portion of the annuity payment is tax-free income to you during the years of your life expectancy.

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To learn more, please call John Bryant (The Baptist Home Foundation) at 267-228-5392 to schedule a no-obligation meeting to review specifics of how a DMRC Charitable Gift Annuity can best meet your needs.



# And the transformation continues... *the future is here!*

During the past five years, Deer Meadows has been going through a transformation. This transformation of bricks and mortar has included the redesign of outdated residential rooms and creating magnificent one and two bedroom luxurious apartments. The consumer of today is looking for spacious living accommodations including kitchens or kitchenettes, washer & dryers in their apartment, larger closets and bedrooms as well as a contemporary fresh look and feel.

Deer Meadows is building these newly designed spacious apartments as fast as we can. In the past five



*Mike Jacobs celebrates his 5 year anniversary.*

years, we have built 26 new apartments. During the past few months, Phase IV of our master plan renovation has been under construction. Four new luxury apartments are being built with the expected completion date of June 30. In addition beginning in May, construction of the next four apartments will begin. I am pleased to report that prepayment of the new apartments is the highest in our history. Demand continues to be strong and the future of senior living at Deer Meadows continues to grow.

The future is here at Deer Meadows for Senior Living options. As the senior population continues to be offered choice, they also seek quality and affordability in their retirement living selection. I am excited that Deer Meadows is at the forefront of offering the consumers of today and tomorrow this choice.

Come and see the transformation taking place at Deer Meadows – you are always Welcome!



**Michael Jacobs**  
*Executive Director*

## Family & Friends of DMRC Meet at Deer Meadows

*For more information contact  
Norb Kuznicki at  
215-624-7575 ext. 1190*

*Visit us on the Web at  
[www.deer-meadows.org](http://www.deer-meadows.org)*

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