2019 Fall Newsletter & Annual Report



WHAT DO YOU KNOW? Q & A WITH BRENDA AND ZOE

Brenda Reichenbach and Zoe Keckler are Licensed Social Workers and Admissions Counselors for Mennonite Memorial Home and Hilty Home, respectively. Recently, we sat down with them to find out what questions are most frequently asked of them – and here's what they said.

Q: I've heard that MHCO offers "Independent Living", "Assisted Living", "Skilled Nursing" and "Home Health Care". What does it all mean?

A: Brenda: These are different levels of care offered by MHCO. As the level of care required by an elder increases, additional services are offered. Independent Living is just what it's called – in most cases no healthcare services are offered as part of this living arrangement, although in some cases Home Health Care can supplement Independent Living to provide some healthcare services. There are various arrangements available, but Independent Living can offer things like home maintenance, lawn care, snow removal, covered utilities, and campus programs and activities to name a few. Assisted Living is the next level of care and is available in our main buildings.





This level of care will treat you to 3 meals a day, laundry and housekeeping, and 24/7 staff assistance when needed. Some elders may also choose to ask for additional Home Health Care services to stay at this level of care. Skilled Nursing care provides a higher level of care, including services such as therapy/rehabilitation, IV therapy, and wound care to name a few. In full nursing care, nurses and state-tested nursing assistants are present 24 hours a day and can offer as much personal care and clinical oversight as is needed.

My loved one needs more care than they can get at home, but I'm concerned we can't afford it.

Zoe: This is a common concern many families have, as providing care over a long period of time can be expensive. There are various programs that we work with that can help make long-term care affordable. Long-term Care Insurance is the best protection from the costs of long-term care for those who have had the foresight to purchase a plan, and most plans are accepted by our communities. If you or your spouse was a veteran during a war-time period, you may qualify for the Veteran's Aid and Attendance Benefit if you meet the income requirements. Come see me or visit your local VA office for more information about this benefit. All our skilled nursing and assisted living campuses also accept Medicaid, ensuring that you don't have to worry about moving out of our community if funding is an issue down the road. We encourage people and families to plan for their long-term care needs in their 50's and 60's by talking with a financial planner or attorney about options that may be available.

If you have a question, please call Brenda in Bluffton at 419-358-1015 or Zoe in Pandora at 419-384-3218. ■



By now you may have heard comments and news about MHCO in reference to our leadership change and how we are doing. It is no secret. MHCO has been materially impacted by external changes in how we are paid, a decreasing need for skilled nursing care, longer life expectancies of residents, and people delaying entry into independent and assisted living. Additionally, we face increasing wage pressures and staffing constraints due to low

unemployment. These external forces are not particular to MHCO. They are buffeting facilities across the country. Small, non-profit long-term care organizations are particularly vulnerable.

Over the past several years the MHCO Board and Leadership have explored ways to reduce costs, increase the census, and maintain fiscal stability. We've made changes within the organization and are continuing to make changes that will better position us to weather the storm. We are beginning to see positive results, yet we aren't where we need to be in order to sustain the organization into the future.

Residents, friends, and employees of MHCO are asking, "So what are you doing? What does this mean?" This is the honest answer – at the time of this writing, Sunday, September 29, we have a focused short-term goal of reaching "break even" in our operations. We are setting measurable goals with specific timeframes and accountabilities so that we can work toward achieving them. We are identifying gaps and creating solutions for closing these. We are considering every option of correction and prioritizing those most essential to both the short and long-term operations of the organization.

I sincerely wish that I could say we've found a magic cure, one solution that will remedy all our woes. However, this would not be true. There is seldom, if ever, a quick and easy fix to such complex problems as health care or adequate payment for care provided to elders who have outlived their resources.

I can say for a fact that MHCO has an amazing community (network) of support. In a variety of ways people are asking, "What can we do to help?" We are accepting help from friends and colleagues of the organization who have knowledge, experience, and resources we need.

Some have come alongside and are providing direct assistance as highlighted in the Donor Honor Roll in these pages. The Board is concentrating on the immediate situation and a plan of sustainability that moves us to become a thriving organization in an uncertain world. More importantly, *the mission and ministry of MHCO have not changed*. These values endure.

On behalf of the Board, thank you for your prayers, sincere goodwill, and patience as we develop more specific plans. We are committed to sharing these with you, as soon as we are able.

Faithfully,

Elizabeth Kelly, Chair

MHCO Board Members

Elizabeth Kelly, Chair
Ed Basinger
Brice Brenneman
Jim Dray
Cliff Harmon
Ross Kauffman
Emily Koogler
Jared Lehman
Myrna McCurdy
Iris Neufeld
Kevin Nickel
Lorrinda Smith
Bob Stahl

MHCO Fund Board Members

Iris Neufeld, Chair Brice Brenneman Stan Clemens Jim Dray Ross Kauffman Nancy Yeager

Director of Resource Development and Church Relations

Chris Moser

Contact Information

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Mennonite Home Health
& Senior Services
Dawn Schulte
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410 West Elm Street
Bluffton, OH 45817

Willow Ridge Jess Murphy 419-358-1015 101 Willow Ridge Drive Bluffton, OH 45817

Maple Crest
Daren Lee
419-358-1015
700 Maple Crest Court
Bluffton, OH 45817

Hilty Home, Pandora Kimberly Pina 419-384-3218 304 Hilty Drive, P.O. Box 359 Pandora, OH 45877

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MHCOliving.org

2018 MHCO DONOR HONOR ROLL - PARTNERS IN SUSTAINING OUR MISSION

Hilty Home • Mennonite Memorial Home • Maple Crest • Willow Ridge • Mennonite Home Health & Senior Services

With your generous support, MHCO was able to surpass our fundraising goal of \$130,000 with total contributions of \$150,000. (Contributions are detailed at the bottom of the Financial Position page.) Gift-in-kind contributions, annual gifts, IRA charitable distributions and gifts of stock all came together to help surpass our goal. Thank you for your support of MHCO programs and services to the elders in each of our communities!

Your generous financial contributions will continue to serve our communities by:

 Providing resources for the unreimbursed cost of care to serve elders who have lost the ability to pay privately and are without access to other sources of support. In 2018 MHCO had 118 elders eligible for benevolent assistance. Last year the unreimbursed cost of care, which is considered a community benefit, totaled \$1.2 million. MHCO, as other Aging Service Organizations, will continue to face challenges as this number will grow as people are living longer and in some cases beyond their resources.

- Growing the Endowment Fund to \$2,000,000
 by 2025 which helps support Benevolent Care.
- Supporting special projects like: Maple Crest Hair Salon, Hilty Child Care program and Landscaping improvements, and undesignated gifts are allocated with approval of the Board of Directors.
- Chris Moser, Director of Resource Development and Church Relations

MHCO Legacy Society

(Recognizes people that have named MHCO in their will or as a beneficiary of a planned gift. To learn more about legacy giving to MHCO visit: mhcoliving.org/ways-to-give)

Anonymous
Phyllis Bixler
Don Snyder Excavating LLC —
Don and Dima Snyder
Art Gratz*
Chris Moser and Carmen Ordoñez
Joanne Niswander
Violet* and Ernest Porzelius
Laura and David Voth
Mark and Kay Weidner

MHCO Brighter Lives Fellowship Fellowship Leaders (\$5,000+)

Anonymous Stan and Joenita Clemens Mary Anne Moser Hazel Rodabaugh Service Group Charles Wood

Fellowship Sustainers (\$2,500-\$4,999)

Doug and Cheryl Blakely Chris Moser and Carmen Ordoñez Pharmacy Solutions Don Snyder Excavating LLC — Don and Dima Snyder Laura and David Voth

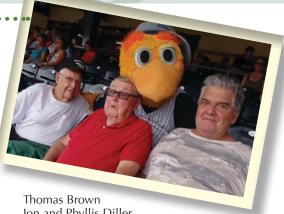
Fellowship Partners (\$1,000 - \$2,499)

Begonia Computer Services Jim and Sandra Benner Mark and Karen Boutwell Brice and Lydia Brenneman "Take me out to the ball game" — Elders Claude Campbell, Kent Mathewson and Doug Smith enjoy a Maple Crest outing at the Toledo Mud Hens with mascot Muddy.

Chiles-Laman Funeral County Electric LLC Ruth Early Ebenezer Mennonite Church Judy Evans Everence First Mennonite Church Grace Mennonite Church Arman and Sue Habegger Jack's Heating, Air Conditioning & Plumbing Inc. Ross and Anna Kauffman Elizabeth Kelly and Ray Person Richard and Sharon Kern George and Anita Lehman M&W Construction Enterprises, LLC Myrna and Robert McCurdy Dick and Jayne McGarrity McKesson Medical-Surgical Pandora Flooring & Supply, LLC Don and Romaine Pannabecker Plante Moran Dick and Elfrieda Ramseyer David and Debbie Shafer St. John Mennonite Church Curtis and Shelly Weaverdyck Chris and Sue Wilson

Fellowship Friends (\$500-\$999)

Danielle Bash Harlan and Pat Basinger Judy Bockstahler



Jon and Phyllis Diller Jim and Diana Dray Ron and Frances Edinger Betty Heldman Marilyn Kern * David and Debra Lamb Jared and Sarah Lehman Lewis Family McDonald's Lincoln Financial Group Doug and Paula Luginbill Ruth Naylor Lee Niswander and Richard Davis Luke and Lisa Sargent Peter and Kim Suter Gerald and Jeanne Wehri Elnore Yost

Fellowship Donors (Up to \$499)

Kathy Adair Greg and Susan Adkins Nancy Allison Amazon Smile Anonymous Barbara Arms

Charlene Arnst

Continued on Next Page

Denny and Laurie Badertscher Mary Barnett David and Karen Bash Douglas E. Basinger Ed and Diane Basinger Emerson and Jeannine Basinger Frederick and Janice Basinger Thomas and Sarah Basinger Cathy and Gary Bayliss Tom and Marilyn Beerman Sara Beery William and Beverly Begg Tom and Linda Benroth Bernita Bishop Steven and Shelley Bishop Clarabeth Bixel Ruth Anna Bixel Seth and Carol Bixel Bluffton Paving, Inc. Bluffton Stone Company Richard and Corrinne Boehr Larry and Patricia Bowersox Mark Boyer Inara Brúbaker * Elinor Burkholder Don Burris Claude Campbell Ricky and Linda Cherry Chicago Community Mennonite Church James and Betsy Chiles Gary and Susie Closson College First Church Of God Community Markets Donna Cook Pauline Cook Dan and Cathy Cooperrider Martha Cordonnier Frances Core Jason and Heather Cox Randall and Becky Cox Marjorie Creighton Lillian Criblez Jack and Susan Cupples Robert and Joyce Cupples

Derek Daily

Lu Derstine

Bob and Sue Davie

Larry and Judy Diller

Marvin and Gloria Diller

Dennis and Marilee Dellifield

Jim Dillman Don and Jane Doty Jane Dunlap Bruce and Patricia Dunzweiler David and Karen Emans Sue Eriksson Owen and Ermaleen Etter Robert and Pamela Everett Bill and Nancy Ferguson Joseph and Linda Ferguson Dave and Mary Fett Jeffrey and Jennifer Fish William Freed Melissa Friesen Alan and Carolyn Frysinger Christopher and Tecoa Garrett-Kern Ralph and Melba Gerber Christine Gillogly Gordon Food Service Larry and Raeleen Greenawalt Rick Hart Betty Hartenfeld leannine Hartman Helen Hawk Larry and Carol Hechler Tom and Ann Heimann Kay Heitmeyer Ron and Marilyn Heldman Paig Hermiller Julie and Gary Herr Ann Hilty JoAnn Hilty Rebecca Hoagstrom Robert and Karlyn Holt Roger and Janet Homier Melvin and Saundra Hopson Jorelou Horstman Don and Joyce Hostetler Hans and Linda Houshower Darrell and Kay Huber Gregory Huber Donna Jones Richard Jordan * Neil Kehler Kathleen Kern Carroll Kerns Rolland and Artha Anne King Judy Kingsley

Mitch and Ann Kingsley

John and Peggy Meents Mark Miller Meredith Miller William and Sue Montgomery Jonathan Morse Dorothy Moser Charles and Alison Mosler Linda Neely James and Jean Neiswander Kevin Nickel Katherine Nielson Ioanne Niswander Rick and Debi Niswander William and Virginia O'Connell Larry Otto Joanne Overmyer Pandora Grain & Supply Company Timothy and Jane Parker John and Janet Pilarowski Arvel Powell Clarabelle Price Michael and Brenda Purdy G. William and Mary Ramseyer Richard and Janita Rawls Kris and Amy Reese Ed and Nancy Reichenbach Jean Reichenbach Sam and Ianette Reineke John and Carolyn Rich Patricia Ricketts Rochester Mennonite Fellowship Shirley Rock Chris and Gail Rodabaugh Fred and Pat Rodabaugh Friedrich and Virginia Saam Samuel W. Diller Co., L.P.A. William and Noretta Schantz Beth Sehlhorst lane Seibert Jim and Carol Shapler Mark and Diane Sharrock Elizabeth Shelly Daryl and Sue Shields Ian Shields Barbara Shinabery Sharon Showman Norma Sloce Cheryl Slotter Jim and Jane Smith

Douglas and Cynthia Klinger

James and Kelly Landrio

Darel and Nancy Lehman Liberty National Bank

Kathlynn and James Lockard

Lugibihl Data Solutions, Inc.

Jeff and Chrissy Lugibihl

Ronald and Laurie Matter

Gary and Donna Lora

Ron and Alice Lora

Shirley Klueter

lanice Lawrence

Norris Ledyard

Barb Lockard

lames Lowden

Donita Luginbill Kim Luginbuhl

William Luginbuhl

Marilyn Maroscher

Paula Massillo

Judith McCurdy

Faye McKibben

Diane Lamb



Alice Hilderbrand, former dean of students from Ohio Northern University (ONU) and resident of Willow Ridge enjoys talking with current ONU students who volunteered for the Ada Community Engagement day. More than 30 ONU students collaborated with projects on August 24.

Tim and Deborah Smith **Dean Sommers** Kay Spallinger Bob and Marci Stahl Leonard and Susan Stark Tom and Carole Stechschulte

Barbara Steiner Mel and Barb Stettler Steve and Paula Sulzener Charlotte Stoodt SumiRiko Ohio, Inc. Robert and Linda Suter Russel Suter

David and Linda Sycks

Jean Szabo

Garry and Nancy Thomas

Theresa Tod Randall Tomlinson Harlan Unrau Elda Unruh

George and Claire Vaubel Leland and Joanne Voth Luke and Cynthia Voth

Lois Warren

Vince and Cathy Warren Miriam Warrington Hearold Weihrauch Joe and Betsi Werling James and Carol West William Westphal Richard Wiechart Norma Wilhelm

David and Nancy Wilson

Women's Outreach Of Emmanuel U.C.C.

Steven and Susan Wood

Eric Worsham

Wayne and Betty Yarnell Ed and Nancy Yeager Lauren Zachrich

Tribute Gifts

(Gifts in Memory of or In Honor of)

Harold Agner* John Allison*

Alvin and Marie Augsburger Ruth and Wilbur Ayers Ann Badertscher* Leland Badertscher* Robert Barnett

Dallas* and Betty* Bash Ambert and Edna Basinger

Dwight Bixel* Edith Bixel* Robert Bowersox Mary and Claude* Boyer Bob and Jean Braden Vivian Brown* Harry Burkholder* Mildred Burkholder*

Larry and Holly* Burkholter

Norm Butcher

Edgar and Mary Jane Cook

Mildred Criblez* Ladonna Derringer Christina Detwiler* Lon and Holly Diehl Gordon Diller* Ida Dunlap Esther Duprey Nancy Dyer*

Marguerite Edwards*

Hilty Home teacher Jessica Hermiller and toddler Henry Selhorst enjoy a time of painting with elder Paul Stahl. Intergenerational opportunities like this are wonderful opportunities for learning together.

Edna Emans* Don Etter* Richard Evans* Norma Frankhauser Alice Frev Loretta Mae Creegor Geiser* John and Ruth Gilbert

Helen Griffith Floyd Hartman* Ken Hartman* Betty Haunstein* Mildred Hawk Nelsy Herbert* Helen Hilty* Dorothy Holt* Barbara Hopson* Lois Jean Andreas

Joan Jones Mary Ann Jordan* Marilyn Kern* Phillip Kingsley* Pauline Klingler* Jane Lamb

Darvin* and Evelyn* Luginbuhl Jeanne and John Manganaro

L.J. Masillo Esther Mathews* Wayne* and Janet Matter Edith McGarrity

William and Esther Mckinney Dorothy Miller*

Jonathan Morse Gregory Moser* Virginia Neiswander* Dean Niswander * Joanne Niswander Phyllis Osborne * lean Penhorwood* Sally Reeder Charles Rodabaugh Hazel Rodabaugh Mary Schechter

Wayne and Treva Shafer Luther* and Geneva* Shelter

Staff at Maple Crest Staff at Frieda House Sharon Stechschulte* Betsy Steiner

Beverly Steiner* Evelyn Steiner* Dolores Stoodt*

Winford* and Marcile* Suter

James Szabo* Ruth Unrau* Laura Voth Helen Watkins Doris Weihrauch*

James* and Isabelle* West

Mary Westphal* Barbara Wood*



the Fall Festival Silent Auction Anonymous Bluffton Family Recreation Center Black Lab Trading Co. Bluffton Bowling Alley **Book ReViews** Boutique 415 Don & Jodi Brauen Rich & Gloria Bucher Brenda Byers Nancy Crawford Curling Iron Arlen Garmatter Granary Gift Barn Rhody Hartman Natural Healing

Mike Horstman Diane Huber Neil Kehler Oliver Lugibihl Chris Moser Northwest Physical Therapy

Joanne Overmyer

Polished Nail & Body Salon

PromoHits Jean Reichenbach Della Salter

Scoreboard Sportsware

Shirley's Popcorn Etc. Shop Kay Spallinger Don Staley

Terry and Linda Strahm SumiRiko Ohio Inc.

Bill Suter

The Dough Hook The Food Store Tommy Tire

Town & Country Flowers True Value Hardware Twisted Whisk Café Oscar Velasquez Vetter Lumber Bill Wheeler Wilson's Ada

* Deceased

Kay Woolley

ARTHUR GRATZ BEQUEST BENEFITS THREE ORGANIZATIONS

Mennonite Home Communities of Ohio (MHCO), St. John Mennonite Church and The Swiss Community Historical Society (SCHS) have received a bequest from the estate of Arthur E. Gratz of Pandora. Mr. Gratz, 84, died on October 22, 2018 at Hilty Memorial Home. He was preceded in death by his wife, Nancy Kline Gratz.

A lifelong Pandora resident, Arthur graduated from Pandora-Gilboa High School in 1952 and was a member of St. John Mennonite Church. He worked as a truck driver for North American Van Lines and enjoyed sharing stories of his travels throughout the United States.

The total amount of the bequest was more than \$192,000. SCHS received \$20,000 and remainder has been split between MHCO and the St. John Mennonite Church. Representatives from the three

organizations shared their gratitude for the generosity and desire of Mr. Gratz, "to take a personal interest in the work and mission of our organizations."

Mennonite Home Communities of Ohio will honor Mr. Gratz's wish by having his estate gift support care for elders and the work of MHCO. Art's gift was recently designated by the MHCO Fund Board to be used to support the Endowment Fund which supports elders who have outlived their resources. Funds were also allocated to support the MHCO General Fund which supports capital improvements and programming. In 2018, MHCO provided more than \$1.2M in uncompensated care to its residents.

We are encouraged by the generosity of Mr. Gratz and others who take initiative in supporting MHCO's mission. Please consult your financial advisor, lawyer or tax advisor and preferred charity with questions on how to make a bequest or planned gift. Thank you again for your support, Chris Moser Director of Resource Development and Church Relations.



The Butterfly nursery at Maple Crest hatched and released 117 monarchs this year. Here one just came out if its chrysalis, while others mature. Joanne Niswander (right) initiated the project back in 2007 on a whim as it peaked her interest when it was suggested to her. Hazel Radabaugh (left) joined the effort in 2018 as the butterflies released grew to 76. Many elders and families enjoy stopping in to see how the butterflies are doing. It really is quite fun to see these creatures go through an amazing transformation!

FINANCIAL POSITION December 31, 2018

The following financial information is a consolidated report representing all campuses, programs and affiliate organizations encompassing Mennonite Home Communities of Ohio. Included are the Mennonite Memorial Home, Mennonite Home Health and Senior Services, Maple Crest, Willow Ridge, Hilty Home, Hilty Child Care and MHCO Fund.

Mennonite Home Communities of Ohio continues to have an adequate financial base. However, our organization is facing industry wide challenges. While villa occupancy trends are very positive, nursing care demands have decreased as people prefer to age in place in their homes. Staffing challenges and the increasing cost of employee healthcare also led to a net loss for the year. The generous contributions received from Brighter Lives Fellowship donors, the many hours of volunteer service and the hard work by the many caring employees of the organization continue to provide vitality and quality care for the many older adults and children we serve. Thank you for your investment in MHCO! ■

— John T Fischbach, CFO

CONSOLIDATED STATEMENT OF ACTIVITIES

For The Year Ended December 31, 2018

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Total Operating Revenue	517,074,761
used in operations	14,327
Net Assets Released From Restriction	
Other Operating Revenue	188,964
Amortization of Entrance Fees	323,905
Investment (Loss) Income	(107,401)
Programs & Services	516,654,966

Operating Expenses

Salaries, Wages, Taxes, Benefits \$11,243,807
Operating Supplies & Expenses2,756,262
Utilities 570,991
Real Estate Taxes
Other

Total Operating Expenses\$16,559,815

Total Operating Income	\$514,946
Depreciation	1,456,336
Interest	407,776

Excess of Expenses over Revenue(\$1,349,166)

Net Assets Released From Restriction
Used In Acquisition of Property
and Equipment73,922
• •

Net Income (Loss)(\$1,275,244)

More than 325 Volunteers contributed over 8,600 hours in 2018!

Thank you!

CONSOLIDATED BALANCE SHEET

December 31, 2018

Assets

Cash and Ca	nsh Equivalents	\$662,524
Investments		2,714,607
Accounts Re	eceivable	1,830,565
Net Property	& Equipment	
Other Assets		1,263,440
Total Assets		\$28,750,877

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penses	\$897,294
ty Deposits	29,284
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bilities	1,171,392
ue	2,562,966
	9,890,561
	2,583,155
	\$17,134,652
	. , ,
ssets	11,551,754
manently	,,,,,
	penses ty Deposits ensation bilities ue vanced Fees

2018 CONTRIBUTIONS BY DESIGNATION (\$150,127 Total)

Benevolent Care	\$45,813
Other Designated Gifts	
MHCO General Fund	\$32,235
Endowment	\$14,783
Maple Crest Hair Salon	\$10,047
Flower Fund	\$6,735
Gifts-in-Kind	\$3,610
Hilty Home Child Care	\$1,996



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#GIWINGTUESDAY

MHCO will be participating in GivingTuesday on December 3rd.

GivingTuesday brings together a global community around ideals
of generosity + collective action. All gifts made on Giving Tuesday
to MHCO will support the MHCO Benevolent Care Fund. Stay tuned...

Words of Encouragement and Thanks-Giving

Dear Mennonite Home Staff,

Thank you for your loving care of Mother the years she was with you. She knew she was loved.

— Family of Helen C. Hilty

Dear Hilty Home,

I enjoy living at Hilty Home's Assisted Living. They have a friendly crew, they have good food, my room is comfortable, and my patio allows me to spend time outdoors. I know quite a few people here, too – at one time there were 5 of us from my church in Cairo! Most importantly to me, all of the musical activities they offer here allow me to continue enjoying my passion of singing.

— Norma Martz, Hilty Assisted Living Resident

Dear Maple Crest Staff,

I'm so very glad Dad is part of the Maple Crest family and I appreciate your encouraging him. I'm happy he is there where he is safe, loved and looked after.

— Holly Diehl, Daughter of Maple Crest Resident Claude Campbell

Dear Frieda House Willow Ridge Staff,

It is impossible to adequately express our most heartfelt thanks to all of you for your daily compassion and exceptional care of our mother. So often we were touched by the small gestures of kindness and smiles of special moments you shared with Mom. We will also be forever grateful to you for providing an environment of warmth and love for our Mother and Father to share. The staff and residents of the Frieda House have truly become an extension of our family. You've laughed with us, cried with us and held our hands during the most difficult of times. The atmosphere of family and home that we have experienced is truly extraordinary!

May God bless you abundantly for all you do and love you share with our Frieda House Family.

— Children of Ann Wiechart