



A COMMUNITY
OF **CARING**

2017 Annual Report




RIVER GARDEN
SENIOR SERVICES

“Honor thy Father and thy Mother, that thy days
may be long upon the earth which I the Lord give thee.”

Our Mission

To provide...

A wide range of quality, cost effective
elder care 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.



More than 70 years ago, a small group of determined women
set out to create a warm, home-like environment that would
serve as a haven for elderly Jewish adults. Their efforts
established River Garden Hebrew Home for the Aged.

What has transpired in the years since led to a vibrant and
active campus providing for a continuum of needs for seniors
to age with dignity and support.

It is through ‘community’ that River Garden was established.

It is because of a ‘community’ that values the lives of aging
adults that River Garden Senior Services has grown to become
a leading agency in care for seniors.

Within the pages of our 2017 Annual Report, we share
the stories that demonstrate our *Community of Caring*.

AGENCY FOR HEALTH CARE ADMINISTRATION
A 5-STAR RATED COMMUNITY
CENTERS FOR MEDICARE and MEDICAID SERVICES



RECOGNIZED AS THE **#1** NURSING HOME
IN THE STATE OF FLORIDA
BY U.S. NEWS & WORLD REPORT

EIGHT-TIME RECIPIENT OF THE PRESTIGIOUS
GOVERNOR'S GOLD SEAL AWARD
FOR EXCELLENCE IN LONG TERM CARE





Dear Friends,

As River Garden Senior Services marks its 72nd year of continuous service to our community, we are ever mindful of its responsibilities as a premier Jewish community asset. Our award-winning skilled nursing facility, River Garden Hebrew Home for the Aged, continues to be rated with “5 stars” in every category measured by state and federal regulators. We were also honored by the Jacksonville City Council which recognized and commended River Garden for having been the recipient of the Governor’s Gold Seal Award for Excellence in Long Term Care eight consecutive times over the last 17 years. And this past fall *U.S. News & World Report* rated River Garden as the #1 skilled nursing facility in Florida!

We continue to implement our strategic initiatives as we pave the way for the future. Our short-stay post-acute programs continue to expand, and both the adult day program and Medicare-certified home health agency are growing. During this next year we will be initiating focus groups to see if there is sustainable demand and financial support in the Jewish community to warrant creating an assisted living facility on our campus.

River Garden is now in the sixth year of clinical partnership with Baptist Health, a relationship that brings highly skilled medical care onto our 40-acre campus, and has positioned us to burnish our reputation as Northeast Florida’s pre-eminent post-acute care provider. During the year just ended we’ve increased our short-stay post-acute capacity from 45 to 53 clients daily.

The Coves at River Garden continues to provide the finest in affordable independent living. Coves members enjoy the best of both worlds: an opportunity to live independently while also knowing that River Garden’s Medicare certified Home Health Agency is available if additional care is needed. Our goal is for Coves members to comfortably age in place through a variety of “Living with Assist” programs.

In March 2018 Lois Schlesinger will complete her fifth year as president of The Coves at River Garden and will be succeeded by Dennis Lafer. During Lois’ presidency, The Coves completed a corporate restructuring, refurbishment of its facilities and initiated additional dining options, including a gracious luncheon program five days/week. We are deeply grateful to Lois for her leadership. Gloria Einstein, Susan Cohen and Jeanine Rogozinski continue as presidents of their respective boards.

River Garden Foundation held its 25th annual Gala last November at the Marriott Resort at Sawgrass. Chaired by Jeanine Rogozinski and honoring Barbara Parker, the gala was attended by 600 guests and raised more than \$231,000, all of which is used to close the gap left by severely inadequate Medicaid funding. The Foundation’s annual golf tournament, chaired by Michael Price and Mark Lodinger,

continues to benefit The Albert Z. Fleet Geriatric Training Center. Our educational programs, housed in the Sims Learning Center, provide training and staff education to advance the skills-set of more than 350 staff working on our campus.

Over the summer, Hurricane Irma wreaked havoc throughout Florida, including Northeast Florida. As a result of deaths occurring at a South Florida nursing facility, Governor Rick Scott issued emergency orders for all nursing homes and assisted living facilities to have on-site emergency generators and adequate fuel for a minimum of 96 hours of air conditioning. This emergency order required that River Garden significantly increase its emergency generator capacity from 200kw to 500kw. The project also requires significant electrical upgrades and debris protection for existing air conditioning equipment. We are deeply grateful to David Stein for his effort in bringing together community leaders to help us quickly secure commitments for the \$500,000 needed to complete the project. That work is now underway and will be completed well before the start of the 2018 hurricane season.

Sheldon Gendzier is completing 60 years of continuous service to River Garden’s board, the longest tenured board member in the history of our agency. Sheldon was president of River Garden from 1969-72; and president of River Garden Senior Services from 1990-93. As Chairman of our Master Planning Committee, Sheldon oversaw our relocation from Riverside to Mandarin in 1989. At our March 2018 meeting, Sheldon will become an Honorary Lifetime Member of our boards. We are profoundly grateful to Sheldon for his work in helping guide his beloved River Garden and for his mentorship to us all.

As elder care continues to evolve, River Garden’s commitment is to remain flexible and focused on meeting the needs of seniors in our community. And with your help and support, we will do just that for generations to come.

Sincerely,

Gloria Einstein, President
River Garden Senior Services

Susan Cohen, President
River Garden Hebrew Home

Lois Schlesinger, President
The Coves at River Garden

Jeanine Rogozinski, President
River Garden Foundation

Sheldon Gendzier, President
*The Albert Z. Fleet
Geriatric Training Center*

Martin Goetz, CEO
River Garden Senior Services



Tom Serwatka's experience with River Garden began when his mother-in-law, visiting from New York, fell and broke her pelvis. There were other closer facilities, but when it came to Margaret's rehabilitation, quality of care was the most important factor in their decision.

“I happened to know CEO Marty Goetz from a board on which we both served, so I gave him a call,” remembers Tom. “Not only did they provide assistance in understanding her insurance, they had a way of easing Margaret’s worries about not being able to heal from such a traumatic experience. After re-mastering skills, Margaret left River Garden a few weeks later with her ‘go-getter’ spirit reinvigorated. Overall, the experience raised such a high bar of excellence that she now judges other facilities by her stay at River Garden.”

Soon, Tom had a personal experience there. “I had to have back surgery,” he says. “My first

“I suspect the only way to fully understand what River Garden has to offer its patients is to be one yourself. And, when my time came to be in that position, I think I finally learned how truly amazing River Garden really is.”

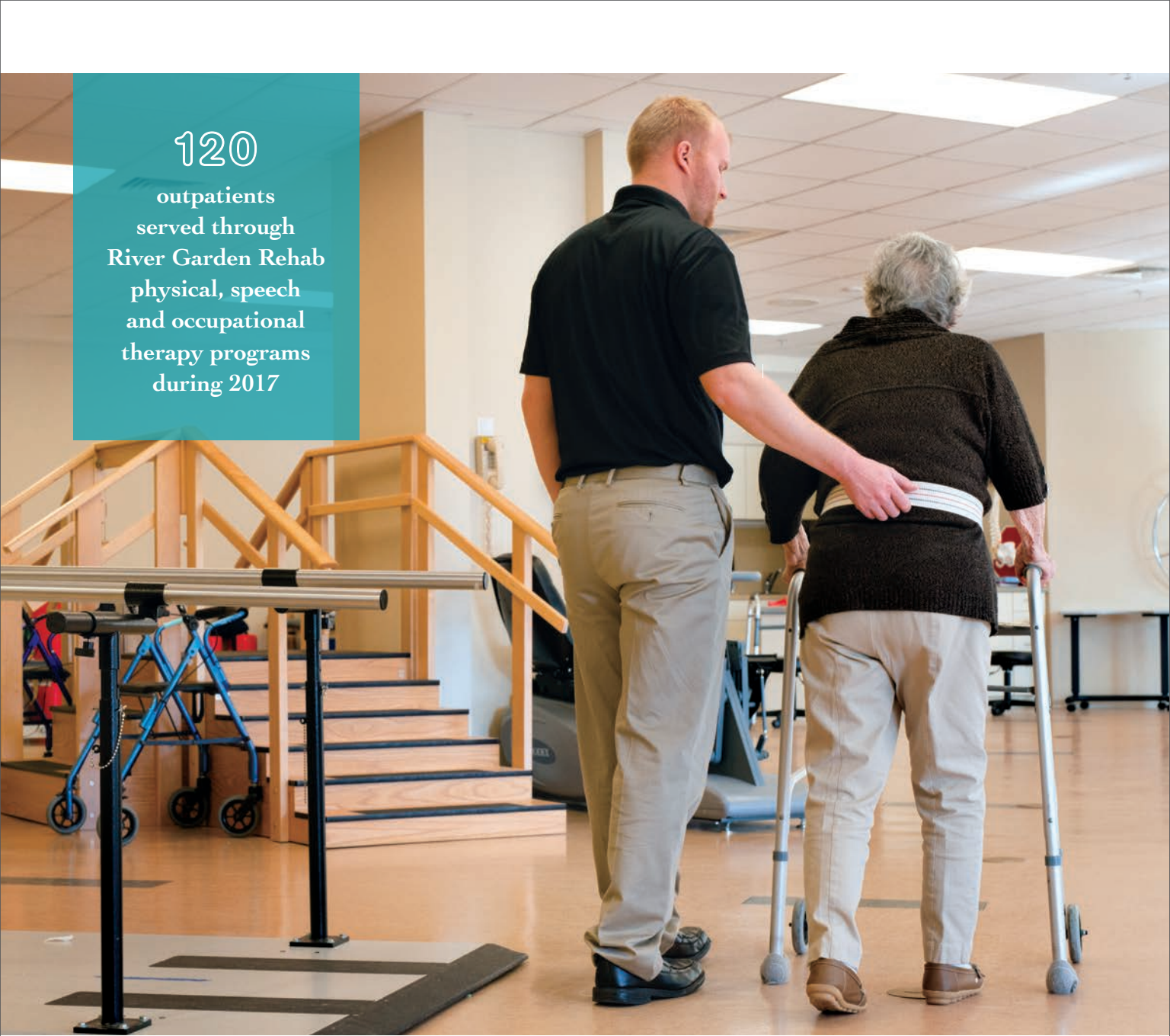
choice for rehabilitation was River Garden, where I received physical and occupational therapy for a week. The beautiful and calming environment added a great deal to the care I received, including the turtles in the lake. I fell in love with every one of the staff members — from the woman who cleaned my room to Dr. Orman who took care of post-surgical procedures and, of course, the nursing and clinical associates who provided such a spectacular level of care. The social workers and therapists could not have been more helpful and generous with their time,” he recalls. “I’m back at work, and on the road to a full recovery.”



62,324
days of care were provided to 667 individuals through River Garden’s skilled nursing program in 2017

A Legacy of Excellence for Florida's #1 Rated Nursing Home

Whether delivered to residents of our long-term care or patients of our short-stay skilled nursing and rehabilitation services, the seamless integration of interdisciplinary services at River Garden Hebrew Home/Wolfson Health & Aging Center offers a range of support to ensure each person’s highest quality of life. For 72 years, we have built upon this legacy — and in 2017, we were recognized as the **#1 Nursing Home in Florida** by *U.S. News & World Report*. We are proud to receive this external validation of our commitment to providing the highest levels of care and a continuum of choices in a leading environment focused on physical, emotional, social and spiritual fulfillment for all whom we serve.



“From the time you are welcomed by a friendly guard at the entry gate to the moment you step inside River Garden, there’s a wonderful atmosphere and beautiful surroundings. I give them a ‘10’.”

Caldonia Brownell hails from Lyons, Georgia, where Vidalia onions grow. “When I was in high school, I was pitching in a family softball game and the batter fired the ball right into my left knee,” she remembers. “The knee never gave me any trouble — it didn’t even swell.” Fast forward decades later when she had a total knee replacement at the Mayo Clinic in Jacksonville, home to her fiancé, Larry Larson. “We heard about River Garden Rehab from a member of Larry’s Sunday School class. We looked at other places, but the therapy room

“I was on a first-name basis with several of the physical therapists. And, I became friends with my therapist Elaina. She challenged me every time and gave me home exercises with illustrated print-outs.”

at River Garden was well equipped and spacious,” says Caldonia. “I was on a first-name basis with several of the physical therapists. And, I became friends with my therapist Elaina. She challenged me every time and gave me homework assignments — print-outs with illustrated exercises.” Now discharged from therapy, Caldonia has another good reason to keep coming to River Garden. Larry is receiving therapy services there after a recent neck surgery. “He’s in the right place,” she says.



A Personalized Approach in a Healing Environment

Nearly 120 members of the community received outpatient therapy through River Garden Rehab during 2017. In addition, our 5,500 sq. ft. therapy gym and its team of physical, occupational and speech-language therapists served residents of our nursing facility, members of The Coves and clients of our Adult Day Care Program. Each patient receives personalized, one-on-one care, and the large gym, with bursts of natural light and views of the outdoors, offers a healing environment.





When Hurricane Irma threatened the Jacksonville area, Robin Morris knew exactly where she wanted to ride out the storm — at The Coves with her mother Bess Saliman. “I knew it would be the safest spot.”

I thought everyone would be hunkered down in their apartments, but the dining room was like the S.S. Irma, with a buffet worthy of a cruise ship. Everyone was having a great time. The staff, who had all moved in to help, was working so hard — taking care of everyone as well as entertaining them. It was very comforting,” comments Robin.

Preparing to Weather the Storm

As everyone at River Garden watched Hurricane Irma come up the East Coast, Betty Sorna, Chief Financial Officer, and other members of the Executive staff gathered in the on-site Command Center to put River Garden’s carefully crafted disaster plan into action.

“In the days leading up to the hurricane, teams put up storm shutters, moved furniture inside, and cleared storm drains and gutters,” she says. “A sealed, refrigerated truck with enough food for several days was parked outside and we ordered medications and medical supplies we knew we’d need to have on-hand.”

“We converted several areas of the building to shelter staff, families and their pets who needed a safe place to stay. Scheduled staff who were here without family were able to take breaks or rest between shifts in the Setzer Family Gymnasium, our Therapy Pavilion located in the Bernard & Alice Selevan Pavilion, and staff with family members were able to rest in our Adult Day Care Center



inside the Frisch Family Pavilion, so there was no interruption in the provision of care,” Betty remembers. More than 150 staff were on-hand to pitch in, regardless of role, and be here for our residents and patients.”



34,000

sq. ft. of space within the nursing center will be able to be air conditioned by our new generator thanks to the leadership of David Stein, the River Garden Auxiliary and generous donors who raised \$500,000

A self-described “preparedness nerd,” Micah Barth, Director of Plant Operations, led efforts to secure River Garden before, during and after Hurricane Irma. “We have two emergency drills per year and a lot was learned from our experience with Hurricane Matthew in 2016. Our official hurricane plan begins two weeks out — ensuring we have supplies, fuel, water, and getting rental equipment and chainsaws in place for debris removal, testing generators, and moving corporate vehicles to strategic sites on the campus,” he notes.

The wildcard in Irma was the nor’easter that came through right before the hurricane. “The grounds were saturated and the lake was already rising prior to outer bands touching

Jacksonville,” recalls Micah. “While we had cleared storm drains prior to the hurricane, our entire maintenance staff was back outside from 3 a.m. through the night and into the next day during the storm to prevent potential flooding in our campus buildings.”

“I’m so proud of our team’s preparation, diligence and selflessness to put oneself in harms way to protect River Garden. I am grateful for the opportunity to keep everyone safe and put my ‘nerdiness’ into practice. I’m also proud that our crews had all storm debris cleared and the campus cleaned by noon the next day. I believe it’s just as important to get back to a sense of normalcy quickly for all who call River Garden home.”

“I am grateful for the opportunity to keep everyone safe and put my ‘nerdiness’ into practice. I’m also proud that our crews had all storm debris cleared and the campus cleaned by noon the next day.”

36

clients were served through River Garden's Adult Day Care Program during 2017 — an increase of nearly 50 percent from last year



When Sandy Burdon suggested the Adult Day Care Program at River Garden to her mother Thelma Sikora, the response she got was, “I’ll give that place one day.” Turns out, one day was all it took.

Thelma is thriving at River Garden. “I can’t wait to be with my friends every weekday. There’s not one person there I don’t like. The staff is very loving and treats everyone with great respect,” she says. “We do exercises, puzzles, play dominoes, make jewelry and have lunch. The girls paint my nails and give me anything I want. There are lots of snacks, too! I get excellent care at home and at River Garden, so it’s a win-win.”

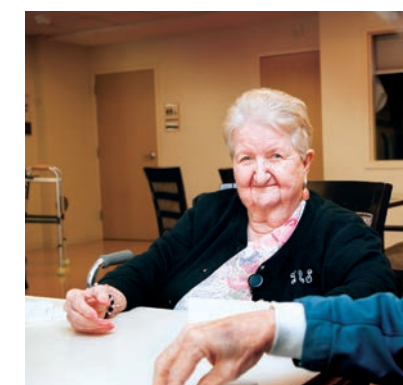
“Mom moved in with us about a year ago. My husband and I both work full-time so we were worried about Mom being on her own during the day. The Adult Day program has really been a gift to us.”

“The neurology department at Mayo Clinic recommended River Garden,” says Sandy. “My husband and I both work full-time, so we were worried about Mom being on her own during the day and concerned that she would be lonely.” From the very beginning, Sandy was pleased with the care Thelma received. “For example, they noticed right away she was using the wrong cane and needed more stability,” remarks Sandy. “The program has really been a gift to us.”



A Loving Environment to Stimulate Mind, Body and Spirit

On the leading edge of the adult day program movement, we developed and implemented our Adult Day Care Program more than a decade ago. Understanding the needs of the “sandwich generation” — those adults who are simultaneously caring for aging parents while caring for children and often working full-time, our program provides a safe and fun place for seniors to go Monday through Friday where they can socialize, receive necessary care services, learn new hobbies and make new friends.





Charlotte and her husband Julius, members of The Coves for a year, walk to the lake each day to feed the turtles. “It’s like a fairyland — something out of a book your mother read you,” she observes.

The couple, formerly of South Africa, owned a company that made patterns for bridal gowns. “We clothed more than 1,000 brides and mothers,” says Charlotte. Upon moving to the United States, they lived in Dallas, TX near one of their daughters. In time, they decided an independent living community might be a good fit for them as they adjusted to a slower pace of life. “We were looking for an identity,” Charlotte recalls. “We already knew there was a synagogue in Jacksonville that appealed to us. Then, we saw photos of The Coves in a Jewish newspaper and decided to make it our home.” For Charlotte, one of the highlights of The Coves is ‘the best of both worlds.’ “If I walk out my

front door, I have all the comforts at-hand along with friends who have become like family. If I exit out the patio door, I have my own space and a sense of freedom.” She especially loves dining at The Coves. “You get a delicious meal, with a tablecloth and flowers, served by friendly people. I always write ‘Thank You’ on the comment card. Every activity here is carried out with love, compassion and gentleness. I have nothing but the highest praise for River Garden and its strong emphasis on the Jewish faith,” she says. “None of us knows when tomorrow won’t be, but it’s such a privilege to be here.”



100
seniors call The Coves home at our Independent Living community — many of whom volunteer and participate in activities at River Garden



Finding Community, Living Independently

*“If I walk out my front door, I have all of the comforts at-hand along with friends who have become like family. If I exit out the patio door, I have my own space and a sense of freedom.”
— Charlotte Berson, Coves member*

Conceived and built more than 20 years ago, The Coves Independent Living community, located on the River Garden campus, offers a wide variety of activities and amenities to meet the needs of discriminating seniors. Members of The Coves can enjoy a healthy, low-maintenance lifestyle with our concierge, wellness coordinator, on-site Baptist Health primary medical care physicians, pharmacy, and our Medicare-certified River Garden Home Health Care.



Erica Rozansky has had a close connection to River Garden since she was 12 years old as both her beloved late grandmother and grandfather were residents. At age 13, she became a Jr. Volunteer, serving a variety of areas to support residents and staff.

Erica, now a college student, heard about the junior volunteer program while visiting her grandparents. “I volunteered every summer until I graduated from high school,” she says. “The Memory Care Unit was my favorite place to work. There was a set routine of activities, including crossword puzzles, passing the ball in a circle and lunch. I used to bring Brando, my golden retriever friend, in to visit with people. One resident enjoyed holding his leash and walking while she sang or hummed.” Being with the residents reminded Erica of time with her grandparents. “They asked me about my life and told stories about theirs,” she says. “The ladies were so sweet and always hugged me.”

Erica, who is pursuing a double major in psychology and criminal justice, began a part-time position in The Coves dining room in 2017. “It’s an experience I wouldn’t get anywhere else,” she says.

“I volunteered every summer until I graduated from high school. Being with the residents reminded me of time with my grandparents. They asked me about my life and told me stories about theirs.”



9,500
hours of service
provided to River
Garden in 2017 by
105 volunteers —
ranging in age from
13 to 93 years old

Our Volunteers — Giving and Sharing Time

During 2017, we welcomed nearly 105 volunteers throughout Jacksonville, ranging in age from 13 to 93 years old! These diverse volunteers come from throughout Northeast Florida, yet they all have a personal commitment to serving others.

A large part of our volunteer base includes Junior Volunteers — high school students from throughout the area. Each of the student volunteers goes through an “official” interview process to help determine areas of interest and skills to match the volunteer and need.

We are so grateful to all of our volunteers for sharing their talents, and especially their time.

River Garden Auxiliary

The River Garden Auxiliary flourished in 2017. Auxiliary president Shirley Bielski led the board in continuing to spread their love to the entire River Garden family. Events such as the Opening Luncheon, Donor Luncheon and the Special Event raised considerable funds and nurtured friendships throughout the community. And let’s not forget the new and improved Auxiliary gift shop, lovingly managed by Evelyn Peck, which added greatly to the charitable cause and provided a venue for residents, families, staff and friends to gather. Please consider joining this wonderful organization!

48

community events
were held at River
Garden during
2017, many of
which celebrated
Jewish life



Quality, Communal Jewish Life

River Garden plays a crucial role in quality, communal Jewish life. In addition to holiday services, we hosted 48 community programs throughout the year. From educational presentations and discussions to artistic performances and readings, we engage community members, residents and other visitors with Jewish heritage, traditions and celebrations.

Our partnerships with the Jewish Federation of Jacksonville and The Jewish Community Alliance also serve to strengthen the local Jewish community and enrich the lives of our residents. In the spirit of giving back, our long-time partnership with Jewish Family & Community Services provides thousands of nutritious kosher meals to the Jewish elderly in Jacksonville.

Bringing Community to Our Campus

Our largest community event occurs every March — Anniversary Day and the River Garden Annual Meeting. This annual celebration brings more than 500 people to our campus including family and friends, volunteers, staff and their families, and members of the greater community.

Other events, open to everyone on our campus as well as the public, have included speakers, musicians, ballroom dancers and chorale singers.

In January 2017, River Garden developed an intergenerational project in partnership with the Jewish Community Alliance. Through this program, teens join River Garden residents to paint canvases with different themes. The first few sessions have included “In Bloom” (floral masterpieces), “Portraits of Loyalty” (honoring a favorite pet), and “Favorite Desserts.” A designated gallery outside the Therapy Pavilion on the 2nd floor displays the award-winning program’s rotating exhibits.

“When we moved back to Jacksonville after being gone for 40 years, I immediately got involved at River Garden. I knew it was the best place to reconnect in the community. My family has a long history here. My great-grandmother was a resident and my grandmother volunteered. Both staff and volunteers work together for a common goal — the welfare of the residents. And, being with them makes me feel so positive about life.”

— Jennie Bermudez, *Financial Secretary, River Garden Auxiliary, and volunteer*





The River Garden Foundation is a philanthropic organization established to provide financial support to the River Garden Senior Services system. Through events such as the Annual Gala, sponsored by SunTrust, and the River Garden Golf Classic, sponsored by Janne and Jody Brandenburg / Hardage-Giddens Funeral Home & Cemeteries, many new friends are added to our community of caring and giving. We appreciate the loyal support of our donors.

River Garden is proud that in 2017, 1,398 friends made donations to strengthen our services. The generosity of individuals, families and businesses make possible the fulfillment of our mission that affirms exceptional, loving care for older adults.

Donors choose many avenues for giving. They give by contributing to our annual funds, by supporting events and by remembering River Garden Senior Services as part of their estate planning.

Opportunities to support the agency include outright cash gifts, stocks and securities, assignment of life insurance, charitable annuities and bequests.

With deepest gratitude, we thank all our donors to River Garden Senior Services who ensure the daily needs of our residents are being met today, while also securing the future by growing our endowment and planned giving program. Membership in our planned giving society, Guardians of Tomorrow, is growing daily.



“I want River Garden to have funds to continue its work,” says Dot Verstandig. “It’s a privilege to remember them in my will.”

“When I see people hesitating, I ask ‘What would happen if River Garden wasn’t here?’ Even if you’re not wealthy, give what is comfortable for you,” says Dot. “Giving is an opportunity to feel good and know that you are helping to maintain the highest standards. You have to do what your heart tells you.”

— Dot Verstandig, supporter, Guardians of Tomorrow

Guardians of Tomorrow

The Guardians of Tomorrow program honors those who secure the financial future of River Garden Senior Services by making a life-income gift or a bequest. We are grateful to the people named below who have indicated to us that River Garden Senior Services is included in their estate planning.

Anonymous	Lilo* & Harry Frisch	Josephine J. Kaplan*	Sondra Resnikoff
Janet & Norman Allison	Miriam Frist*	Louis Kaplan*	Jeanine Rogozinski
Josh Ashby	Rose Galin*	Mildred Kaufman*	Della Rosenberg*
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Sally & Paul* Becker	Rose Lee Gold*	Lillie Ray Levy	Harriet & Edwin Safer
Vera & Morton* Benjamin	Hilda & Sol* Goldman	Rose Lind*	Marion Schaul*
Frances Berney*	Marguerite Goldstein*	Deanna & Michael Lissner	Bessie Schriebman*
Gary Bloom*	Chary & Michael Greenburg	Jill & Mark Lodinger	Hannah Setzer*
Rene Bonnett*	Edwin Greenfield*	Alberta Marks	Beth & Mark Shorstein
Becky & Benjamin Bromberg*	Ann & Ed Grenadier	Gail Meltzer	Marilyn & H. C. Sims
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Anne DuBow*	Leah Horovitz*	Vincent Narducci*	Dora Weil*
Raymond Ehrlich*	Freda Isenberg*	D. N. Oppenheimer*	Sylvia L. & Isidore Weiss*
Gloria Einstein	Robert Jacobs*	Carole & Lawrence Ort	Beth & Howard Wolpoff
Sue & Ron Elinoff	Sam Janover*	Lucille & Irving Oster*	Arlene & Evan Yegelwel
Helen & Joseph Ellis*	Evelyn & Milt Kaden	Kathy & Morrie Osterer	Eunice & Barry Zisser
Rose & Sidney Entman*	Frank Kahn*	Donna & Elliott Palevsky	
Dorrie & Lanny Felder	Randy Kammer	Anne & Ed* Presser & Family	
Leonard Fink*	Irving Kaplan	Sue & Ned Price	
Phyllis & Robert Fischer	Isador Kaplan*	Barbara & Harold* Resnick	

**Of Blessed Memory*

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Blackstone Grille
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Mr. Sydney Blattner
blo Blow Dry Bar
Ms. E. J. Bloom
Mr. & Mrs. Malcolm D. Bloom
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The Brick Restaurant
Brightway Insurance, Inc.
Mrs. Ruchel Broadman
Ms. Jean Brock
Mr. & Mrs. Colman L. Brodsky

Mr. & Mrs. Ernest N. Brodsky
Mr. Mel Brodsky
Mr. & Mrs. Jonathan Brody
Mr. & Mrs. Norman I. Brody
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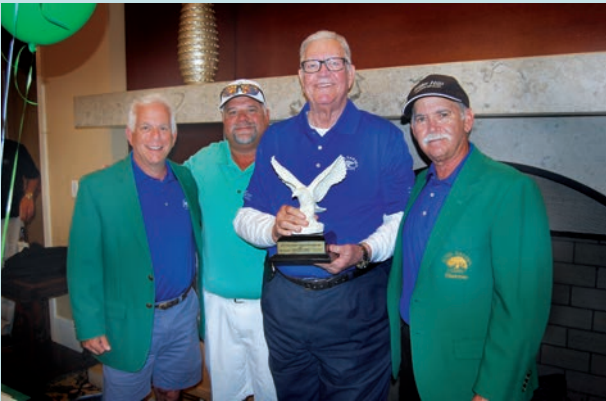
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Thanks to the efforts of Foundation board member David A. Stein, a small group of very generous donors contributed \$500,000 to upgrade our generators. We now have the capability to cool 34,000 square feet of space during a power outage.

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We deeply regret the omission of any names.



River Garden System Financial Review

In 2017, River Garden’s skilled nursing facility provided 62,324 days of care to 667 individuals in one of River Garden’s three residential program settings: Traditional Care, Memory Care and Short-Stay Rehabilitative Care. We also served 36 individuals in our Adult Day Care Program. There were 591 admissions, of which 558 were for short-stay rehabilitation and skilled nursing care. Average occupancy within the skilled nursing center was 95 percent. The Coves at River Garden 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.

It cost \$22.8 million for River Garden Home’s daily operations, an increase of 3.6 percent over 2016. Depreciation, amortization of bond issuance costs, and a state of Florida “Quality Assessment Fee” added \$2.5 million to what are normally considered operating expenses totaling \$24.9 million. In addition there were \$754,000 in capital expenditures and \$611,000 in bond principal payments.

Approximately 64 percent of our expense went toward employing a full-time equivalent staff of 350.

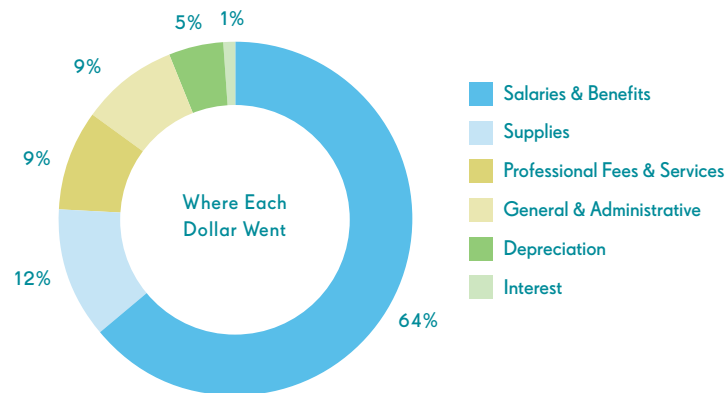
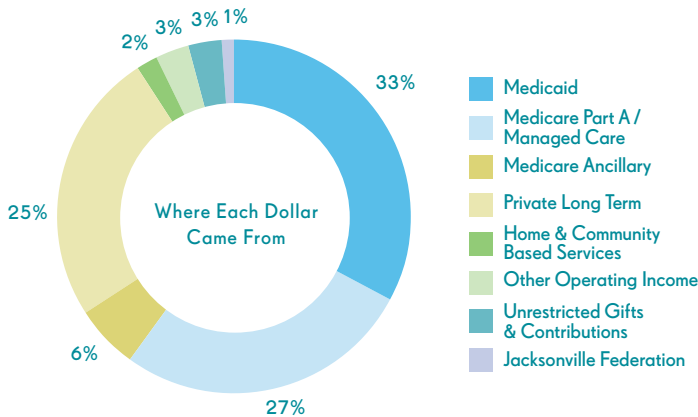
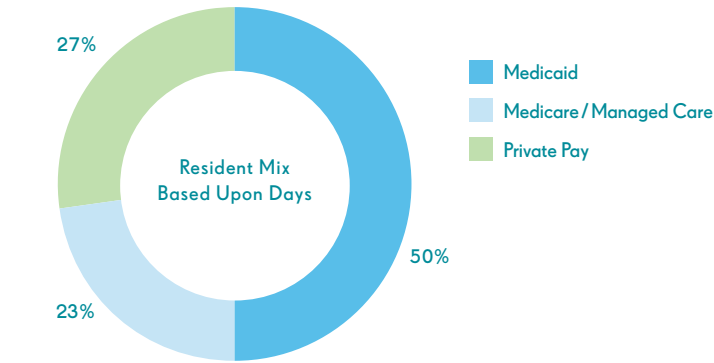
River Garden’s Home Health Care Program continued to perform well in 2017.

This was our fourth year of providing skilled home health services under our Medicare certification to the community and the program continues to grow. Our Home Health Care Program also provides case management and support services to Coves members as well as to individuals continuing to reside in their own homes in the community. At any given time, approximately 20 percent of Coves members are enrolled in one of our home health programs.

Sources of operating funds included \$22.8 million from service and other operating revenues, \$223,000 from charitable contributions, \$175,160 from an allocation of the Jewish Federation of Jacksonville and \$231,000 from River Garden Foundation. The River Garden Foundation also contributed \$76,000 to The Albert Z. Fleet Geriatric Training Center, which provides educational services to River Garden staff.

In 2017, available funds including philanthropic income and use of reserves, balanced the budgeted needs of River Garden Home Hebrew Home. The operating expenses of The Coves at River Garden 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 beneficiaries who account for 50 percent of all resident care given at River Garden.



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