



RIVER GARDEN

Excellence in Adult Care Services and Programs

Meeting the Needs of Our Aging Community

2011 River Garden Annual Report





FRONT COVER - (L to R) Mark Lodinger, President of River Garden Hebrew Home; Martin Goetz, CEO of River Garden Senior Services; Ron Elinoff, President of River Garden Senior Services

Our Mission

TO PROVIDE:

A wide range of quality, cost effective eldercare services in residential, outpatient and community based settings.

TO CREATE:

A comfortable, caring and dignified home for the frail elderly serving both rich and poor with excellence.

TO SERVE:

People of all faiths, while maintaining an environment supportive of Jewish identity and informed by Jewish values.

TO ACT:

As a valuable educational resource in elder care for the entire community.



ABOVE - Current residents of River Garden sit on the banks of Lake Lea, holding a copy of the original offer to buy the property and mansion on which the first River Garden was built. The property was located in Riverside and cost \$35,000.

2011 SUPPORTERS

In 2011, more than 1,400 friends made donations to River Garden. Community and family support is one of the reasons for the extraordinary growth of River Garden. The success of the annual River Garden Foundation Gala, River Garden Classic Golf Tournament, and the Giving Benefactors Society helped increase our base of community recognition and support. This year our Capital Campaign, **Building Our Future...Together**, is off to an amazing start. As of December 31, 107 donors contributed more than \$5.5 million towards this ongoing campaign. The generosity of individuals, families, businesses and foundations make possible the fulfillment of River Garden's mission that affirms proper, loving care for older people.

Our donors choose many avenues for giving: outright cash gifts, stocks and securities, assignment of life insurance, charitable gift annuities and bequests. We are proud to partner with the Jewish Community Foundation of Northeast Florida and other local Jewish agencies in the Create a Jewish Legacy program. We encourage all of our donors to consider River Garden in their estate planning.

With deepest gratitude, we thank the following 2011 donors to River Garden/Wolfson Health & Aging Center and to the River Garden Foundation. Thank you for choosing to be a part of our "Gold Seal Community."

Some Words LETTERS FROM OUR LEADERSHIP

Ron Elinoff

President, River Garden Senior Services

The anticipated Medicaid reimbursement reduction of 6.5 percent occurred this past year. Additionally, the federal government reduced Medicare reimbursement by 11 percent. Regardless of the reduced funding, quality of care has not been compromised. Through the leadership of Administrative staff Marty Goetz, Betty Sorna, Jim Richman, and our outstanding team of employees, volunteers, and board members, we have been able to smooth the rough waters presented to us. My sincere thanks to all of them.

In November 2011, we completed the 10,000 square-foot expansion and started the renovation of existing spaces. Please come visit and see the wonderful work completed by the Stellar Group. This project would not have been possible without the leadership of Kathy Osterer and the River Garden Foundation Board with its President Stacie Wilf. A special thank you to the co-chairs of the capital campaign, Susan DuBow and Sandy Zimmerman, and our Honorary Chairs Linda and David Stein.

I have served on the boards of many fine organizations, but none have given me as much pleasure as this one. The combination of hard work and caring by so many are translated into a 180-bed skilled nursing facility and 80-unit independent living facility that "Honors Thy Father and Thy Mother."

Thank you for the privilege of serving as President of River Garden Senior Services.

Mark Lodinger

President, River Garden Hebrew Home

In 2011, River Garden once again had an outstanding Florida Agency for Healthcare Administration (AHCA) survey, and retained its 5-star rating. River Garden was one of the best (if not the best) nursing and rehab facilities in Florida with a loving, caring environment that honors our frail and elderly. This does not happen by itself. It takes a commitment from many. We are thankful to our dedicated staff, from an outstanding Administrative team led by Martin Goetz, to excellent clinical and support staffs. We owe a debt of gratitude to all.

This year has brought change and growth to the Home. In 2011, we added 10,000 square feet of space that will allow us to better serve our residents, their families and the entire Jacksonville community.

Although much has changed, nothing has changed. River Garden has been here for over 66 years serving our community and honoring

the vow of "Honor Thy Father and Thy Mother." With your support, we will be here for many years to come.

Thank you for the privilege of serving as President of River Garden Hebrew Home, and thank you for being part of the River Garden Family.

Karen Backilman

President, River Garden Auxiliary

The River Garden Auxiliary provides support to the Home through financial contributions and hundreds of volunteer hours. Last year, we donated \$40,000 to River Garden and supported many special occasions including Mother's Day, Father's Day, holiday parties and more. The Auxiliary also sponsors and funds enhancements that continue River Garden's excellence. All proceeds are used to benefit the lives of the residents. Our fundraising activities include Tombola, River Garden Gift Shop, Quarters Project, Tree of Life, 5th Commandment plaques, Donor Luncheon and the spring special event.



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Ms. Mary French Bauer
Dr. & Mrs. Harold Baumgarten

LETTERS FROM OUR LEADERSHIP

The Auxiliary is more than just a fundraising group. We are proud of our many volunteers who knit lap blankets for residents, assist at Anniversary Day, and do other volunteer work that helps make life at River Garden special. Our goal is to provide Helping Hands and Warm Hearts.

Since its inception in 1922, the River Garden Auxiliary, then known as the Ladies Hebrew Sheltering Aid Society, has been an integral part of River Garden and the Jacksonville community. We look forward to celebrating our 90th birthday this year.

Donald Romo
President, The Coves

2011 was an exciting year at The Coves. Members watched as the conference room was transformed and expanded into an elegant club room with bar. Members anticipated the many activities they will enjoy there as well as the library and computer area. Members also benefitted from the enhanced amenities that are now available to them. In consideration of the economy, we are pleased that rents did not increase.



The Coves continues to offer its members an elegant, safe and comfortable lifestyle. A special thank you to its Administrator, Margaret Davis, and her staff for the excellent job they do. I also want to thank Dr. Susan Leger-Krall, Administrator of River Garden's Home Health Agency, which provides Resident Care Services to the residents of The Coves on a fee for service basis. Dr. Krall often works with Davis to help Coves' members age-in-place in the best manner possible.

Stacie Wilf
President, River Garden Foundation

The River Garden Foundation continues its mission to provide financial support to the Home. In 2011, despite the challenge of tough economic times, the Gala and Golf Tournament exceeded their financial goals. These events not only provide major financial support to the Home, but help create many new friendships. The Community Forums were well attended and continue to flourish. We are pleased to be a beneficiary agency of the Jacksonville Jewish Federation.

I have been especially proud to work with an exceptional Capital Campaign Cabinet. They have proven that the Jacksonville community really believes in "Building Our Future Together."

Without the support of a strong Board, Foundation staff led by its fine Administrator Kathy Osterer, dedicated volunteers and donors, we would not be able to continue delivering such superior service and care to the elderly in our community. I have been honored to serve as President of the Foundation and look forward to a lifetime of commitment to the River Garden family.

Martin A. Goetz
CEO, River Garden Senior Services

River Garden celebrates its 66th Anniversary with a renewed commitment to the future and a resolve to remain Northeast Florida's preeminent provider of senior programs and services. Our 10,000 square-foot addition, providing state-of-the-art facilities for Adult Day Care and Outpatient Therapy, is now open and serving the community. Remodeling of our Pharmacy, Medical Clinic, Admissions, Medical Records and Home Health areas is complete, and refurbishment of our existing skilled nursing facility is well underway. To fund our project, we are raising \$7 million through community investment and pledges to our capital campaign. We are indebted to our Capital Campaign Cabinet for their hard work and dedication.



The Coves, our independent living community, has recently completed the addition of a beautiful new club room and is now in the process of refurbishing its lobby and main dining room. Through the River Garden Home Health Agency we can continue to serve seniors residing at The Coves and in the community. And our Adult Day Care program has more than doubled the number of clients served since the new space opened.

We are grateful to our leaders for their unwavering support: Ron Elinoff, President of River Garden Senior Services; Mark Lodinger, President of River Garden Hebrew Home; Don Romo, President of The Coves; and Karen Backilman, President of the River Garden Auxiliary. Stacie Wilf, who is completing her service as President of River Garden Foundation, has led us through the most significant capital campaign in the agency's history and we are forever grateful to her.



Everyone was so nice and attentive to my needs, even before I needed something.
Alice Weeks

ABOVE - Volunteers in the new David A. Stein and Family Adult Day and Activities Pavilion hold a picture of residents enjoying activities in the original River Garden Home.

2011 SUPPORTERS

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Meeting the Needs OF OUR AGING COMMUNITY



For over 66 years River Garden has remained steadfast in its support of excellence in elder care programs and services. We proudly boast a culture of care and caring that has allowed us to grow and mature into a comprehensive senior care community.

Despite a resident population with increased cognitive and physical impairments, decreasing government and insurance reimbursements, and an economic climate that makes fundraising more challenging, River Garden shines as a paragon of elder care services in our community and in our nation.

Foresight and planning by River Garden's leadership, especially in 1985, resulted in a beautiful 35-acre River Garden seniors' campus in Mandarin, Florida. It was at this time that the River Garden Holding Company was formed, which



allowed for the future growth of the River Garden system. The Holding Company in turn created the River Garden Foundation in 1987, whose goal was to raise funds for River Garden's needs which weren't otherwise reimbursed.

At that time, the Holding Company was created as an umbrella organization which includes its present day entities: The Coves, our independent retirement community; Home health care through the River Garden Home Health Agency; the Albert Z. Fleet Geriatric Training Center; the Outpatient Therapy Center; the River Garden Center for Geriatric Medicine; the Adult Day Care program; and the 180-bed skilled nursing facility

offering short-stay, post-acute rehabilitation and skilled nursing care, as well as traditional long-term, dementia and respite care. Twenty-six years ago all of these programs were proposed and 26 years later all of these programs are flourishing and are housed in buildings adjacent to the nursing home.

The opening of River Garden's recently completed 10,000 square-foot addition dedicated to state-of-the-art outpatient programming, along with a refurbishment of the existing skilled nursing facility, enables our care community to meet the needs of the next generation of seniors. And regardless of whether an individual's assessed needs are met on our campus or in their private home, River Garden's care community is now well positioned to help.

In 2011, the River Garden System of Senior Care Services is meeting



the needs of its aging community in many ways, some of which are very different from those in 1946 when River Garden opened its doors at 2508 Riverside Avenue. The overall mission remains the same: "To honor Thy Father and Mother So Thy Days May Be Long..."

BELOW- Therapy staff standing outside the new Bernard and Alice Selevan Therapy Pavilion hold a picture of the 1969 groundbreaking ceremony for the Coleman addition to the River Garden Home in Riverside.



River Garden is the best facility! Staff was the best ever! It is no wonder they earned 5 Gold Seals all these years. What an awesome facility!

Yolanda Perusse

2011 SUPPORTERS

Ms. Nancy W. Chamblin Champion Brands Mrs. Barbara Chappell Charles Bear Photography Ms. Margot Chartoff Mr. & Mrs. Alan B. Chepenik Cher Chez Salon Ms. Bonnie M. Cherry Mr. & Mrs. Ronald Cherry Ms. Sara P. Chriss Mr. Douglas G. Clark Mr. Philip Cline Dr. & Mrs. James Clower, III Mr. & Mrs. James E. Cobb	Mr. & Mrs. Ronald J. Cockayne Mr. & Mrs. John Cockram Mr. Aaron Cohen Mr. & Mrs. Craig Cohen Mr. Daniel Cohen/Mr. Lou Matuyza Mr. David Cohen Mr. Hyman I. Cohen Mr. & Mrs. Joseph Cohen Mr. & Mrs. Norman Cohen Mr. & Mrs. Perry Cohen Rabbi & Mrs. Rafi M. Cohen Mr. & Mrs. Raymond Cohen Mr. Howard Coker Mr. & Mrs. Jack Coleman	Mr. & Mrs. Tim Collier Columbia Restaurant Mr. John Combs Community Hospice Foundation Ms. Vicki S. Condo Ms. Jane Condon Congregation Ahavath Chesed Ms. Jessica Cook Cooper Foundation Mr. & Mrs. Chester Brian Cooper Mr. Herman Cooper Mr. S. J. Cooper Mr. & Mrs. Nelson R. Corby, Jr. Mrs. Georgette Cowitt	Mr. & Mrs. Art Crafton Ms. Mildred S. Crafton Cramer Law Center Mr. & Mrs. Jeff Cramer Ms. Ashleigh Cranford Ms. Sue Crenshaw Mr. & Mrs. M. T. Cribbs, Jr. Ms. Helene Yvonne Cridge Crucial Care Cruiser's Grill Crystal Rock Creations Cummer Museum Mr. & Mrs. Thomas Cunliff Ms. Linda Cunningham	Mrs. Irving Cypen Mr. Leo Czerny D. K. Briery, CPA Mr. & Mrs. Barry Dacks Mr. John J. Danek Darifair Foods, Inc. Mr. & Mrs. Bob Dart Mr. & Mrs. Albert J. Datz Mr. & Mrs. Bernard S. Datz Mr. Jody S. Davis Ms. Margaret Davis Mrs. Rebecca L. Davisson Mr. & Mrs. Rubin Dayan Mr. & Mrs. James De Arman	Mr. Michael De Santo Mr. & Mrs. Frank Deckebach Mr. & Mrs. Ed A. DeCrenza Deercreek Country Club Deerwood Country Club Mr. Al Della Porta Mr. & Mrs. Moti Demri Dept. of Community Health & Family Medicine - Univ. of Florida College of Medicine, Jacksonville Dermatology & Laser Center Designmind LLC	Mr. & Mrs. Derek Dewan Diamond D Ranch, Inc. Mr. & Mrs. Harold Diamond Dick's Sporting Goods Mr. & Mrs. Hadden M. Dietrich, Jr. Mr. & Mrs. Frederick Dietsch Mr. & Mrs. James Dillon Dr. & Mrs. Morton B. Dimenstien Jamie DiProspero Mr. John Dister Mr. & Mrs. Jack J. Dittman Ms. Anna A. Dittus	Doctors Inlet Elementary School Mr. & Mrs. Marc Dollinger Don Juan's Mr. John E. Dondero Donna McNett Designs, Inc. Mr. & Mrs. John J. Donnangelo Ms. Carol D'Onofrio Mr. & Mrs. Michael Donziger Mr. & Mrs. Richard A. Dooley Ms. Doris Dorfman Mr. & Mrs. Howard A. Drayson Ms. Diane Dreher	Mr. & Mrs. Jack Dreher Mrs. Linda Dubley Mr. & Mrs. Wayne DuBose DuBow Family Foundation, Inc. Mr. & Mrs. Michael DuBow Mr. William Duggan Mrs. Sherri L. Dulberger Mrs. Ellen Sue D'Urgolo Ms. Miriam M. Dusenberry Dr. & Mrs. Ira M. Dushoff Dwight's Mediterranean Style Bistro Mrs. Dolores Dworetzky	Ms. Rita Dziarnowski Dr. & Mrs. Fred Eaglstein Mrs. Sandra Proctor Eaton Dr. Harvey R. Eber Ed Waters & Sons Contracting Co., Inc. Mr. & Mrs. Daniel Edelman Mr. & Mrs. Matthew Edelman Edible Arrangements Mr. & Mrs. Jeffrey R. Edwards Dr. & Mrs. Morris Edwards Mr. Jack Eff Mr. & Mrs. Andrew Efron
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Building Our Future TOGETHER

On March 13, 2011, River Garden launched its Capital Campaign, **Building Our Future...Together**. The campaign is being chaired by Susan DuBow and Sandy Zimmerman and spearheaded by Honorary Chairs David and Linda Stein. The agency raised \$5,558,887 in 2011 toward the \$7 million goal. It is funding the building expansion and renovation project that is now providing outpatient and home healthcare services in the new 10,000 square-foot facility. More than 7,500 square feet of existing space is being remodeled as well. The campaign is also allowing River Garden to refurbish the 22-year-old facility to better meet the needs of residents and their families.



BELOW - Adult Day Program staff hold picture of groundbreaking in 1947 for first River Garden addition in Riverside.



River Garden has taken on additional debt to fund the expansion and refurbishment. That debt is now being held by SunTrust Bank. Our capital campaign is designed to fully retire the debt over the next 10 years. Thank you to the River Garden leadership, community members and families of residents who are all involved in ensuring the success of this project.

Community OUTREACH

Adult Day Care Program

Many wonderful changes took place in the Adult Day Care Program (ADP) at River Garden this past year, including the move into the new David A. Stein and Family Adult Day and Activities Pavilion. ADP is on the first floor, while The Therapy Center is located on the second floor. The new space features the latest in planning and technology to keep clients safe, stimulated and engaged. The new area features a "safe wandering path" to allow clients an outdoor space to walk, and seating areas to stretch, breathe fresh air, and enjoy the beautiful outdoor Florida weather.

The indoor space has full windows with stunning views of Lake Lea and a lush background of trees. The design of the ADP room offers peaceful and spatially appropriate areas for all levels of client need including those diagnosed with early to late stage memory loss.

Activities appropriate for clients with diverse physical and mental challenges are offered. Staff is trained to encourage, support, and assist their clients to participate and maintain their maximum potential. A low client to staff ratio with a focus on person-centered activities continues to be offered.

Robin Conway, welcomed as the new ADP Program Manager, is a wonderful addition to the ADP staff. She brings many years of elder care experience and is positioned to assist in growing the outpatient center of services.



Resident Care Services Program

This year, the at-home Resident Care Services Program (RCSP) at The Coves, which provides overlay assistance to Coves members, continued to grow. For the past 12 years, this program, provided by the River Garden Home Health Agency, has provided non-skilled nursing and nursing assistant services to Coves members. It provides daily assistance with medicine management, help with activities of daily living (bathing, dressing, etc.), and also accompanies members to doctor appointments, shopping, or social outings. By offering a "menu" of on-site overlay assistive services, the program is able to deliver only the services that are needed and in a manner that is less intrusive and less costly than moving to an assisted living setting.

This year the Home Health Agency began the process of becoming Medicare certified, enabling us to follow clients as they leave the River Garden short-stay rehabilitation unit. We will also be able to follow Coves members, anyone else in the River Garden system of care, or anyone in the Jacksonville community who requires skilled Medicare services that can be delivered to them in their own home.



2011 SUPPORTERS

Dr. & Mrs. Barry L. Efron	Embassy Suites	Mr. & Mrs. Myron J. Ettus	Ms. Florence S. Fingerhut	For Your Eyes Only Creative	Mr. & Mrs. Adam Frisch	Garland Activewear	Ms. Nell L. Gibbs	Hindman	Mr. & Mrs. Stephen Goldman
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Highlights

OF OUR AGING COMMUNITY



River Garden Gala

The 19th annual River Garden Gala, held on November 12 at the Renaissance Resort at World Golf Village, was attended by 480 guests and raised more than \$175,000 in support of River Garden and its residents. The event was co-chaired by Dorothy Verstandig and Maxine Romo, and SunTrust Bank served as Premier Gala Sponsor.

River Garden Classic

On May 5, 2011 the River Garden Foundation hosted its annual golf tournament, the River Garden Classic, in support of The Albert Z. Fleet Geriatric Training Center at River Garden. This event was co-chaired by Mark Lodinger and Michael Price. The premier sponsor was U.S. Trust, Bank of America Private Wealth Management. The tournament raised more than \$85,000 for the Center, which trains certified nursing assistants (CNAs).

Resident Council Receives Award

On July 25, 2011 Vanessa Warner, Activities Director, and Tina Tadros, Activities Coordinator, accepted the "Resident Council of the Year" award on behalf of River Garden residents.

LeadingAge Florida (formerly Florida Association for Homes and Services for the Aging) recognized the River Garden Resident Council as the best Resident Council in the State of Florida. Warner and Tadros are staff liaisons to the Council.



ABOVE - Martin Goetz, Activities Director Vanessa Warner and colleague Tina Tadros receive the Resident Council Award.

At the LeadingAge Annual Conference Awards ceremony in Orlando, LeadingAge board member Steve Protulis remarked, "The River Garden Resident Council is run by residents only. The Council is active and involved in advocacy. Several years ago the Agency for Health Care Administration began citing facilities for residents who had moved their beds against the wall. The Council wrote letters, signed petitions and spoke with their legislators. They reminded all who listened that this community is their home and not an institution. They made it clear that they should be allowed to have their rooms arranged according to their preferences. They made a difference for their community and for communities across the state."

Congratulations to River Garden residents and the officers of the Council, for they make the Council a true partner in creating the caring community of River Garden.

The Coves

INDEPENDENT LIVING

Retirement at The Coves became even better this year as members celebrated its 17th anniversary in December. It remains the premier independent living community in Jacksonville. The Coves members partied as they celebrated the good life they are enjoying. In 2011, "Cruise Ship Dining" was introduced, allowing members to enjoy unlimited food at dinner, order their meals to go, or have their meals delivered to their apartments at no charge.

Another new program instituted this year offers members the option to have their groceries picked up from Publix and delivered to their apartments. If a member needs to make a copy, send a fax, cash a check or buy stamps, they can do it at the front desk, with staff assistance. These amenities are complimentary.



A favorite pastime of the residents this year was watching their new club room being built. It has been completed and will provide an elegant area to relax and to enjoy major events.

The Coves remained fully occupied throughout the year. For a tour or further information, please call The Coves Administrator Margaret Davis at 904-886-8935. Please visit us on our website at www.rivergarden.org.



ABOVE - Lew Meisel and Sheldon Gendzier, both past presidents of River Garden Home as well as current members of The Coves, hold picture of the 1994 Coves groundbreaking.

TOP - Gala Chairs Maxine Romo and Dorothy Verstandig and husbands Don and Harry pose for the photographers as they await their guests.

BOTTOM - Veronica Maybury, Vice President of U.S. Trust, is flanked by her team from the bank as they are presented with a gift from tournament chairs Mark Lodinger and Michael Price.

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- Allen Gray, Secretary
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Financial Review
RIVER GARDEN SYSTEM

In 2011, the River Garden Home provided 61,426 days of care to 600 individuals in one of River Garden's three program settings: Traditional Care, Sheltered Care or Short-Term Rehabilitative Care. We also served 18 individuals in our Adult Day Care Program. There were 530 admissions of which 430 were for short-stay rehabilitation and skilled nursing care. Average occupancy was 93 percent. The Coves operated at 99 percent occupancy. The River Garden Foundation raised funds to support the system through two major events: the River Garden Foundation Gala and the River Garden Classic Golf Tournament, as well as other fundraising projects throughout the year.

It cost \$18,400,000 for River Garden Home's daily operations, an increase of 1 percent over 2010. Depreciation, amortization of bond issuance costs, and a State of Florida "Quality Assessment Fee" added \$1,500,000 to what are normally considered operating expenses totaling \$19,900,000. In addition there were \$250,000 in capital expenditures and \$612,000 in bond principal payments.

Approximately 65 percent of our expenses went toward employing a full-time equivalent staff of 350 as well as paying for contract services.

Our Home Health Care program continued to perform well in 2011. This outpatient program provides case management and support services to The Coves members as well as to individuals residing in their own homes in the greater Jacksonville area. At any given time, approximately 25 individuals are enrolled in one of our home health programs. Preliminary work has begun towards Medicare certification of the Home Health program.

Sources of operating funds included: \$19,400,000 from service and other operating revenues; \$427,000 from charitable contributions; \$186,000 from an allocation by the Jewish Federation of Jacksonville; and \$175,000 from the River Garden Foundation. The River Garden Foundation also contributed \$93,000 for the training of Certified Nursing Assistants at The Albert Z. Fleet Geriatric Training Center, a not-for-

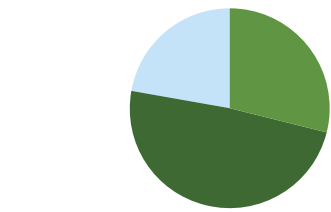
profit, post-secondary vocational school and a separate entity from the River Garden Home (as required by the Florida Department of Education).

The River Garden expansion and refurbishment project began in March 2011, with the new 10,000 square-foot addition housing outpatient therapies and adult day care opening in November 2011. The River Garden Capital Campaign, **Building Our Future... Together** raised \$5.5 million in commitments towards its \$7 million goal.

In 2011, available funds, including philanthropic income and use of reserves, balanced the budgeted needs of the River Garden Home.

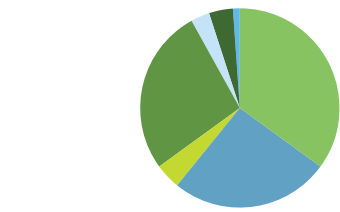
The operating expenses of The Coves were met through rental incomes.

System-wide it is important to note that charitable and philanthropic support subsidizes the care of the medically indigent Medicaid client, who accounts for over 49 percent of all resident care provided at River Garden.

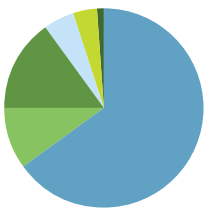


Resident Mix Based Upon Days	
Medicaid	49.00%
Private Pay	29.00%
Medicare/Managed Care	22.00%

*Unaudited Figures



Where Each Dollar Came From	
Medicaid	35.00%
Private Long Term	27.00%
Medicare Part A/Managed Care	26.00%
Medicare Part B	4.00%
Unrestricted Gifts & Contributions	4.00%
Other Operating Income	3.00%
Jacksonville Jewish Federation	1.00%



Where Each Dollar Went	
Payroll-related & Contract Services	65.00%
Other Operating Expenses	15.00%
Drugs & General Supply	10.00%
Building Capital & Utilities	5.00%
Raw Food	4.00%
Interest	1.00%

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Special thanks to the
Harry and Jeanette
Weinberg Foundation, the
River Garden Auxiliary,
the Jacksonville Jewish
Federation and the Ruby
Diamond Foundation of
Tallahassee, Florida, for their
continued support of the
River Garden Hebrew Home.



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