Experiencing Transitions and New Growth
The year 2008 was one of great change. For many of us, it will be one we remember for the rest of our lives.

On the national front, our country experienced a historic Presidential election as well as a meltdown in the financial markets that has not been seen for many years. While much of the news media attention focused on the negative, I am pleased to share many positive developments that occurred during the year at Moravian Manor. Even though our accomplishments may not be worthy of national news, many events in the life of the Manor are newsworthy to our community and those we serve.

One of the Manor’s primary initiatives during 2008 was the construction of a Health Center addition. At the time of this writing, the new building is almost completed and we are preparing to move into two phases of renovations. Our “More Like Home!” capital campaign, another highlight of the year, was organized in conjunction with the $8 million building and renovation project. The goals of this construction project are to provide nursing residents with more privacy, relocate and expand our rehabilitation department, and relocate and renovate our Personal Care area for memory impaired residents. As the new building and renovations are completed, everyone also will see a much larger and improved Children’s Corner play area. The location of this area, which wraps around our new building addition, will provide residents with many hours of entertainment as they watch the children play and interact. It also is noteworthy that we have an expanded intergenerational program that links the children with our elders. It is difficult to put into words the genuine smiles the children bring into all of our lives.

In reviewing our financial statements and reading Cindy Meier’s financial report, you will note that our operations for 2008 were healthy. However, our endowment funds were significantly impacted by the deteriorating situation on Wall Street. While this is painful in the short term, it also has given us the opportunity to focus on the future and pay close attention to the performance of our core operations. We are confident that many of our losses will eventually recover as we “ride out the storm.” During this difficult time, we have been blessed with an extremely generous constituency, helping us near our $2.7 million goal for our “More Like Home!” capital campaign. The generosity has been humbling, particularly in light of the troubled investment world!

On December 1, 2008, Moravian Manor finalized the purchase of the 72-acre Biemesderfer Farm. This concluded an eight-year process and we eagerly anticipate the opportunities that lay ahead with this additional land located in the Lititz Borough.

Also during the year, there were many organizational changes. As I stepped into the CEO’s role, it was with excitement and anticipation. Having worked for many years under the leadership of Rev. Schock and Mrs. O’Hara, I am eager to maintain the Manor’s strong tradition of service to others. While at times we need to upgrade the “tools with which we work…the buildings,” it is very clear that what we are about here at the Manor is relationships. Our relationships with our residents, staff, the Board of Trustees, family members, and community make our daily tasks enjoyable. I thank all of you for your ongoing support of Moravian Manor. And I thank you for making my daily tasks enjoyable!

J. David Swartley
President/CEO
There is no doubt that 2.7 million dollars is a lot of money! And attempting to raise 2.7 million dollars—in a turbulent economy none-the-less—can be a daunting task unless you have a committed and generous Circle of Friends and an inspiring, much-needed project that will improve the lives of many people.

It is with great respect and high regard that I extend my sincere gratitude to our administration, Board of Trustees, employees, residents, families, friends, corporations, businesses, and the community-at-large for the tremendous, selfless support of the campaign.

I am honored to share with you that we have had 100 percent participation by our Board of Trustees. Gifts from current and former trustees exceed $1 million; and Manor employees have donated more than $100,000 to the campaign so far. With less than $100,000 to raise, and with the continued support and prayers of our Friends, I am confident that we will not only reach our goal, but also exceed it!

Finally, I would be remiss if I didn’t extend my gratitude to the numerous campaign volunteers who are serving on the steering committee, executive committee, and chairing or serving on various campaign division committees. Their tireless support, in addition to their generous gifts, is the backbone of the campaign and I am deeply indebted to each and every volunteer!

I am honored and privileged to work at Moravian Manor during this time of transition and growth; I am blessed to work with and know so many kind and compassionate people who share their God-given gifts to help others. They are our Circle of Friends.

Diane H. Ford, CFRE
Director of Development

“Circle of Friends”

Our Circle of Friends program recognizes and honors our Friends who caringly and generously give of themselves financially so that the Manor’s ministry can fulfill the needs of those we serve.

The Heritage Circle recognizes our abundantly generous Friends who have made a single gift or cumulative gifts of $10,000 or more to the Manor.

The Living Legacy Circle recognizes our forward-thinking Friends who have made planned gifts that ensure the continuation of the Manor’s ministry through a bequest, a charitable gift annuity, life insurance policy, retirement account, or charitable trust.

The Investors’ Circle recognizes our Friends who have made an annual gift to Moravian Manor in support of benevolent care, creating or increasing endowed funds, major and capital projects, or for items or programs that enhance the daily lives of residents.

Sources of 2008 Gifts

Churches and Church Organizations 4%
Residents 27%
Residents’ Families 16%
Businesses 14%
Employees 4%
Individuals 9%
Miscellaneous and Other Organizations 4%
Trustees 21%
Former Residents 1%
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Names in bold denotes new members or a new level in 2008
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Lavinia Lane Trust
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Matching Gifts
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Bank of America Foundation, Inc.
Bristol-Myers Squibb Foundation
Eastern Services Corporation
Pfizer Foundation

Grants
Child Care Consultants, Inc.
The Moravian Larger Life Foundation

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Mr. James R. Gerberich
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Stauffers of Kissel Hill
Mr. Randall Wagner
Mrs. Janet Wynkoop

Investors’ Circle 2008 Gifts

Gift Levels
Leaders ............. $10,000 or more
Pacesetters ........ $5,000 – $9,999
Fellows .............. $2,500 – $4,999
Associates .......... $1,000 – $2,499
Sponsors ........... $500 – $999
Patrons ............. $250 – $499
Friends .............. $100 – $249
Contributors ....... up to $99

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Dr. and Mrs. Victor L. Baer
Mr. and Mrs. Stephen D. Black
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Mr. Warren H. Foley
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Mr. and Mrs. C. Ned Foltz
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Mr. Michael Gleberman
Ms. Tracee S. Gotwalt
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Ms. Amanda Zepp

Every effort has been made to include the names of all donors in this list. We apologize for any names that were misspelled or that were inadvertently omitted. Please contact us so we can correct our records. You also may contact Diane Ford at (717) 625-6105 about making charitable contributions to the Manor.
The 2008 financial summary shows healthy revenue results from our operations. However, non-operating results were largely affected by the current volatile market.

The deterioration of financial market conditions experienced in 2008 translated into Moravian Manor recognizing a significant loss on our investments. The current market situation is affecting organizations that hold endowment funds as well as all who are invested in the stock market. Moravian Manor views our endowment funds as long-term investments. Our investment objective is to support the purposes for which funds were established; this objective assists in meeting our current and future operation obligations. It is Moravian Manor’s investment policy to invest the endowment funds with a focus on long-term investing and not for short-term gains.

Moravian Manor has historically—and currently—maintained high staffing ratios in our dedication to provide the highest level of care to residents. This level of commitment has a direct effect on the cost we incur related to staffing and benefits. However, with your support, we continue to be dedicated to providing quality and compassionate care to all of our residents. During 2008, our operational results were very healthy, largely a result of a high census and controlled operational costs.

In June 2008, Moravian Manor began the construction of our much anticipated Health Center addition. In conjunction with our commitment to a high quality of care, Moravian Manor now will be able to provide many more private rooms for residents. The new Health Center is anticipated to open its doors by early summer 2009. Many thanks to all who contributed to the Health Center capital campaign; we have been blessed with an overwhelming and generous response to our fundraising efforts. The support and generosity of all our donors have enabled Moravian Manor to continue to provide benevolent care to our residents in need as well as fund programs and items that enhance residents’ lives. It is humbling to see the contributions that were received from all who truly believe in Moravian Manor’s vision.

Cindy Meier
Controller

**2008 Financial Summary**

**Named Endowment Funds**

Moravian Manor has been the honored recipient of a number of endowment funds that have been established in honor and in memory of cherished individuals. The funds, which were gifted by family and friends, support various aspects of the Manor’s ministry.

<table>
<thead>
<tr>
<th>Name of Fund</th>
<th>Balance 12/31/08</th>
<th>Original Balance</th>
<th>Date Established</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elizabeth A. (Reese) Beecher Memorial Trust Fund</td>
<td>$46,875</td>
<td>$32,000</td>
<td>1996</td>
</tr>
<tr>
<td>Mildred L. Bender Memorial Fund</td>
<td>$71,538</td>
<td>$50,000</td>
<td>1995</td>
</tr>
<tr>
<td>Bricker Memorial Endowment Fund</td>
<td>$20,859</td>
<td>$20,000</td>
<td>2006</td>
</tr>
<tr>
<td>Richard G. Davis Memorial Fund</td>
<td>$21,263</td>
<td>$10,000</td>
<td>1996</td>
</tr>
<tr>
<td>Cynthia Jones Eastman Memorial Fund</td>
<td>$7,178</td>
<td>$10,000*</td>
<td>2000</td>
</tr>
<tr>
<td>Doris A. Henly Memorial Fund</td>
<td>$14,184</td>
<td>$11,477</td>
<td>2005</td>
</tr>
<tr>
<td>“Poss” McCloud Memorial Fund</td>
<td>$15,389</td>
<td>$10,000</td>
<td>1994</td>
</tr>
<tr>
<td>Moravian Home of Lititz for Aged Women Trust Fund</td>
<td>$323,576</td>
<td>$221,410</td>
<td>1996</td>
</tr>
<tr>
<td>New Horizons Permanent Endowment Fund</td>
<td>$374,740</td>
<td>$270,000</td>
<td>1984</td>
</tr>
<tr>
<td>Mr. and Mrs. William R. Parsil Memorial Fund</td>
<td>$14,104</td>
<td>$10,000</td>
<td>1999</td>
</tr>
<tr>
<td>John Traeger Memorial Endowment Fund</td>
<td>$57,204</td>
<td>$21,000</td>
<td>1958</td>
</tr>
</tbody>
</table>

* A portion of the fund’s corpus was allocated to restore the Steinway piano donated by Cynthia during her lifetime. The fund balance had been designated to endow the maintenance of the piano.

**Endowment Funds established by the Board of Trustees**

<table>
<thead>
<tr>
<th>Fund</th>
<th>Balance 12/31/08</th>
<th>Date Established</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benevolent Care Fund</td>
<td>$1,677,195</td>
<td>1985</td>
</tr>
<tr>
<td>General Endowment Fund</td>
<td>$1,972,251</td>
<td>1988</td>
</tr>
<tr>
<td>Benjamin G. Forrest Memorial Fund *</td>
<td>$38,052</td>
<td>1984</td>
</tr>
<tr>
<td>Paul W. McCloud Memorial Fund *</td>
<td>$231,097</td>
<td>1984</td>
</tr>
</tbody>
</table>

* These unrestricted funds were established by the Board of Trustees and funded with operational funds for future development or operational needs.
### Revenue and Expense

| OPERATING REVENUE                                      | Year Ending  
<table>
<thead>
<tr>
<th></th>
<th>Dec. 31, 2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moravian Manor billed Medicare, Medicaid, insurance</td>
<td>$14,137,870</td>
</tr>
<tr>
<td>companies &amp; individual residents</td>
<td></td>
</tr>
<tr>
<td>Other resident revenue - ancillary</td>
<td>$1,510,355</td>
</tr>
<tr>
<td>Entrance fees earned</td>
<td>$763,987</td>
</tr>
<tr>
<td>Due to contractual allowances and the inability of</td>
<td>($1,214,574)</td>
</tr>
<tr>
<td>some residents to pay, our billings were reduced by</td>
<td></td>
</tr>
<tr>
<td>Other operating revenue from daycare, therapies and</td>
<td>$739,721</td>
</tr>
<tr>
<td>other ancillary services amounted to</td>
<td></td>
</tr>
<tr>
<td><strong>Total Operating Revenue</strong></td>
<td><strong>$15,937,359</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OPERATING EXPENSE</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Expenses to provide the basic services including</td>
<td>$10,475,242</td>
</tr>
<tr>
<td>nursing, dietary, housekeeping, social services,</td>
<td></td>
</tr>
<tr>
<td>chaplaincy &amp; activities</td>
<td></td>
</tr>
<tr>
<td>Administrative, admissions &amp; marketing</td>
<td>$1,520,239</td>
</tr>
<tr>
<td>Plant operations and maintenance including wages,</td>
<td>$1,645,067</td>
</tr>
<tr>
<td>utilities, purchased services and real estate taxes</td>
<td></td>
</tr>
<tr>
<td>Depreciation expense</td>
<td>$1,149,780</td>
</tr>
<tr>
<td>Interest expense</td>
<td>$688,677</td>
</tr>
<tr>
<td>Ancillary services including therapies, daycare,</td>
<td>$110,178</td>
</tr>
<tr>
<td>volunteer &amp; beauty shop</td>
<td></td>
</tr>
<tr>
<td><strong>Total Operating Expense</strong></td>
<td><strong>$15,589,183</strong></td>
</tr>
<tr>
<td><strong>Total Operating Surplus</strong></td>
<td><strong>$348,176</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NON-OPERATING REVENUE/EXPENSE</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions (less fundraising expense)</td>
<td>$1,024,227</td>
</tr>
<tr>
<td>Unrealized Gain (Loss) on Investments &amp; Assets Released</td>
<td>($1,983,545)</td>
</tr>
<tr>
<td>Interest &amp; dividends</td>
<td>$50,080</td>
</tr>
<tr>
<td>Realized gains</td>
<td>$171,796</td>
</tr>
<tr>
<td>Changes in beneficial trust</td>
<td>($13,153)</td>
</tr>
<tr>
<td><strong>Total Non-Operating Revenue/Expense</strong></td>
<td>($750,595)</td>
</tr>
</tbody>
</table>

| INCREASE (DECREASE) IN NET ASSETS                      | ($402,419)    |
| **TOTAL FUNDS SURPLUS**                                | ($402,419)    |
### Balance Sheet

#### ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>Dec. 31, 2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Assets</td>
<td>$3,116,084</td>
</tr>
<tr>
<td>Investments</td>
<td>$4,140,484</td>
</tr>
<tr>
<td>Pledges</td>
<td>$741,649</td>
</tr>
<tr>
<td>Assets Whose Use is Limited</td>
<td>$2,134,504</td>
</tr>
<tr>
<td>Property &amp; Equipment</td>
<td>$28,205,496</td>
</tr>
<tr>
<td>Other</td>
<td>$496,246</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$38,834,463</strong></td>
</tr>
</tbody>
</table>

#### LIABILITIES

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Liabilities</td>
<td>$2,044,467</td>
</tr>
<tr>
<td>Annuities Payable &amp; Claims Payable</td>
<td>$104,258</td>
</tr>
<tr>
<td>Long-Term Debt</td>
<td>$16,648,952</td>
</tr>
<tr>
<td>Unearned Entrance Fees</td>
<td>$6,863,013</td>
</tr>
<tr>
<td>Guest Deposits</td>
<td>$530,500</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>$26,191,190</strong></td>
</tr>
</tbody>
</table>

#### UNRESTRICTED FUND BALANCE

- **$8,710,584**

#### TEMPORARILY RESTRICTED FUND BALANCE

- **$3,055,949**

#### PERMANENTLY RESTRICTED FUND BALANCE

- **$876,740**

**TOTAL FUND BALANCES & LIABILITIES**

- **$38,834,463**

### Expense Distribution

- **Direct Services**: 67%
- **Administrative**: 10%
- **Plant Operations**: 11%
- **Depreciation**: 7%
- **Interest**: 4%
- **Ancillaries**: 1%

### Revenue Sources

- **Skilled Nursing**: 60%
- **Personal Care**: 15%
- **Independent Living**: 11%
- **Other Revenue**: 14%
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