

# GENEROSITY OF SPIRIT



WESTMINSTER™

2024 ANNUAL REPORT





WESTMINSTER<sup>SM</sup>

Extraordinary, Together.







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# A Culture of Generosity

## Westminster Has Heart and Soul

At Westminster, we encourage a culture of **generosity**. Our residents donate their time and resources to causes beyond themselves. Residents generously share their knowledge and passions, stimulating continuous growth and learning in retirement. Our residents also seek fellowship with one another, developing new friendships and rekindling old ones.

Our associates generously share their talent and hard work, providing excellent service with kindness of heart. In turn, we provide them with benefits and career opportunities that support Westminster's recognition as a top workplace year after year. Westminster is also uniquely united in



our mission to put people first. This allows us to maximize the full potential of our residents and associates who live and work side-by-side.



Westminster prioritizes hospitality, security, quality service, state-of-the-art facilities, and strong financial health. Because of the community's high standards and performance, we have garnered great respect within the senior living industry in the United States and abroad.

I hope you enjoy reading this 2024 annual report, a snapshot of our community. **Feel free to ask questions and visit our campus to learn more and to experience why we believe we are Extraordinary, Together.**

*Chuck Borg*



# Why Is Westminster Different?

Unlike many of our competitors, Westminster operates as a not-for-profit community, which prioritizes people over profits. Westminster's Core Values focus on the way we treat our people – residents and associates. **As a community, we value the friendly and respectful relationships between those who live at Westminster and those who serve.** Our residents and associates participate in decision-making to ensure that our community operates effectively.

## What is the difference between a For Profit and Not-For-Profit Community?

### Not-For-Profit:

- ✓ **VALUES-DRIVEN**  
Caring for the needs of the residents is more important than increasing profits. Proceeds are reinvested by improving the community, staffing, and expanding services and amenities.
- ✓ **STABILITY**  
Residents, staff, and the community enjoy peace of mind, because the organization is not easily affected by economic fluctuations.
- ✓ **COMMUNITY OVERSIGHT**  
A volunteer board of directors consisting of local community leaders ensure quality services & leadership.
- ✓ **QUALITY**  
This is the barometer used to measure effective work, not earnings.

### For Profit:

- ✗ **PROFIT-DRIVEN**  
Responsible to corporate investors and/or shareholders who are interested in making money on their investment, not the needs of the residents
- ✗ **UNSTABLE**  
The organization is easily affected by economic fluctuations.
- ✗ **NO COMMUNITY OVERSIGHT**  
Overseen by corporate investors and/or shareholders
- ✗ **INFERIOR QUALITY**  
Earnings are the barometer used to measure success, not quality of care.



## Excellence Is Earned

While Westminster is a “**People Place**” where our residents and associates receive top billing, we also win awards for our great service, training, and care.



*LeadingAge*<sup>™</sup>  
Texas

*Extraordinary*  
IMPRESSIONS<sup>™</sup>

- Best Awards from *US News and World Report* for Independent Living, Assisted Living, Skilled Nursing, Memory Care, and Continuing Care Retirement Community
- J.D. Power Award: LCS's Top Resident Satisfaction Among Senior Living Communities (6th year)
- LCS' Gold Award for Associate Safety and Extraordinary Impressions Hospitality Program
- LCS' Gold Award for Heartfelt Connections Memory Support Program
- LeadingAge Texas Excellence in Leadership Award for Executive Director Chuck Borst
- The 800 Award Winner, Online Reputation Award from Reputation.com
- *USA Today* National Top Workplace Award for Culture Excellence
- Leadership Institute, 19 Graduates
- Lowest work compensation rating in the industry
- Nationally recognized creative awards for annual reports and brochures





**97%** Westminster's  
Hospitality Score

**94%** Would  
recommend  
Westminster  
to friends and  
family

**93%** Very satisfied  
with Westminster  
as a place to live

**92%** Feel at home at  
Westminster



Resident Kathy Kelly moved to Westminster from a different retirement community after realizing the first place “wasn’t convenient to all the things I like to do in downtown Austin.” She’s an urban creature, born and raised in the Boston area. After almost 20 years in Austin, she contemplated moving back to New England. She researched a whopping 32 retirement communities in the region to satisfy her knowledge and learn more about areas her friends were considering, as well. In the end, Kathy decided to stay put. She recently redecorated her apartment, which looks out over the treetops and skyline. She continues to travel to New England for long vacations, keeping in touch with long-time friends. Kathy is enjoying the best of both worlds.

## We Haven't Stopped Improving

Westminster has announced plans for its Completion Phase which will introduce new amenities designed to enrich the resident experience, including a conservatory, bowling alley, and sports court.













Developing menus that are nutritious, tasty, and diverse that also satisfy hundreds of residents is no small undertaking. “Most of us like the food we grew up with but we also enjoy trying new cuisine,” says **Food Committee** chair, Charlie McEwan. “Chef Tim and Brian Grossman balance all those considerations and do an amazing job.”

## Building Community Through Committees

At Westminster, residents have the opportunity to serve in leadership. Resident-run committees provide feedback and ideas, as well as compliments, to associates for jobs well done.

- Activities
- Harbour Volunteers
- The Banner
- Buildings
- Food Service
- Fundraising
- Health & Wellness
- Hospitality
- Information Technology
- Interfaith
- Landscaping
- Library
- Residents Appreciation Fund
- Welcoming
- Writers Journal



**New residents** are welcomed with a party and relationships blossom as they share their experiences, joys and concerns, hobbies, and friendships.



The **Veterans Corps**, consisting of 61 men and women who served our country, builds comradeship, shares opinions on world affairs and other subjects, and hosts speakers and programs.

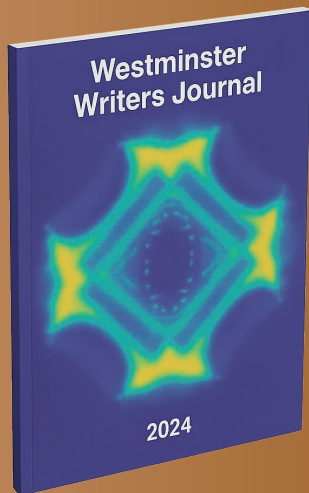


The **Information Technology Committee** assists fellow residents with their phones, tablets, and computers and work with Westminster leadership to ensure the resident portal is user-friendly.





Six editions of  
the Westminster  
*Writers Journal*  
have wowed  
audiences  
with thought-  
provoking,  
poignant, and  
humorous articles.





Residents' astounding artistic talent is on display throughout the community. The **art studio** is available for classes and individual artistic expression.





The **Buildings Committee** serves in an advisory capacity – to provide resident input into buildings and to propose or review changes in projects. For instance, the committee provided input on crosswalks and stop signs at all driveways, campus lighting, automatic doors, pet stations for dog owners, visitor parking, and pool and hot tub maintenance.



## At Westminster, life is always expanding and renewing.

Our residents celebrate 100 years. **Happy Birthday Centenarians!**





# Dancing The Night Away





And boy, do residents have fun. The **Activities Committee** helps plan thousands of cultural, artistic, intellectual, and spiritual activities and performances every year.





# The Good Times Roll On...











## Generosity of Spirit

There is a growing body of research that links **different types of giving to greater quality of life**, including the following potential health benefits such as greater self-esteem and satisfaction with life, lower risk of depression, better physical health, and longer life.

**In 2024, Westminster gave approximately \$350,000 to 32 nonprofits.** In addition, residents and associates volunteer their time and talent.

- Family Eldercare
- Marketplace Chaplains USA
- Austin Partners in Education
- Carrying Hope
- Amplify Austin
- Greater Austin Chamber of Commerce
- Capital City Village
- Martha C Gooding Foundation for Compassionate Nursing
- Alzheimer's Texas
- American Artists Project
- Texas Culture Change Coalition
- Hutto Bible Church
- The Trail Conservancy
- Pancreatic Cancer Action Network
- Power for Parkinson's
- Texas Gun Sense
- Accessible Housing Austin
- Texas Health Institute
- I Live Here I Give Here
- The Long Center
- Via Hope - Mental Health Resource of Texas
- Lifelong Learning with Friends
- Music Helps
- Austin Jewish Film Festival
- Austin Science Education Foundation
- Austin Speech Labs
- The Dream Come True Foundation
- AGE of Central Texas
- American Foundation for Suicide Prevention
- Austin Founder Lions Club
- Settlement Home for Children
- LeadingAge Disaster Relief Fund
- Capital Area Parkinson's Society (CAPS)



Our annual holiday bazaar is always a great fundraiser. We welcomed three new charities to our campus: **Carrying Hope, Amplify Austin, and Blue Santa.**



Westminster has been raising money for Alzheimer's Texas since the mid-1980s and we are **pleased to announce that, as of the end of 2024, we have raised approximately \$2 million.** For the last nine years, Westminster has earned the "Champion Fundraising" title from Alzheimer's Texas. This year alone, the Westminster community raised over \$168,000, making it the largest Austin-area fundraising organization benefiting Alzheimer's.



**Westminster Dog Show**

**Westminster is proud of its culture of giving.** By hosting individual fundraising pages and annual events, residents and associates celebrate their creativity, build teamwork, and raise money for a cause that is near to everyone at Westminster.



**Food Truck Fundraising Kick-off**



Car Wash



Kendra Scott Gives Back Shopping Spree

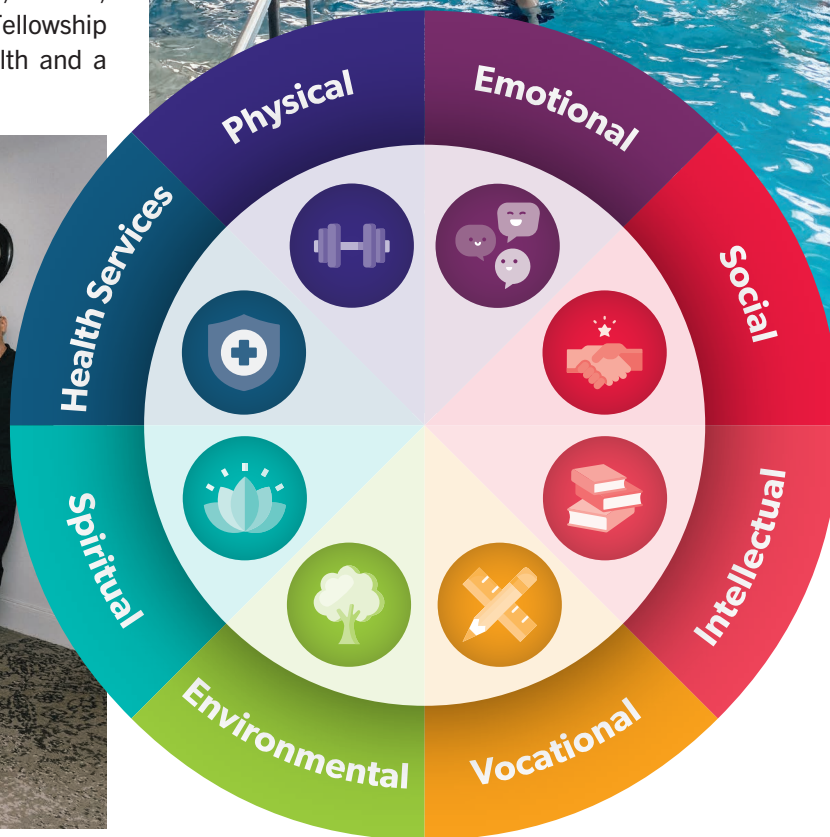
**The Westminster Residents Association (WRA) raised several thousand dollars for the association's charitable grants, which include a scholarship fund at Austin Community College. In 2024, the Westminster Residents Association set up a matching grant to grow the Endowment Fund at Austin Community College by more than \$15,000. Our Residents Appreciation Fund (RAF) surpassed its goal of \$286,000, which affords gifts of appreciation to our 380+ associates.**



# Dimensions of Wellness

**Westminster's approach to lifestyle is holistic.** We address every element of one's life—psychological, physical, and social well-being.

Westminster offers loads of opportunities for exercise, cultural, and educational activities to sharpen brains. Fellowship among residents and associates fosters good health and a long life. A busy life is a full life.









# Resident Profiles: Living Generously

Our residents bring their rich experiences, talents, and interests to Westminster. Together, they create extraordinary life stories.

## Seeking Kindness

It all started with 50 steps down to the water to let the dock out, again. Laura and Chuck Mendenhall always knew they wanted to retire at Westminster. They started visiting their parishioners here while working as pastors in 1983. The question was not whether to move to Westminster, but when? In 2024, upkeep at their lake home prompted the decision. Chuck said, “We didn’t want to spend the next years of our life focused on tending our property.”

Their friends at Westminster had advised them to move when they could enjoy everything the community offers. The Mendenhalls came for a tour and when they saw a one-bedroom apartment with a patio for their dog, “we knew we were home,” Chuck said.

Chuck is originally from North Carolina and Laura is a native Texan. Their journey together began when they met in Richmond, Virginia, during seminary and they married in 1970. The couple have two married children, one living in Denver and the other in the Washington, DC, area, and six grandchildren.

The Mendenhalls have visited all but two states and more than 25 countries. Laura laughs, “our suitcases are in storage for now, but our door is always open to visitors.” When their children visit they stay in one of the guest apartments down the hall and their grandchildren stay with us. Spring Break will be a giant slumber party.

As soon as the Mendenhalls moved into their apartment, they embraced a daily routine. Every



morning, Chuck and Laura go to the Bistro, see friends, and bring breakfast back to their apartment. Chuck continues his woodworking in the Shop and exercises in the gym. They enjoy sculpting with clay, a new experience, as well as art, exercise, and the saline pool with a hot tub.

The Mendenhalls are also grateful for Westminster's convenient access to onsite healthcare. One day, Chuck didn't feel well. "Around lunchtime, we called the Westminster Wellness Clinic, and a nurse arrived at our door within the hour," said Laura. "A chest x-ray was taken in the apartment, and a prescription was delivered by 4:00 p.m. Soon, Chuck was feeling better, and we never had to leave the apartment. This care is unbeatable."

In their opinion, the best part of the community is the people. "It is a resident community full of deep kindness and associates with extraordinary expertise," says Laura. "The compassion and support here is priceless."



## Choosing the Right Fork in the Road

Born in Memphis, Tennessee, Mary Nell Frucella received her nursing degree from Vanderbilt University and moved to Houston to work post-op care for the famous cardiovascular surgeon Dr. Michael DeBakey. She loved the job because the work was demanding and her colleagues and patients were interesting. Mary Nell later taught medical surgical nursing at Texas Women's University in Houston.

Fast forward a few years, she met her husband Jack Frucella who worked for American General Insurance in Houston. Jack was born in Buffalo, New York, and Mary Nell describes him as shrewd in business and adventuresome in spirit. In the early 1970s, they married and moved to Austin—looking for a smaller city. He founded Hill Country Life Insurance Company and began acquiring and restructuring other insurance companies.

Their eldest son, Mike, was born with physical and mental disabilities and was cared for at home and at Hope House, which Mary Nell says does God's work. They adopted son Brian and daughter Laurie. They built their forever home in Northwest Hills where they loved to entertain. They joined St. Matthew's Episcopal Church, which became their extended family since their parents and siblings lived far away. When the kids were still school-aged, Jack tragically drowned



during a kayaking trip in Mexico, leaving Mary Nell to make decisions that would shape the next chapter of her life. Mary Nell credits Jack's successor for stepping up to run the company, and her financial planner, for securing her family's financial security.

Sadly, Mary Nell suffered another loss. Son Brian died in a car wreck as a teenager. She says this is when her world went dark. Through faith, friends, and sheer will, Mary Nell decided she could cave or keep going. "Immobility is a killer. I had to keep moving," she said.

Mary Nell has also given time and treasure. After Jack's death, she built a new home and opened it to fundraisers for the arts community. For many years Mary Nell volunteered in the halls of the Brackenridge Hospital Emergency Room and served on the board of directors of the old Brackenridge and Dell Seton Medical Center. She supports Hope House and other charitable causes. More recently, she donated over 170 pieces of folk art to the Austin Friends of Folk Art, which, with the help of a curator, will archive and exhibit folk art from around the world.

Travel is part of Mary Nell's soul. Good friend and travel agent, Meta Butler Hunt, "introduced me to the third world and to folk art." She has trekked through Bhutan and Nepal, as well as Peru, among other far-flung places, traveled with duffel bags, and slept in tents. She's stayed in a treehouse and traveled up the Amazon River, all over India and Africa, to Timbuktu, Mongolia, Thailand and China, and Vietnam. Europe is nice but "the more far-flung, the better." This past month, she climbed the Great Pyramid of Giza, which she admitted made "my thighs scream." Aside from adventure, she enjoys taking art trips, especially ones organized by Karen Pope.

After living in Northwest Hills for two decades, she bought a two-story townhome in Tarrytown. Then a few years ago, a friend convinced her that Westminster should be her next stop. In 2023, she bought a unit in the Carlisle large enough to hold her curated art collection. Her interior designer was instrumental in placing furniture, choosing lighting, building

displays and cabinetry, hanging art, and finding elegant arrangements for all of it.

Mary Nell serves on Westminster's Welcoming Committee, plays mahjong, and attends Bible study. She also enjoys performances at Westminster and loves Conspirare and the symphony. Mary Nell admits she has two speeds, on and off, and at Westminster, she controls the switch. "Living at Westminster has brought me great peace of mind."





## Generational Love and Care

Two generations of the Luellen family are residents of Westminster. Charles Luellen occupies a spacious residence in the Carlisle adorned by their collection of Southwestern art, including Texas artist Bill Worrell and renowned Austin artist Michael Frary. Charles and his late wife, Jo Sydney, adopted Santa Fe, New Mexico, as a favorite cultural destination and developed a taste for Native American art. They also collected art by Kentuckian Michael Wheeler and Mainer Ellen Church.

The Luellens spent their family years in Ashland, Kentucky. Jo Sydney wrote for the local paper, served as a community volunteer, and raised their daughters. Charles pursued a long career with Ashland Oil, Inc., starting in sales and retiring as the president and chief operating officer. Throughout his career, he traveled extensively across the United States, as well as to the Middle East, Egypt, Western and Eastern Europe, and Australia. His wife accompanied him as much as possible. He and his wife raised two daughters, Margaret and Nancy, who secured jobs in Texas. After Charles retired, the family migrated south, as well.

Charles and Jo Sydney bought a home in Austin on Monte Vista with spectacular views of Mt. Bonnell, the river and downtown. They continued to travel abroad and summered

in Bar Harbor, Maine, to escape the Texas heat.

The Luellens were on the wait list at Westminster, and when Jo Sydney got sick, the family was able to transition her to the skilled nursing wing where she was cared for 24/7 with family close by. “Westminster has been very good to our family.”

Several years after Jo Sydney died, Charles downsized and moved into a one-story home in Northwest Hills. Charles’ daughter Nancy and her husband Steve Bissell also decided to downsize and, as luck would have it, bought the house next door to her father. The families shared a fence. When Charles was ready, he decided to buy into the Carlisle while it was under construction.



Nancy and Steve met in Houston. She worked as a contract analyst for an oil transportation company and Steve as an electrical engineer at McDonnell Douglas. They moved to Austin so Steve could attend graduate school at The University of Texas and decided to stay. They raised two sons, both of whom live in Austin. Once the boys were in high school Nancy returned to work, teaching preschool at Covenant Presbyterian, their home church.

Life as empty nesters was gliding along nicely until Steve received the difficult diagnosis of early-onset Alzheimer's at age 64. He and Nancy walked the same journey with Steve's mother years earlier and understood the kind of care this medical decline would require. Steve was forced into early retirement, and, together, they planned their next steps. Last year, when it became clear Steve could no longer live safely at home, she secured a room for him in the Memory Wing of Westminster, and she took an apartment in the Preston.

Nancy says the past year has been a whirlwind — selling a home, packing for two, and moving them into separate apartments — but that Westminster has been a caring partner through all of it. Westminster provides respectful, individual care, and Nancy observes countless tender moments between associates and residents. “Any terrible diagnosis is always a shock for a family,” says Nancy. “We live in the moment with Steve. Our memories of him as husband and father sustain us in our hardest times. And here he is safe, happy, and loved.”

Charles, Nancy, and Steve see each other daily, and Nancy's Chihuahua, Trixie, is usually in tow. Both sons visit regularly. At

95, Charles enjoys exercising with his trainer, reads political history and biographies, and enjoys meals in the Rowan or orders in. He has dozens of friends at Westminster.

Nancy's apartment in the Preston is spacious, and she takes pride in learning her way through the community and logging 12,000 steps daily. Her hobbies include reading, cross-word puzzles, cooking (maybe not so much now!), playing Rummikub, practicing Pilates, and enjoying live performances at concert venues around town. She is still very involved at Covenant and maintains the same friendships despite changing neighborhoods. Nancy's priority, though, is Steve, and making sure his needs are met. Nancy and her father may no longer share a fence, but now they share a home.





# Department Successes

## Excelling Across the Board

Westminster's associates are committed to their careers. Our retention rate is much higher than the industry average. Our job training, career mobility, competitive benefits, and community culture all factor into our success rate.



Elevating  
experiences  
every day.

- Gold Award for Associate Safety
- Gold Award for Hospitality Program



^ Above, from left - Jaspas Fon, Carla Dubois



^ Above, from left  
Rachel Gill,  
Robin Gonzalez,  
Ruth Sunil



## People Who Step Up

Residents select **STAR** associates when they go above and beyond their normal job responsibilities.



^ Above, from left  
Dian Self, Angie Raizis-Pena

< Left, from left  
Ernest Galvan, Abel Fabela, Daniel Ruiz



➤ Right, from left  
Maribel Reyna, Heather Kral, Tamarra Oladini

▼ Below left, from left  
Scott Nakachi, Nicole Ayala Diaz

▼ Below Middle  
Jordan Bleecker

▼ Below Right  
Johnnie McGarity



*Not Pictured:  
Dontel Payne,  
Lloyd Smith,  
Ruben Trevino,  
Asia Custard,  
Anthony Bushay,  
Jose Garcia  
Maldonado,  
Patricia Wilson,  
Lloyd Smith*

## Meet Jose Hernandez, Associate of the Year

**What is your position at Westminster and what does your job entail?**

*This spring marks my fourth year at Westminster. I started as a floor supervisor, then became assistant dining room manager, and have recently been promoted to Dining Services manager for Independent Living. My job entails a wide spectrum of tasks, from scheduling, data analysis, maintenance of dining rooms, inventory control, staff development, special functions planning, menu design, food safety, and the list goes on.*

**What do you like most about your job?**

*I love making the residents' special occasions memorable. I enjoy seeing their joy when they have their families with them.*

**What particular job tasks and projects do you enjoy the most?**

*I am excited about the remodel of the Laurel dining room. Picking out new glassware, napkins, and many other items is fun. I also really enjoy developing meal and beverage menus, establishing operating procedures, training staff, acquiring furniture and kitchen and bar equipment, and ensuring Westminster is compliant with all regulations and codes.*

**Do you have a favorite hobby or pastime? What do you like to do with family or friends?**

*I like to kayak and paddleboard whenever I get the chance, and I play soccer. My fiancé and friends like to explore new restaurants and breweries around the city, and we love taking our dogs to the park!*





## We Value Our Associates



### Judy Hall, Receptionist

*"One of the many reasons I love working at Westminster is all of the amazing, caring people I get to work with. We have barbecues in the courtyard, special events along with encouraging words. The company shows us in so many ways how much they appreciate us," said Judy Hall, a receptionist who came aboard Westminster in 2024.*



### Abbey Ross, Food Services Manager

*"I am grateful to work in an environment where appreciation is shown on every level, from residents to their family members to the associates and leadership team," said Abbey Ross, who was hired as assistant manager of food services in 2023 and promoted to manager in 2024. "Westminster has provided me with benefits and opportunities for growth."*

**TOP  
WORK  
PLACES  
2024**

**Austin American-Statesman**  
statesman.com

For the 11th consecutive year, Westminster has been awarded Top Workplaces 2024 by the *Austin American-Statesman*.



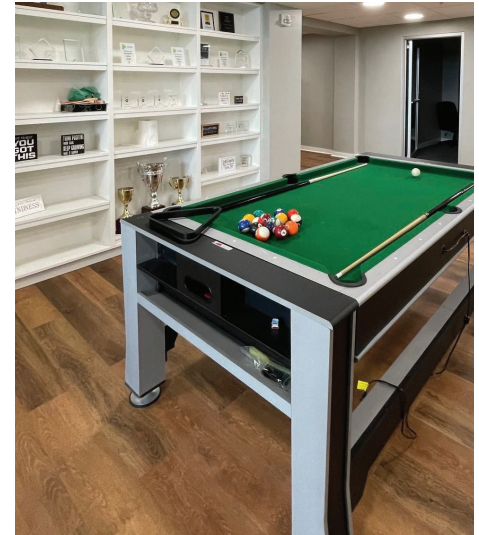




This year, Westminster graduated 19 associates from our **12-week Leadership Institute**, where they learn to create extraordinary leadership teams by nurturing talent, fostering a positive culture, and leading with vision and heart.



While our work standards are high, we recognize that our associates need downtime, too, so we opened the **Associate Treehouse**, a space furnished with gym equipment, locker rooms, games, a break room and kitchen, and space to chill. The Treehouse is their place to work out, eat, relax, and socialize.





## Life Enrichment – Sky's the Limit

**At Westminster, we want to know: Is there anything in your life that you've wanted to do or see but haven't attempted? How can we make your dreams and aspirations a reality?**

Life at Westminster is enriching and we allow residents to nurture new talents and interests. We offer a full calendar, covering all eight dimensions of wellness – with daily evening programs, trips, classes, game groups, and so much more. Diverse programs celebrate different cultures and religions, holiday celebrations, shows, and concerts.

Small groups of residents also share their passion and knowledge for the visual and performing arts, poetry, Shakespeare, languages, and more.

## Pottery Studio



## Woodworking Studio



## Resident Performances



## Inaugural Westminster Trivia Show



## Poetry Group



## Fun & Games







## Healthcare & Wellness

The levels of healthcare offered at Westminster are structured to meet your evolving needs. What's true across all levels is our ability to minimize risk and improve health outcomes. Our on-site clinic gives residents access to immediate care and peace of mind. Our higher levels of care provide resident-centered care, where residents maintain control over choices and lifestyles to the fullest extent possible. Our rates of hospitalization and emergency room visits are lower than the general population. Our memory care practices, Heartfelt Connections, promotes the greatest level of independence, self-worth, and self-esteem, helping individuals to live to their full potential at every stage of Alzheimer's.

### Independent Healthcare

Westminster's onsite nurse practitioner provides healthcare that compliments residents' regular physician and specialty care. Our nurse navigator focuses on preventative care management and proactive care coordination. By partnering with residents and families to address health and wellness needs with minimal interruption to everyday community life, Westminster reduces the stress associated with changes in mental or physical conditions.





^ Above, Robin Gonzalez,  
Director of Resident Health Services





## Skilled Nursing

- Best Nursing Home, Long Term, and Short-term Rehabilitation, *US News and World Report*, 17 years
- 5 Stars from Centers for Medicare and Medicaid Services, 16th year
- 95% Rehab Success Rate
- Resident Satisfaction 96%

## Short- and Long-term Rehabilitation

- Best Short-term Rehabilitation, *US News and World Report*





## Assisted Living

- Best Assisted Living, *US News and World Report*
- Deficiency Free, 12 years

## Memory Care

- Best Memory Care, *US News and World Report*
- Gold Award for Heartfelt Connections Memory Support Program





## Utilizing Levels of Care

In 2012, my mother, Helen Spear, moved into a brand-new independent living apartment in the Windsor building. She thrived at Westminster and soon became involved in many activities, including helping to design and manage the library. She served as librarian and was dedicated to ensuring the library was stocked with the best titles and remained organized and accessible.

My mother chose to live in Westminster because of the continuous levels of care it provides. And, last year, after much discussion, my siblings and I moved mom into the Memory Care unit. We were pleasantly surprised by how nicely the unit was furnished and decorated. Mom made the transition well.

A few months later, mom spent time in the hospital and those five days set her back in terms of her strength, independence, and cognitive abilities. Again, utilizing the inclusive levels of care at Westminster, mom was discharged from the hospital to Westminster's skilled nursing unit. While in the skilled nursing unit, she was evaluated for hospice which works seamlessly with associates at Westminster.

With the help of our private caregivers and her own determination, mom was able to return to her room in Memory Care where the associates welcomed her warmly. Mom is doing so well that she may get "kicked out" of hospice soon.



At 97, mom still retains her sense of humor and her good-natured spirit. My brother, two sisters and I are thankful that mom chose to move to Westminster while in her 80s and that all of us became part of the Westminster story.

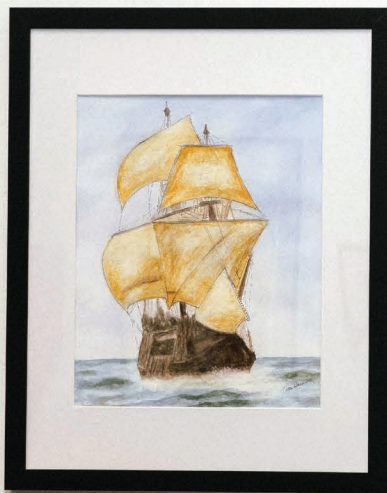
*~Sona Spear Nast, daughter*



Peg Wommack  
*Panda Party*  
Watercolor 2024



Peg Wommack  
*The Caravan*  
Ink & Wash 2024



Peg Wommack  
*Anchors Aweigh*  
Ink & Wash 2022



Isabel Van Horn  
*Starfish*  
Micron Pen & Colored Pencil  
2018



Mary Lynn Woodall  
*Flora I*  
Oil on Canvas 2024



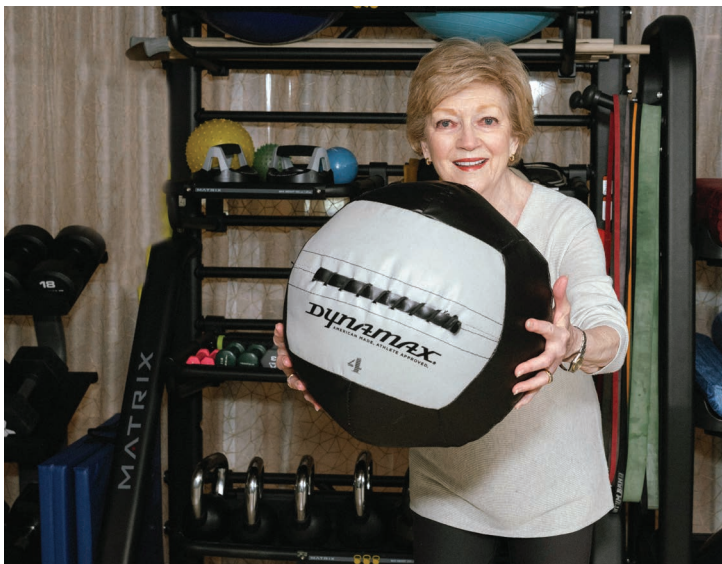


## Fitness Fun

Staying strong is key to avoiding injury and enjoying an active lifestyle. Westminster provides several gyms, a variety of instructor- and resident-led exercise classes, and pool and aquatic classes. The courtyards and sidewalks around the community provide excellent scenery for walks.









## Dining Experience

Westminster is focused on providing outstanding cuisine. We survey our residents to provide nutritional, tasty choices, while also monitoring food costs due to inflation.

Westminster has been innovating in many areas and environmental sensitivity is one of them. Thanks to the Resident Sustainability Subcommittee, Westminster introduced its first recyclable, BPA-free, non-toxic, to-go food and home delivery containers. Our waste is a mere 2% of products used. We are doing our part.













*“The ultimate goal is to reduce Westminster’s carbon footprint, and reducing the amount of plastic in our community is one way to help meet that goal,”* says subcommittee founder and chair, Inda Shirley.



## Facilities, Grounds, Transportation & Security

Our buildings, grounds and other assets are well taken care of to ensure the best living environment. Here are a few of our latest projects:

- Upgraded infrastructure and systems in the Preston building, improving performance and energy efficiency
- Completed new building signage
- Completed Emergency Disaster Relief Manual to address winter preparedness
- Upgrades to Core Network Infrastructure, new wireless software and firewall
- Transitioned to voice over and cellular networks
- Enhanced security protocols
- Launched exterior light assessment and improvements
- Purchased hybrid vehicle for the Westminster fleet
- Identified as a zero-waste community, recycling significantly more than is thrown away as trash, including construction waste recycling.



We are finding ways to reduce our carbon footprint. In 2024, Freedom Solar installed additional solar panels on the roofs of the Windsor and Carlisle buildings. **Not only do we generate clean energy we will save approximately \$1.75 million in utility bills over the life of the project.**







^ Above, from left  
 Carla Dubois, Residency Counselor  
 Tessa Cannon, Public Relations Manager  
 Jordan Bleecker, Director of Sales & Marketing  
 Kim Rees, Residency Counselor



## Marketing & Sales

Our team works with families to find the right accommodations at Westminster. We develop rich, long-term relationships with our residents and their adult children.

Check out our new website at [westminsteraustintx.org](https://westminsteraustintx.org) and then give us a call to schedule a tour: (512) 454-4643.



- End-of-year occupancy for Independent Living holds steady at 95%
- Our collateral win awards every year





# Financial Data & Disclosures

*As of Dec. 31, 2024*

Fitch BBB Rating (Positive)

Debt Service Coverage Ratio: 4.00

Days Cash on Hand: 861

Deficiency-Free Financial Audit

Deficiency-Free 403(b) Audit



# Occupancy Rates

Average monthly totals as of December 31st, 2024

HEALTH CENTER	
Total Beds	85.00
Beds Occupied	76.10
% Occupied	89.50
Private Pay	23.45
Permanent Life Care	33.71
Temporary Life Care	2.13
Medicare	11.58
HMO	5.23

MEMORY SUPPORT	
Total Units	38.00
Units Occupied	33.00
% Occupied	86.80

INDEPENDENT LIVING	
Total Units	368.00
Units Occupied	352.00
% Occupied	95.70

ASSISTED LIVING	
Total Units	36.00
Units Occupied	36.00
% Occupied	100.00





# 2024 Audited Operating Statement

## OPERATING REVENUE

Total Independent Living Revenue	26,373,696.82
Total Health Center Revenue	10,136,973.96
Total Assisted Living Revenue	2,582,003.73
Total Memory Support Revenue	2,333,587.39
Total Clinic Revenue	338,501.45
Total Other Operating Revenue	14,564.59

<b>Total Operating Revenue</b>	<b>41,779,327.94</b>
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## OPERATING EXPENSES

Total General & Administrative Expense	7,964,552.27
Total Plant Expense	5,520,680.52
Total Environmental Service Expense	2,284,861.62
Total Food & Beverage Expense	10,365,874.94
Total Resident Services Expense	1,554,478.71
Total Health Center Expense	8,482,023.30
Total Assisted Living Expense	1,668,567.22
Total Memory Support Expense	926,518.28
Total Community Home Health Expense	126,292.41
Total Clinic Expense	605,602.01

<b>Total Operating Expenses</b>	<b>39,499,451.28</b>
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## OTHER INCOME

Amortization Income	7,265,210.17
Entry Fee Income - Death	1,207,226.01
Entry Fee Income - Move Out	48,566.79
Entry Fee Income - Cancellation	10,500.00
Entry Fee Income - Up & Downgrades	11,000.00
Apartment Custom Work	400,110.41
Gifts & Contributions	25,116.95
Interest Income - Non Operating	3,025,789.50
Gain/Loss on Sale of Investments	4,742,039.87
Unrealized Gain/Loss on Investments	2,892,348.44
Gain/Loss on Sale of Assets	(21,042.38)
Debt Forgiveness Income	3,266,476.04
Miscellaneous Income	19,525.24
<b>Total Other Income</b>	<b>22,892,867.04</b>

## OTHER EXPENSES

Depreciation Expense	9,544,982.52
Interest Expense - Non-Operating	4,759,950.50
Financing Costs Amortization	(504,628.92)
Professional Non-Operating	51,716.89
Miscellaneous Expense	22,792.87
<b>Total Other Expenses</b>	<b>13,874,813.86</b>

## SUMMARY

Net Operating Income	2,279,876.66
Total Other Income	22,892,867.04
Total Other Expenses	13,874,813.86
<b>Net Income/(Loss)</b>	<b>11,297,929.84</b>



## BOARD OF DIRECTORS

### 2024/25 BOARD MEMBERS

Alex Albright, Member  
Michael Chauncey Day, Member  
Dr. Diana DiNitto, Member  
Paul. E. Hilgers, Member  
Richard Luevano, Jr, Member  
John McGhee, Resident Member  
Camille Miller, Resident Member  
Nick Moore, Member  
David E. Redding, Chair  
Kevin Reed, Legal Counsel  
Stephen Y. Scurlock, Secretary  
Diane Williams, Vice Chair  
Jim Woodrick, Resident Member  
James (Buzzy) Woodworth, Member



*Having served on the Board for the past six years, I have witnessed the leadership of Chuck Borst and his entire team. With the addition of The Carlisle, and increasing access to our Skilled Nursing, Assisted Living, and Memory Support, we were able to make Westminster a reality for more individuals. All of this was accomplished while keep-*

*ing Westminster a "Resident-Centered" Community with caring and supportive associates.*

*Recently, I attended a not-for-profit board summit, the suggestions recommended were ideas Westminster has had in place for some time. Our community is a trailblazer. The slogan about preparing for the future, "Spend less time looking out the rearview mirror and more looking out the windshield," comes naturally for our leadership team. After completing new and improved amenities in our Completion Phase, our creative and generous residents and associates will have even more opportunities to collaborate, mingle, and enjoy life at Westminster!*

*~ Diane Williams, Vice Chair*



Westminster Board Members participated in the Gooding Foundation golf tournament that raises money for a scholarship at The University of Texas School of Nursing. Westminster benefits from nursing student interns and we proudly support educational opportunities at UT and Austin Community College.

Chuck Borst received the *Excellence in Leadership* award at the 2024 LeadingAge Texas conference.











**WESTMINSTER**<sup>SM</sup>

Extraordinary, Together.

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