

# HERALD *of* HOPE

CHRISTIAN CARE CENTERS

## ANNUAL REPORT “COMMITTED TO OUR MISSION”



*Christian Care Centers, Inc., a ministry of churches of Christ, is committed to providing housing and health care services for senior adults and others with special needs in a loving and compassionate environment which encourages relationships, independence, and dignity through spiritual, physical, social and recreational programs.*

# COMMITTED TO THE MINISTRY



Today's Senior Health Care industry is inundated by federal and state regulations, insurance issues, lawsuits, shortages of trained employees and funds, huge liabilities, and much, much more. A television host recently asked, "Why does anyone serve in that environment as either an employer or board member?" I answered, "We serve at Christian Care Centers because it is a ministry that is close to the Heart of God." We must never forget His special interest in the weak, wounded, and widowed!

Several years ago, I had the opportunity to visit with some of those who founded Hilltop Haven in 1947, the oldest community in the CCC family. When asked why they started this endeavor, they said, "We did this because our elderly preachers and missionaries had no place to live, so we provided them a living place. Whatever they needed, we supplied." That group, comprised mostly of rural farmers, demonstrated their commitment to this ministry. This spirit must live on!

Our financial audit for 2005 was recently completed, and our auditors reported that CCC contributed services to our residents in the amount of \$3,826,887 last year. Furthermore, our residents still enjoy an "environment that is loving and compassionate, which encourages relationships, independence, and dignity." Christian Care Centers has survived tremendous pressures and is still a ministry to which we are committed! The Founders' Spirit lives on!

A handwritten signature in black ink, appearing to read "Billy Ray Cox". The signature is fluid and cursive, with a long, sweeping underline.

Dr. Billy Ray Cox  
Chairman of the Board

# COMMITTED TO THE MISSION

*"Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world." James 1:27*

Almost 60 years ago, our founders heard a calling to find a solution to the challenge of providing much-needed housing and services to retired ministers of the churches of Christ. The need was great and prayers were lifted. The result was the establishment of Gunter Home for the Aged. Unashamed solicitation for funding, and selfless dedication to labor produced the first cottages that provided shelter and safety to those in need. The mission, simple in intent and Biblical in its message, provided the organization with energy and purpose. The result? A current, multi-faceted ministry that constantly seeks ways to fulfill that original Mission.

Throughout the years, leaders have refined and expanded our ministry in ways that go far beyond shelter and safety to more intrinsic service, promoting self-worth in areas of relationship building, independence, and dignity. Programs that help residents achieve holistic completion through ministries that target the mind, body, and soul have been developed.

In this edition of the Herald of Hope, you will see that Christian Care Centers is dedicated to carrying on the good works established by those who served before us while being encouraged by new development opportunities that will provide additional, or new service options, for our current and future residents. Our search for ways to fulfill the Mission is on-going, and we invite you to be part of this great ministry. We pray that you can participate in building our future through your volunteer efforts, your trust in us to provide care and services to a loved one, your continued prayers, and always through your generous gifts.

God's blessings,



Phil Elmore  
President and CEO



Providing services to senior adults is the very core of our Mission. The challenge is to provide both the housing and healthcare that seniors need and desire in this constantly changing world. The Mission began almost 60 years ago, caring for ministers and their wives when they could no longer care for themselves. Over the decades, the spectrum of services has expanded, as the number and needs of seniors increase.

Today, Christian Care Centers provides retirement apartments, assisted living apartments, nursing home care (both long-term and short-term rehabilitation), and specialized Alzheimer's care in nursing and assisted living. Thirteen years ago, we expanded our services beyond our walls and campuses with the addition of Home Health Care. This year, 2006, will mark expansion into two more service areas. Both areas are a natural outgrowth or fulfillment of our Mission. These two areas of service, 180 degrees from each other on the continuum of care, are individual executive homes, in a gated retirement neighborhood, and Hospice care.

Bridgeview Estates, a neighborhood of individual executive homes, will be constructed contiguous to the CCC campus in Mesquite. In a picturesque setting of approximately 20 acres of rolling land with beautiful trees, Bridgeview Estates will have individual homes and a clubhouse. Its focal point will be a beautiful bridge - hence the name Bridgeview. The homes will be spacious, beautifully appointed 2- and 3-bedroom plans, each with 2-car garages, and landscaped yards. Residents of Bridgeview Estates



*Future Bridgeview  
Estates Executive Home*

## COMMITTED TO PROVIDING HOUSING AND HEALTHCARE SERVICES



will enjoy a full complement of amenities and services, enabling the full enjoyment of a retirement lifestyle. Residents of Bridgeview Estates will also have priority access and a Health Care Benefit for future needs. Bridgeview Estates is currently in the Priority Phase for new homes. For information, please contact Becky Sulc, Marketing Director, at 972-698-2606.

Christian Care Home Health is expanding its services by adding Hospice Care. Christian Care Hospice offers services to patients with a limited life expectancy. The Hospice team will include a physician, registered nurses, social workers, chaplains, volunteers, home health aides, therapists, and dietitians. These professionals will help maintain comfort and dignity, while managing the end-of-life needs of the patients, as well as bereavement counseling. The leadership includes Leo Sanders, Administrator, Doris Reynolds, R.N., Director of Clinical Services, Sandra Sams, R. N., Director of Hospice, Vickie Straughn, Director of Social Services, and Gary Roberts, M.D. Medical Director. One hundred percent financial coverage for hospice care is available through the Hospice Medicare & Medicaid benefit. Currently in the licensure process, it is anticipated that Christian Care Hospice will be able to accept patients in mid-summer. For information on Hospice Care, please call 972-613-7945.

Lynn Chennault  
Senior Vice President  
Marketing, Communications, and Home Health





## COMMITTED TO SPIRITUAL PROGRAMS

The spiritual side of life is emphasized daily, not only in our Mission Statement, but on all three campuses and in every level of living. Churches on each campus provide weekly worship services for residents. Volunteers and staff oftentimes assist residents in preparing for the worship services, dressing them and even traveling to these services with them. Daily devotionals, weekly Bible studies, and “on-campus” ministers/chaplains are also available for counseling or just visiting – further evidence of our spiritual commitment.

A very touching example of this spiritual focus and commitment was the recent baptism of Lakewood Village resident, Jeanette Tims. While recovering at the Lakewood Village Health Care Center (LWV HCC), Mrs. Tims began attending a weekly “resident-led” Bible study directed by M. L. Sexton, a retired preacher and LWV HCC resident. As a result of these studies with Mr. Sexton, Mrs. Tims was led to Christ. Mr. Sexton took her confession, and Mrs. Tims was baptized at Bridgewood Church of Christ by LWV minister, Curtis Ramey.





## COMMITTED TO PHYSICAL, SOCIAL & RECREATIONAL PROGRAMS

CHRISTIAN CARE CENTERS, INC. is committed to our Mission, which includes physical, social, and recreational programs for the seniors we serve.

Our talented and dedicated life-enrichment coordinators provide for ongoing programs designed to promote or enhance physical, cognitive, and emotional health. The programs also afford residents opportunities for socializing with their friends, families, and visitors.

During the lifetimes of older Americans, there have been revolutionary changes in how we live, work, and what we eat. Even more importantly, there has been a revolution in what we know about living long and living well. The good news is that much of the illness and chronic disease experienced by senior adults can be prevented, or significantly improved, through regular physical activity.

Wellness programming, which emphasizes the balance of mind, body, and spirit improves function and promotes successful living among older adults, and is a major focus in Christian Care Centers' three



### *Future Wellness Center on Mesquite Campus*



communities. As wellness programs and centers become more prevalent across the country, Christian Care Centers, Inc. looks forward to being on the leading edge of this trend.

Plans are currently underway to construct a wellness center on the Mesquite campus. Construction will begin the latter part of 2006. The current floor plan allows for a pool, a group exercise facility, and a weight/cardio facility. A space for massage therapy, facials, and manicures/pedicures is also a part of the center. The center will be staffed by a qualified director specially trained in assessment and individualized program development. On-site educational classes will also be a part of the program.

Although we are building this center in Mesquite, core elements of the wellness program are being replicated throughout the organization.

Through the leadership of Teresa Scott, Director of Independent Living, Christian Care Centers became the first continuing-care retirement community to host Weight Watcher's meetings on site. This affords seniors assistance with nutritional education and counseling.

Another very successful program is the body balance program designed and taught by Martha Fiddes, Assistant Vice President of Therapy Services - a physical therapist and geriatric certified specialist. The exercises incorporate principles of yoga and pilates, as well as a form of Tai Chi - all mind and body awareness forms of exercise. This has become a favorite activity of the Independent Living residents at Lakewood Village in Ft. Worth, and Bentley Assisted Living residents in Mesquite.

Wellness can seem to be an ill-defined concept. In December 2001, the President's Council on Physical Fitness offered the following definition to help: "Wellness is a multidimensional state of being describing the existence of positive health in an individual, as exemplified by quality of life and sense of well-being." The most common wellness models define 6 dimensions of wellness: emotional, physical, spiritual, intellectual, vocational, and social.

At Christian Care Centers, we believe it is never too late to start addressing whole-person wellness. Our programs are designed to afford seniors those opportunities so that they can enjoy their later years—years that can and should be a time of productivity and enjoyment.

Linda Morrison  
Senior Vice President  
Operations



# COMMITTED TO ENSURING THE MISSION—FINANCIALLY SPEAKING

The year 2005 was an excellent year from both a service and financial perspective. In the service areas of Health Care Centers, Independent Living, Assisted Living, and Home Health, occupancies and the number of residents served increased over the previous year. Our mission starts with the most important aspect of what we do – caring for residents. Our resident occupancies averaged 94 percent, while our Home Health increased service delivery to individual homes.

The future strength of Christian Care was addressed through the retiring, or early extinguishment, of old debt and completing a new bond issue in late 2005. This new issue enabled Christian Care Centers to borrow additional capital (28 percent increase in debt) at a significantly lower rate of interest, while establishing a level debt service, that is parallel with existing debt, over the period of the new 2005 bond issue. With the new issue, seed money was made available to purchase land contiguous to the Mesquite campus (completed purchase in early 2006), and to begin building an additional independent living home-styled project. By late 2006, the earth should begin to move as the project's infrastructure starts taking shape. Also, the additional funds from the new issue will enable Christian Care Centers to continue improvements to all campuses in all areas of service. To accomplish long-term goals mentioned above, the bond issue had an affect on the short-term operation results of Christian Care Centers.

For the year ending December 2005, excess of revenues over expenses, before early extinguishment of debt, was \$1,667,000. However, after a \$2,243,000 one-time charge to write-off debt, which was previously recorded but unamortized, the excess of expenses over revenues was a loss of \$576,000. Overall, operating

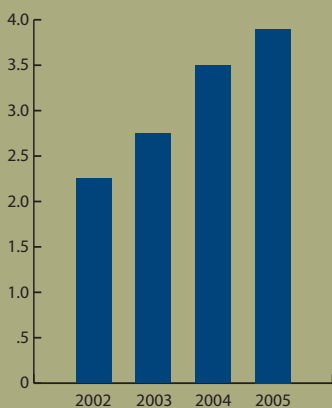
revenues increased 8.5 percent (including Foundation), while operating expenses increased 2.5 percent. There was an emphasis in improving the care of our residents through service, as well as living accommodations. Last year, I wrote an article about Charitable Care on contribution through various means, to many residents, to help meet their (residents) special financial needs. Those contributed services were \$3,600,000 for 2004. However, for 2005, it increased to \$3,800,000. Additionally, over \$2,000,000 was used during 2005 in the purchase of building and equipment areas, as we emphasized improvements in service delivery and physical plant operations for the living accommodations of all of our residents. Significant improvements were undertaken at each service area of our campus locations. An example would be the Hartin Apartments on the Mesquite campus, where a renovation of individual apartments and the

## Christian Care Centers, Inc.

Condensed Combined Statement of Activities and Net Assets  
Year Ended December 31, 2005

	(dollars in thousands)
Operations Revenues	
Nursing (Including Home Health)	\$20,704
Independent & Assisted Living	11,684
Contributions (Including Pledges)	1,545
Investment and Other Income	1,410
Total Operating Revenue	<u>\$35,343</u>
Operating Expenses	
Direct	\$16,912
Property & Plant	3,720
Administrative & General	7,940
Interest & Other	2,362
Depreciation & Amortization	2,742
Total Expense	<u>\$33,676</u>
Excess of revenues (expenses) before early extinguishment of debt	\$1,667
EARLY EXTINGUISHMENT OF DEBT	<u>(\$2,243)</u>
Excess of (Expenses) Revenues	(\$576)
NET ASSETS, BEGINNING OF PERIOD	<u>\$12,871</u>
NET ASSETS, END OF PERIOD	<u>\$12,295</u>

### Contributed Services (in millions)



Swindoll Activity center has begun. At the Gunter campus, Hilltop Haven has been updated through the remodeling and subsequent re-opening of the new Hillside Nursing and Rehabilitation area (opened late January 2006). Also, at the Fort Worth campus, Lakewood Village has started remodeling and refurbishing apartments, as well as the complete update of the service area at the lake area to better accommodate activities. The lake area will now be available to accommodate all residents whether they reside in Nursing, Assisted Living or Independent Living. Many more such projects are planned into 2006, 2007 and 2008 for all campuses.

Bob Zarbaugh  
Senior Vice President and Chief Financial Officer

## COMMITTED — WHERE THERE IS A “WILL,” THERE IS A WAY!

Recently, I was visiting with a very special friend. She and her late husband have been volunteers at Christian Care Centers for over twenty-five years. During our visit, I shared some of the goals and hopes for the Christian Care Centers Foundation: the need to spread the word about the enormous amount of charitable care provided by Christian Care Centers -over \$3,800,000 in 2005, and the need to make significant growth in the Endowment. When she indicated that she was very interested in helping, I asked her a most critical question, “Do you have a Will?” Her answer, “No,” is not uncommon.

Unfortunately, too many well-meaning and charitable servants have not taken the first and most critical deferred-giving step toward ensuring that their wishes are honored. Without a legal “Will,” it is impossible to carry out a person’s intended wishes. Many well-intended donors do not have a formal “Will” prepared and signed. The process is not complicated, and the cost is minimal. The reward of knowing you have made a legal decision that will positively influence people’s lives is available to all. Thank goodness, my friend realized the importance of making her wishes legal, and proceeded to have a Will drawn up.

Other special servants and friends of CCC are John and Betty Garretson. John served as Chairman of the Board for CCC for over 18 years, and both still continue to be committed with their time and resources. Knowing what can be accomplished with systematic and regular giving, they have even encouraged their family to have charitable hearts.

Let’s talk if you have questions about deferred-giving or other levels of interest. There are several ways to donate, by calling me at 972-698-2620, on-line at [www.christiancarecenters.org](http://www.christiancarecenters.org), or writing the Christian Care Centers Foundation at 948 Wiggins Parkway, Mesquite, Texas 75150.

Dr. John J. Losher, President  
Christian Care Centers Foundation

Christian Care Centers provides long-term care, assisted living, and retirement living at its three communities: Christian Care Center, Mesquite; Hilltop Haven, Gunter; and Lakewood Village, Fort Worth. Christian Care Home Health is available for seniors living in Collin, Dallas, Henderson, Kaufman, Johnson, Rockwall, and Tarrant counties.

2005 Annual Report  
Published: July 2006

The Herald of Hope is an educational and informational publication of:  
Christian Care Centers, Inc.  
1000 Wiggins Parkway  
Mesquite, Texas 75150  
972-686-3100

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If you do not want to receive this publication in the future, please notify Julia Jordan at 972-686-3754 or [JJordan@cccinc.net](mailto:JJordan@cccinc.net).

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