



Celebrations!



On January 21, 2004 at the ABHOW Annual Meeting, several awards recognizing excellence in Governance, Ethics, Presidential Citation, and Corporate Membership were given.

The first ABHOW Corporate Ethics Award, on behalf of the ABHOW Board of Directors Ethics Committee, was presented to Wanda Tucker-Hicks, Chaplain for the Terraces of Phoenix. As Chaplain at the Terraces of Phoenix, Wanda is responsible for providing supportive spiritual services to staff, residents and family members and provides staff support to the Ethics Committee of the Terraces. Wanda has developed guidelines for the Ethics Committee, prepared case reviews for presentation to the committee and as educational tools for all ABHOW chaplains, and supported staff, residents and families who have raised ethical questions regarding care and employment.

Residents and their families have benefited from Wanda's caring, supportive interpersonal style, which has contributed to lessening their stress during chronic and acute physical changes and changes in levels of care. In addition, Wanda has been proactive in sharing case examples with Chaplains at other communities. The structure and function of the Ethics Committee at the Terraces of Phoenix can be replicated at other communities based on the guidelines and policies developed. Congratulations Wanda! (See page 2 for additional awards)



ABHOW Communications February/March 2005

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2004 Governance Award



The ABHOW Governance Award recognizes a corporate member who has contributed exceptional leadership through volunteer services throughout the organization. This year's recipient, Gloria Meads, is a registered nurse. Gloria's family has had at least 20 members as residents of Piedmont Gardens. Gloria has served as Chair of the Oakland Homes Advisory Board and as an ABHOW Corporate Member. She has served on the ABHOW Board of Directors since 1997 and volunteered countless hours in development and review of ABHOW's Health Facility Policy Manual. She was instrumental in the establishment of the Board Ethics Committee and has been Chair since 1998. She has served as the Champion for both Grand Lake Gardens and Piedmont Gardens and Chair of the board for Broadmore Plaza in San Leandro. We thank and honor Gloria.

Honorary Corporate Member

Dr. Ed LaVeque is a retired physician from the Los Gatos area. He was a member of the Presbyterian Church of Los Gatos when ABHOW was asked to work with the church to develop The Terraces of Los Gatos. He serves on the board from the early 1990s before The Terraces had even



opened. He joined the ABHOW Board of Directors in 1995 and chaired the Board from 1999-2001. He was instrumental in streamlining the board, revising the bylaws and establishing the "Future's Task Force". The Honorary Corporate Member Award is reserved for a person of unusual and distinctive service to ABHOW. Dr. Ed LaVeque's distinguished and generous service to ABHOW is greatly appreciated.

Presidential Citation

The Presidential Citation is awarded to an individual whose dedication and work on behalf of ABHOW has consistently demonstrated a high level of commitment to the ABHOW mission. This year's winner is Margaret Weitkamp, retired Senior Vice President of Affordable Housing. Margaret dedicated her professional life in serving less fortunate seniors in developing and managing affordable housing communities. With over thirty-three years of experience, Margaret is a nationally known figure in the world of affordable housing. She joined ABHOW in 1993 and oversaw the development of Casa de la Vista, Fern Lodge and Tahoe Senior Plaza, plus the acquisition of Harbor View Manor. This was on top of her supervision of fifteen established communities within ABHOW. Margaret continues to serve ABHOW as a member of the Oakland Homes Board. Margaret's legacy continues through the outstanding staff she mentored.



Reaching Out to Help Our International Neighbors

Dear Employees and Residents,

As time has passed, the many calls on our time and resources may have dissipated the urgency we first felt when we watched the daily reports on the devastation and human tragedy that resulted from the tsunami. We have all been touched by a sense of community with people so far away and so different in lifestyle from what we have in this country. Many of you responded immediately. Still others have asked how they can participate in meaningful way.

Recognizing there are needs here at home, an event like this calls for extraordinary giving. Donations are still needed. Normally focused on the needs of seniors, The American Baptist Homes Foundation of the West has made a donation on behalf of residents and employees to the American Red Cross disaster relief efforts. While the special tax deduction extension period for last year has ended, the needs have not.

If you are still wondering how or what would be the best way to participate, the organizations leading the relief effort say they need cash more than anything. If you would like to have information on those charities recommended by former Presidents Bush and Clinton, you can find them listed on the following USA Freedom Corps website:

<http://www.usafreedomcorps.gov/>

You may donate to them by mail, phone or through their websites.

We know that nothing can take away the grief of those affected by such a tragedy. By joining together, we can help lessen the burden of recovery, and once again demonstrate to the world that we are a generous and compassionate people.

Sincerely,

David B. Ferguson
President and CEO

2004 Tax Letters

Information that may affect resident 2004 taxes has been prepared by Deloitte tax consultants and is now available. Letters have been mailed to the Executive Directors of each community and are now available at the community sites. Please contact your Executive Director's office for a copy of your community's letter.



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ABHOW

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Pleasanton, CA 94588**

1-925-924-7150 1-925-924-7232 (fax)

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"American Baptist Homes of the West, as an expression of Christian mission, seeks to enhance the independence, well-being and security of older people through the provision of housing, health care and supportive services."

NEWS YOU CAN USE

CAHSA'S RESIDENT NEWSLETTER

CAHSA Represents the Continuum of Long-Term Care, Services and Housing for Seniors in California

Residents Tell Their Story at CAHSA Conference

California's seniors are concerned about the state's budget woes, the preservation of affordable senior housing, and making it easier for seniors to get the services they need through long-term care integration. That's the message residents delivered to legislators during visits at the State Capitol during CAHSA's 2005 Public Policy Conference February 8-9 in Sacramento.



Residents and attendees relax at Tuesday's Welcome Reception after Legislative Visits at the State Capitol.

More than 200 CAHSA members and residents attended this year's Conference to go on legislative visits, attend education sessions and network.

At a special resident education session on Wednesday, attendees heard information on social accountability and tax-exempt status from attorney Paul Gordon of Hanson, Bridgett, Marcus, Vlahos & Rudy, LLP, and CAHSA President and CEO Anne Burns Johnson.

CAHSA has posted conference highlights on our website at www.aging.org. Look for the blue Public Policy Conference logo under "Breaking News."

Seniors Can Test Driving Ability at Home

AAA has released a computer program on CD-ROM that helps senior drivers determine if their physical and mental skills are still sharp enough for them to drive safely. *Roadwise Review* lets drivers assess skills conveniently, confidentially and from the comfort of home.

California AAA is divided into two sections and each has its own fee structure for this CD ranging from free to \$15. Northern California seniors can go online at www.csaa.com; Southern California seniors can go online at www.aaa-calif.com. Or call the AAA office in your area.



News You Can Use
March 2005

This month...

- Residents Tell Their Story at CAHSA Conference
- Seniors Can Test Driving Ability at Home
- Keep Alzheimer's at Bay With an Apple a Day
- Legislation Review Begins

California Association of Homes and Services for the Aging (CAHSA)

ABHOW Communications

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Keep Alzheimer's at Bay With an Apple a Day

According to research published in the December 1 issue of the *Journal of Agricultural and Food Chemistry*, an apple a day may actually help keep Alzheimer's disease away, thanks to strong antioxidants that fight cell damage.

Antioxidants are compounds that counteract the damage done by chemicals known as free radicals – generated by sunlight, chemical reactions and the stress of day-to-day living.

The researchers at Cornell University in New York say their study adds strength to the theory that the risk of developing Alzheimer's and similar brain diseases might be reduced by eating plenty of fresh fruits and vegetables. In general, red apples tend to have more of the antioxidant than green or yellow ones, with the highest concentration found in the skin of the apple.

For more information, go to <http://www.medicalnewstoday.com/medicalnews.php?newsid=16465>.

Legislation Review Begins

February 22 was the deadline for legislators to introduce bills this session. CAHSA staff will now begin reviewing the hundreds of health-related bills to identify those with potential impact to members. At the end of March, CAHSA's public policy committees will review those bills highlighted by staff and then identify priority legislation.

Watch for updates in *NewsFront* and *Xtra*, as well as Legislative Alerts if member action is needed on a specific bill. For more information, contact Jack Christy at the CAHSA office, 932-1266.

Special Resident Rate for Annual Meeting



May 3-4, 2005
Fairmont Hotel
San Jose

Special Resident Rate –
\$150 Registration for both days
Scholarships are available!

Register by April 11, 2005

Go to www.aging.org for details
or call CAHSA at 916-392-5111



Residents Yvonne Belcher (left) and Sharon Wright of Hillcrest attend CAHSA's 2004 Annual Meeting.



News You Can Use
March 2005

California Association of Homes and Services for the Aging
1315 I Street, Ste. 100 • Sacramento, CA 95814
FAX 916-428-4250 • www.aging.org

Contact CAHSA at 916-392-5111
or visit CAHSA's website at www.aging.org

Trust and Communications Survey

by Kay Kallander, Sr. VP of Strategic Planning

Communications means listening and you spoke! Thank you to 4,076 of ABHOW residents, employees and board members for responding to the recent Trust and Communications Survey. More than half of the respondents (54.5%) took the time to write comments to support their responses. Each CCRC Executive Director and Affordable Housing Administrator has the results for the individual community. He/she will be sharing this important information with you in your community.

The survey tool ranged from 1- 4 with 1 (totally agree) 2 (agree) 3(Disagree) 4(Totally disagree). Therefore, when reading the results remember that the **LOWER THE SCORE THE BETTER**. Of the twenty-seven communities surveyed:

- 1) ABHOW Overall - 1.8
- 2) Continuing Care Retirement Communities - 1.9
- 3) Affordable Housing Communities - 1.7
- 4) Home Office - 1.8

The results indicate the ratings of each area to be within "Agree to Totally Agree". The CCRCs range from 1.6 to 2.5, Affordable Housing

from 1.3 to 2.5, and Home Office from 1.7 to 2.6. Charts are attached to show the responses from each community.

The value of a survey is for each community, as well as the Home Office, to find areas of excellence to celebrate and share within the organization. It is also essential to identify areas of concern and to develop strategies for improvement at each community and throughout the entire organization. This tool provides the information to do so.

The Trust and Communications Survey compares 2002 to 2004 scores.

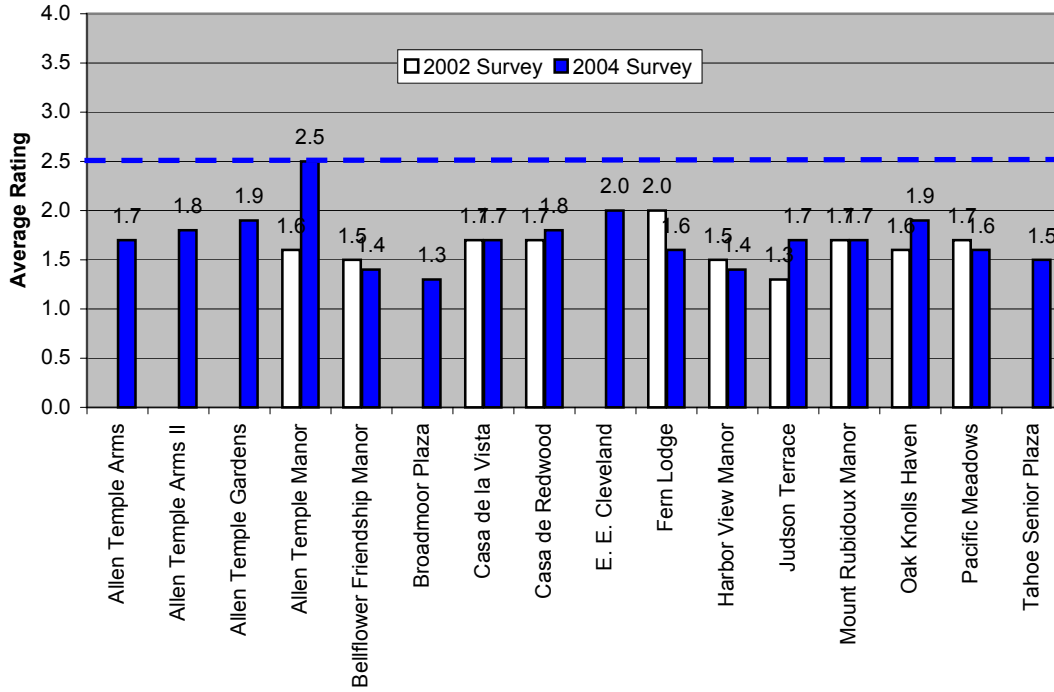
	<u>2002</u>	<u>2004</u>
1) CCRC	1.9	1.9
	(Remained the same)	
2) Affordable Housing	1.6	1.7
	(Slight decline)	
3) Home Office	1.9	1.8
	(Slight improvement)	

Thank you for your commitment and time as we move forward with your valuable comments. We appreciate that the year-end 2004 involved several surveys.

Thank you very much on behalf of the community Executive Directors, Administrators and Home Office Staff.

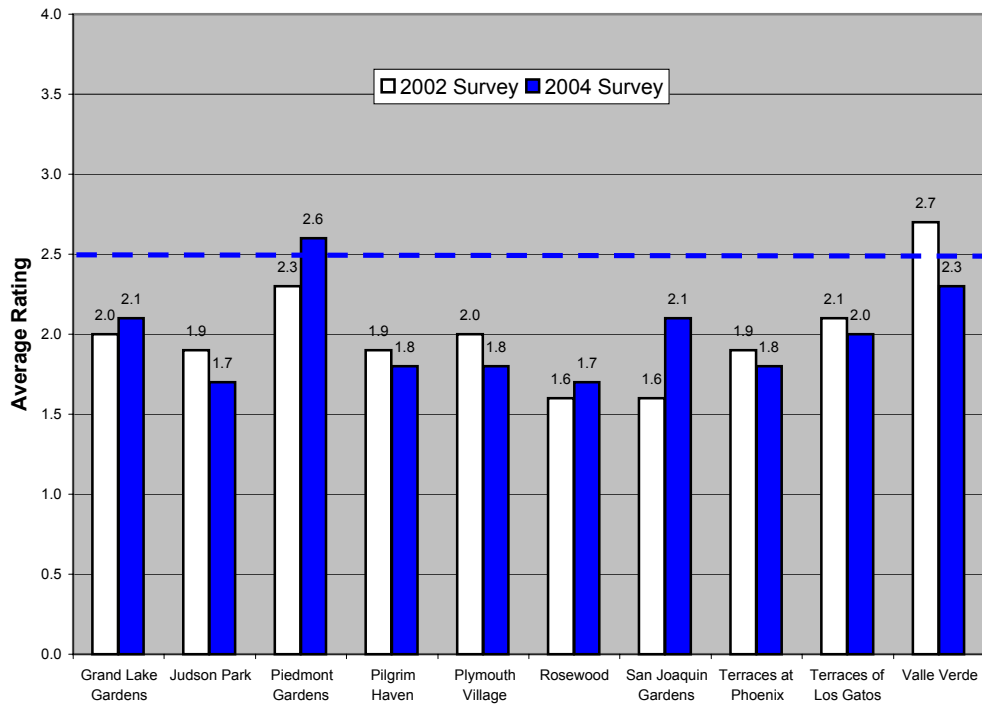
(see charts on page 7)

**Affordable Housing Retirement Community
Comparison of 2004 to 2002 Overall Ratings by Community**



Communities With Only One Rating Did Not Participate in the 2002 Survey

**Continuing Care Retirement Communities
Comparison of 2004 to 2002 Overall Ratings by Community**



Communities With Only One Rating Did Not Participate in the 2002 Trust Survey

The lower the rating, the better the score.
1=Totally Agree, 2=Agree, 3=Disagree, 4=Totally Disagree

CCRC Initiatives

submitted by Steve Wuitschick,
Senior VP/Chief Operations Manager

The ABHOW Operations Department and CCRC Executive Directors have participated in the development of 10 Initiatives for our CCRCs. These initiatives were shared with local Board Chairpersons and Presidents of Resident Councils at the recent ABHOW Annual Meeting. Each Executive Director now will be further sharing these Initiatives with residents and staff and will be closely involved in their implementation:

1. Resident Relations

Our goal is to maintain a consistent and supportive presence in each CCRC by Operations staff presence at Resident Council and Advisory Board Meetings. Our commitment is to respond to all resident communication and meet with residents as requested.

2. Sodexo Dining Services Contract

The dining experience is a primary component of resident satisfaction for our residents. A contract with Sodexo has been signed which will result in the implementation of dining programs which reflect industry trends and enhance the dining services experience.

3. Increase Census in all Levels of Care

Maximizing occupancy at every level of care is essential to achieving a culture of profitability for this corporation and maintaining resident satisfaction. Meeting and exceeding census goals will enable ABHOW to build cash and move forward with CCRC redevelopment.

4. Reduction of Bad Debt

Our goal is to target collection of all receivables within 90 days, with a major emphasis on those more than 150 days old.



5. Community Foundation Committees

At present, giving to the Foundation on a community-by-community basis has declined. Strategies will be developed at the community level to integrate special project and endow-

ment giving. The Executive Director will be the “face” of the Foundation for residents.

6. Prioritization of CapEx Funds

In 2005, \$8.75M is budgeted for CapEx. This is not adequate to meet the needs of ABHOW CCRCs. Our goal is to build cash for 2-3 years in order to obtain additional capital.

7. Clinical Information System

Our goal for FY 2005 is to select a vendor and roll out an integrated Clinical Information System to four communities.

8. Reduction of Registry Use and Overtime

The long-term goal of this initiative is to reposition ABHOW CCRCs to virtually eliminate the use of registry and overtime across the health care continuum. The short-term goal is to reduce registry use and substantially reduce overtime hours worked in health centers.



9. Fitness and Wellness

A 2005 strategy is to develop comprehensive, holistic programs to meet the Wellness and Fitness needs of residents consistent with the ABHOW Health and Wellness philosophy.

10. Evaluate Duplication of Home Office and Community Functions and Standardize Organizational Charts

At present, duplicate efforts in Home Office departments and communities have been identified. This initiative will focus on the development of standardized organizational charts, which will maximize operational efficiencies.

Thank you for embracing these Initiatives. We should each offer full support to each Executive Director as the initiatives are developed and implemented at our communities. I look forward to the opportunity to respond to any questions and comments, which you may have.

BEWARE OF TRUST MILLS

By David Grant, ABHOW Legal Counsel

In February 2003, California Attorney General, Bill Lockyer, warned California consumers to be on the lookout for "living trust mill" con artists who fraudulently sell trusts and annuities to senior citizens. Sales agents for these operations often misrepresent the disadvantages of seniors' current investments and the advantages of the investments the agents are selling. They may even make seniors believe their bank accounts are less safe than the annuities or other investments they want seniors to buy. To give themselves a cloak of legitimacy, these sales agents pretend to be experts in living trusts. They often work in assisted living centers, churches and other places where seniors gather, hooking elderly victims through free seminars and other sales presentations. More recently, a December 19, 2004 issue of the Contra Costa Times noted that unscrupulous trust mills use offers of cheap trusts to "drum up sales of annuities that pay rich commissions to the sellers of those trusts" while at the same time putting senior investors in a financial bind. In their solicitations, sales agents often pose as expert financial or estate planners. They pass themselves off as a "trust advisor," "senior estate planner" or "paralegal," and schedule an initial appointment with seniors in their homes. Usually, the sales agents then schedule a second visit to deliver a completed trust and have documents signed and notarized, and title of assets transferred to the trust. Typically, the agents go over the assets to be placed in the trust. They use that review of seniors' investments to scare them into believing their investments are unsafe, and that by "moving" their money, they can earn higher interest with no risk. The agents may have seniors sign documents that transfer the senior's CD, mutual fund accounts, or other investments to an annuity, or a so-called "promissory note" or other investment.

Before entering into a living trust, please remember that:

- Living trust mills' sales agents are not attorneys and are not experts in estate planning.
- Documents in the trust packages may not comply with state law.
- Sales agents may not follow procedures set by law for executing or witnessing wills and other documents. These violations may make the documents subject to challenge.
- Watch out for companies that sell trusts and also try to sell annuities or other investments.
- Sales agents may fail to disclose possible adverse tax consequences or early withdrawal penalties that may be incurred when transferring stocks, bonds, certificates of deposit or other investments to annuities.
- An annuity is not 100% safe, and only a portion is guaranteed by the state. Insurance companies can and do fail, and their assets may not be enough to pay the full value of their customers' investments.
- So-called "promissory notes" are not insured by the FDIC or any other government agency and may be very risky. They may not be registered as securities with the state.
- Before buying an annuity or any other investment, or before withdrawing money from an existing investment, the California Attorney General recommends seniors get copies of the sales offer and documents and review them with people they know and trust, such as their financial or tax advisor, their attorney and trusted family members before they sign anything.

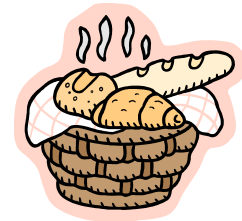
New Dining Director

I am pleased to announce that American Baptist Homes of the West has successfully negotiated a dining services contract with Sodexo. This contract will result in the enhancement of dining programs and the quality of meals at each ABHOW Continuing Care Retirement Community with no additional expense to residents.

The contract negotiation process involved ABHOW CCRC Executive Directors, Home Office Staff and careful consideration of resident feedback. Key areas of savings which offset the management fee charged by Sodexo include volume discounts on food and supplies, commissions which will be paid to our community based on purchasing from specific vendors and interest free capital. The contract includes a support structure for ABHOW of a District Manager, Mark McKenzie. Mark will be based at the ABHOW Home Office and will be available to personally support dining services at our communities. Mark began his work with us on February 21st where he is supporting the Terraces of Phoenix.

The Executive Directors and I firmly believe that there are opportunities to improve the dining experience at each of our CCRCs through Sodexo value-added commitments for our community such as:

- Access to Sodexo program innovations
- Training events for dining and other department staff
- Marketing support
- Strategic oversight through a joint Advisory Board
- Access to non-food goods and services buying power
- Culinary Institute of America Scholarships
- Capital planning support
- Career opportunities for Dining services staff
- Support to ABHOW Affordable Housing communities



We have determined that our Dining Services Program will be strengthened by consistent monitoring of production and procurement of food and related supplies. Such monitoring will improve the quality of food and service while keeping costs at or below current levels. We are confident that this partnership will result in high resident satisfaction and position our CCRCs to meet the expectations of future residents. Our current plan is to transition ABHOW communities to this contract over the next seven months in the following order:



- February, 2005: Terraces of Phoenix
- March, 2005: Grand Lake Gardens
- April, 2005: San Joaquin Gardens and Valle Verde
- May, 2005: Plymouth Village
- June, 2005: Judson Park and Rosewood
- July, 2005: Piedmont Gardens
- August, 2005: Pilgrim Haven and Terraces of Los Gatos

Please welcome Mark as he begins his work with us. His extension at the Home Office is 7134 and he can be reached by e-mail at Mark.Mckenzie@sodexoUSA.com.

With regards,
Steve Wuitschick - Senior Vice President/Chief Operating Manager

Let the Celebration Begin!

Congratulations on another fine year for Circle of Excellence candidates. As in past years, it was extremely difficult screening the incredible accomplishments and contributions of each candidate to come up with the year's finalists. The ten finalists were selected for going beyond what is expected; for taking initiative to make something better—a product, a service, a team, the bottom line; and/or for demonstrating exceptional interest in and care for our residents. These award winners represent the best of ABHOW, and we celebrate this recognition!

Finalists

Al DeLeo, Director of Dining Services at San Joaquin Gardens
Cathy Martin, Receptionist at Piedmont Gardens
Felicitas Walker, Ward Clerk at Rosewood
Gabriela Bargeron, Social Service Coordinator at Mt. Rubidoux Manor
Jean Meiner, Health Center RN Charge Nurse at Terraces at Phoenix
Lynda Kelaita, Activity Coordinator at The Terraces of Los Gatos
Maria Gama, Housekeeper at Valle Verde
Michael Wallendahl, IT-System Administrator at Judson Park
Patricia Brown, Housekeeper at Plymouth Village
Rev. Norton Scrimshire, Chaplain at La Vida Llena



Honorable Mentions

Adeodato Gonzalez, Cook at The Terraces of Los Gatos
Betty Woodall, Resident & Receptionist at Grand Lake Gardens
Brett Ortega, Network Manager at ABHOW Home Office
Calvin May, Transportation Driver at Grand Lake Gardens
Charles Colbert, Maintenance Staff at Plymouth Village
Connie Ross-Benitez, Director of Resident Lifestyles at Terraces at Phoenix
Dan Fairbrother, Dining Service Production Manager at Terraces at Phoenix
Dinah Nicolas, Dining Service – Administrative Assistant at Pilgrim Haven
Drew LeBlanc, Senior Database Administrator at ABHOW Home Office
Edward Quezada, IV, Maintenance Supervisor at Mt. Rubidoux Manor
Jan Nunes, Regional Property Supervisor, Project Administrator at ABHOW Home Office
Janice Mann, Housekeeper at Rosewood
Jennifer Hanson, Licensed Practical Nurse – Weekend & Relief Charge Nurse at Judson Park
Jonathan Vanleuvan, IT at Piedmont Gardens
Josie Olmstead, Dining Services Supervisor at La Vida Llena
Lanemey Mamarimbing, Licensed Practical Nurse – Charge Nurse at Judson Park
Larry Rodriguez, Driver at Valle Verde
Linda Smith, Restorative Nurses Assistant at Plymouth Village
Maggie Bellinger, Waitress at Piedmont Gardens
Marcos Pedrote, Maintenance Mechanic at Valle Verde
Marlyn Magno, Billing Clerk at San Joaquin Gardens
Mia Rodriguez, Administrative Assistant at Rosewood
Peter Adeniran, Certified Nursing Assistant at Pilgrim Haven
Ruth Reyes, Transportation – Resident Services at Pilgrim Haven
Sue Ahn, Receptionist at The Terraces of Los Gatos
Susan Thompson, Billing Clerk at San Joaquin Gardens
Tony Zack, Maintenance Technician at La Vida Llena

TAHOE SENIOR PLAZA: South Lake Tahoe, California

May 1, 1998, the ABHOW Affordable Housing team, headed by Vice President Margaret Weitkamp, broke ground in a lovely 3-acre meadow on 3rd Street, So. Lake Tahoe for the construction of the first affordable senior housing community in the Tahoe Basin. The project was a dream come true for the City and Tahoe Area Coordinating Council for the Disabled, the co-sponsor. After a long and difficult process, ABHOW was asked by the City to head the project. Under the direction of Ms. Weitkamp, the land was optioned and financing was secured. A very dedicated and distinguished architect, Bucky Fong, was hired. Mr. Fong has worked in the Tahoe Basin for many years, and had a respect for the community. Tahoe Senior Plaza was truly a labor of love for him.

Mr. Fong designed the building using the Ahwahnee Lodge in Yosemite as a model. In the development stage, the local residents had some concerns about an “affordable housing community” being their neighbor. They were assured TSP would be a good neighbor, and once the project began to take shape they became the biggest supporters.

Broward Brothers Construction was contracted as the general contractor and Tahoe Senior Plaza was completed in 9 months, on schedule and ahead of budget. TSP opened its doors in March 1999. The U.S. Department of HUD was so impressed with the seamless process that they awarded TSP a Best Practices Award in 1999. The Tahoe Regional Plan-

ning Agency also recognized TSP by awarding it the “Best of the Basin” award in October of 1999.

The grand opening took place on April 16, 1999. Special guests included Tom Davis, Mayor of the City of So. Lake Tahoe, Patrick Conway from the Housing & Economic Development Agency of the City of So. Lake Tahoe, Bill Bolton from U.S. Department of Housing & Urban Development, David Kelly, Chairman of the Board of TSP, Ed LaVeque, Chairman of the Board ABHOW, David Ferguson, President & CEO of ABHOW and Ms. Weitkamp. Several new residents spoke about the impact finding affordable housing had on their lives. It was a very moving declaration.



At its opening, Tahoe Senior Plaza had an unbelievable 10-year waiting list for occupancy. It has since evolved to about 5 years, which demonstrates the need for additional affordable senior housing in the Tahoe Basin. It is the dream of the Affordable Housing team to build a Tahoe Senior Plaza II to help address this need.