MINUTES OF THE HOUSE COMMITTEE ON LOCAL GOVERNMENT.

The meeting was called to order by Chairperson Representative Gerry Ray at 3:30 p.m. on March 15, 2001 in Room 519-S of the Capitol.

All members were present except:

Committee staff present:

Mike Heim, Research

Kay Dick, Committee Secretary

Conferees appearing before the committee:

Rep. Schultz

Judge H. Dean Cotton

Others attending:

See attached list

Chair opened the hearing on **HB 2177** - concerning the rights of residents of retirement communities to be represented on boards and committees of such communities

Representative Schultz introduced a constituent from McPherson, Judge Cotton, a retired probate county juvenile judge from McPherson County.

Judge Cotton, gave testimony in favor of **HB 2177.** He made comments regarding the direct election of certain members of the board of trsutees of retirement communities by the persons living there.

(Attachment #1) Judge Cotton answered questions that were asked by Rep. Storm, Rep. Minor, and Rep. Peterson.

Hearing was closed on HB 2177.

Minutes were adopted as printed for February 1, February 6, and February 8.

Meeting was adjourned. There is not an other meeting scheduled at this time.

HOUSE LOCAL GOVERNMENT COMMITTEE GUEST LIST MARCH 15, 2001

[PLEASE PRINT YOUR NAME]	[REPRESENTING]
H Depul Cotton	Self- Proponent of Bil
Esther M. Cotton	Spectator
	<u></u>
	,

My name is H. Dean Cotton, and I am a resident of The Cedars Village, McPherson, Kansas, as is Rev. Kent Naylor. We are here to testify in favor of HR_2/7/2, which provides for the direct election of certain members of the board of trustees of retirement communities by the persons living there.

At the present time there are 20 members on the Cedars Board. 2 ex-officio members who are appointed by their organizations, 6 elected by church organizations, and 12 are nominated and elected by the board of trustees. They may serve a maximum of three consecutive three year terms. None are nominated or elected by the Villagers. Rev. Naylor, an ex-officio trustee resides in the Village. In addition 3 other trustees reside in the Village, but there is no requirement that they do so.

The Bylaws of the Cedars provide for an elected board of 15 to 18 elected members, plus two ex-officio members, one from the Church of the Brethren and one from the Free Methodist Church. Four members are elected by the Western Plains District of the Church of the Brethren; two members are elected by the Great Plains Conference of the Free Methodist Church; and twelve at large members elected by the board. No less than 50% shall be Church of the Brethren members.

The Villagers purchase a life lease which finances the construction of their individual duplexes at The Cedars. In addition they pay a monthly maintenance fee which includes real estate taxes. Upon surrender of the premises, the Villagers or their individual estate receive between 50 and 80 percent of either the purchase price or the sale price, depending upon the terms of the lease.

The Villagers have a Council which is elected by them, but its main functions are to plan social events for the Villagers, plan and execute projects and to frame issues, suggestions and requests to be presented to the trustees. The Council can pass resolutions and make requests to the trustees, but the Council has no power to implement them without the trustees' approval. The Council elects a person to represent the Council at the bi-monthly meetings of the full board of trustees as an OBSERVER with no vote and may

construction of their individual september of the Codes to addition

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speak only with the Chair's approval. The observer is listed as a "guest". On alternate months the executive committee meets in closed session and only committee members are permitted to attend.

Commencing in August of 1995, requests were made to the board of trustees to have Villagers on the board. Originally it was proposed to have one Villager on the board as a non-voting member. However, a change of circumstances from that date and continuing to the present time show a refusal to allow Villagers on the board, allowing an observer only at full board meetings which are held only every other month, and a complete denial of access to executive committee meetings strongly suggests a desire on the part of the board to allow no representation and little access to the board. The suggestion to have only one non-voting member was rejected by the board, and is no longer a viable option

A summary of the board action or inaction as the case may be is as follows:

- 1. On October 16, 1995, Leroy Weddle, the CEO of the Cedars met with the board's attorney The attorney was reluctant to recommend having resident as a voting member of the board, but saw no problem with having Villagers on committees or even as non-voting members of the board. (Ex. 1). All attached exhibits will have relevant portions highlighted.
- 2. On December 18, 1995, the CEO reported he hadn't finished the policy for having Villagers-on the board. (Ex. 2).
- 3. Asbury Management was retained to make an organizational assessment of the Cedars and presented its its written findings on March 13, 1996. It reported that the Villagers wanted representation on the board, but the board did not want them on the board. (Ex. 3). On March 18, David Slack of Asbury Management orally reported to the board and emphasized the desire of the Villagers to be represented on the board.
- . 4. On March 18, 1995, IMMEDIATELY after hearing the Asbury Management report, the board voted unanamously to invite a Villager to attend only FULL board meetings and then only as an

observer. (Ex.4). It was further decided to ENCOURAGE the administration to form advisory groups of Villagers. (Ex. 4).

- 5 On December 15, 1997, The executive committee closed its meeting to everyone not a board member. This practice continues to the present time. (Ex. 5).
- 6. On July 2, 1988, the board through its residential issues committee chair and the CEO wrote to William J. Nelsen, a Villager, stating it would jeopardize the non-profit status of the Cedars to allow residents (Villagers) to vote (as board members) on matters affecting them. (Ex. 6).

Nothing has been done since that time, except to place two Villagers on board committees.

Thus it can be seen that the posture of the board remains unchanged from the time it was first proposed to allow Villagers on the board in October 1995, until the present moment, some 5 1/2 years later.

The rationale of the board in not having Villager representation is flawed, as there are presently 4 Villagers on the board WITH VOTING PRIVILEGES, although NONE were elected by the Villagers. The board saw no problem in electing them. One is ex officio, and 3 were elected at large.

There is apparently no problem with having residents (Villagers) serve on other retirement community boards. My sister-in-law is a voting member of the Hillcrest Community board in Laverne, California, a Church of the Brethren home. Marie Flory is a member of the Bridgewater Retirement Community board, a Brethren home in Bridgewater, Virginia.(Ex. 7).

Additionally, both Nebraska and Ohio have statutes requiring retirement homes to have residents (Villagers) on their boards.

The present bill is modeled after the Nebraska statute. It is a simple, straightforward bill which will provide for representation without hardship on the board. In the case of the Cedars, the board would still elect at large members.

We urge passage of the bill.

Thank you for giving us the opportunity to testify and place evidence of record. If you have any questrions we would be pleased to answer them.

H. Dean Cotton

Rev. Kent Naylor

I did have a retreat with the department heads on Oct. 5th. I felt it was a very good day with many creative ideas suggested on how we might address the challenges before us. I think they felt good about the opportunity to share some of their thinking and to be a part of the creation of solutions. They also suggested we do this on a regular basis and not just when a crisis develops.

I did visit with Casey Law concerning the issue of having residents on the Board of Trustees. I also shared with him the Technical Brief from Eugene Hackler with the concern about keeping clear the appearance that those benefiting from the service do not control the decision making process. Casey was reluctant to recommend having a resident serve as a full voting member of the board but did not see any problem with having residents on committees or even as non voting members of the board. The Executive Committee has been assigned this issue and will discuss it at their meeting on the 16th.

I will be attending the AAHSA annual meeting in San Antonio, TX Oct. 30 - Nov. 2. Since I am no longer a member of the House of Delegates, having served my full 6 years term, I will be recognized at one of the general sessions as a retiring member of that body. I also attended my last board meeting of the KAHSA during the fall conference in Lawrence. I will miss these groups and the information that I gleaned by being involved in the "power structure".

"THE VERY ESSENCE OF LEADERSHIP IS THAT YOU HAVE TO HAVE VISION. YOU CAN'T BLOW AN UNCERTAIN TRUMPET."

HAVE MENTIONED this AT PREN LUNCHER IN THEODORE HESBURGH + COUNCIL Mee tilligs - No Obsection or Comments Adverse to Ilap So FAR

THE CEDARS BOARD OF TRUSTEES EXECUTIVE COMMITTEE

WRITTEN REPORT LEROY WEDDLE, CEO Dec. 18, 1995

The Dec. meeting of the Executive committee is scheduled for Monday, Dec. 18th, 7:30 p.m. at the Health Center Activities Room.

We have received copies of the Master Plan from Gossen/Livingston and I am in the process of distributing them to every board member. I trust that we will keep them available for reference as needed.

I have asked our architects to provide us with a color copy of the floor plans for the Special Care unit but have not received it at this time. Perhaps we can have it available by Monday nights meeting. As part of our discussion on Monday evening I would like to spend some time talking about expanding the concept of the Special Care unit to include a minimum of 20 beds. This would probably be two units but would give us additional beds to utilize. If we want to move in this direction we would need to get the architects involved again in determining where it would be and how it could be arranged.

We are beginning the interview process for the position of Director of Nursing. We received four applications for the position and will interview those four persons to see if any would be acceptable candidates. We are not in a hurry to hire someone as it is more important to hire a person we feel has the qualifications and training to handle this important position rather than just fill the position. Friday, Dec. 15th, is Kathy Duerkson's last day and we will have a reception for her on the ternoon of the 15th.

We do have dates set for our Medicare certification training. They will be Jan. 3, 4 and 10, 1996. The training sessions will be held in Wichita and conducted by Arthur Clark and Associates. Several of our staff will need to attend all or part of this training including Madonna and Eugene. It would be helpful to have someone from nursing involved but not sure at this point who that would be. I am still excited about this venture while at the same time realizing it will be additional work and stress on all of us.

I have been getting some additional quotes for a consultant and, along with Bryan, will be making a decision soon. I think we will get some very good guidance and council with any of the firms we select.

I have not finished work on a policy for having residents as members of the Board committees. The biggest decisions are which committee they would be on, how they are to be selected, the length of their term and will they have voting privileges.

We seem to be having some increase in inquiries concerning the Village. As you will note in Art's report, he has two reservations in Phase I since the last board meeting. Perhaps we will have one or two other reservations before the Jan. board meeting. The sale of these units will help significantly on our cash flow situation.

PLEASE REMEMBER THE STAFF RECEPTION ON DEC. 20TH FROM 2:00 - 3:30 P.M. We need your treats by 1:30 p.m. on the 20th.

I will be taking some vacation from Jan. 5 - 9. Carolyn and I are going to California to see our grandson and his parents.

PERSEVERANCE IS NOT A LONG RACE; IT IS MANY SHORT RACES ONE AFTER ANOTHER."

WALTER ELLIOTT



I. ISSUES FOR AMI OGANIZATIONAL ASSESSMENT

Policy. How are policies established at The Cedars, and how are they implemented?

Policies are proposed by the CEO and recommended one of the Committees of the Board, and then to the Executive Committee or Board of The Cedars for action. Implementation is through the CEO and the staff. The processes and procedures are generally all right, but the style of processing information and of decision making is very slow.

Residents want involvement in the process of governance at The Cedars. AMI recommends they be more involved.

The Cedars needs to realize that they are involved in a competitive business and no longer the only option in McPherson. And, this competition is becoming more and more a national competition, rather than just local or regional. The Cedars needs to view itself as a major employer (over 100 employees), a major business in McPherson (\$4,000,000 budget), and needs to compete in a business-like manner. And, it needs to continue to emphasize its mission and evidence its charitable work. An appropriate quotation is, "without an operating margin, there can be no mission."

Many residents have lost confidence in the Board and the staff. The credibility of the Board is critical to turning around the operations of The Cedars. The Board needs to focus on a few important things. It needs to establish realistic goals and time frames, and adhere to them. It needs to make difficult decisions, based on facts and projections, and to make them in a timely fashion. The Board should request information and education to be well informed.

The financial condition of The Cedars is serious and putting the organization on a solid footing must be the top priority of the Board.

SIGNIFICANT PORTIONS OF
ASBURY MANAGEMENT INC (AMI)
REPORT TO CEDARS BOARD
OF TRUSTEES
MARCH 13, 1996 EX3 1-7

Note: Asbury Management interviewed people who work and live and volunteer at The Cedars. We listened and recorded their comments. We have rearranged the order and grouped the comments by category. Some of these issues were raised several times, others were not so frequent, but there are important lessons to be learned. Some of these items are insightful, some may be factual, and many are just impressions. The impressions are as important to be aware of as the insights and facts. Please do not overreact to this information, but use it to assist in better understanding the tasks before The Cedars.

Comments from AMI interviews related to "policy"

Property Taxes are a concern

The health center, Courts, Towers are tax exempt

The Village and South Duplexes pay property taxes

Application for relief was made, but the paperwork sat on a desk for a year

- Residents' Council wants Village residents on the Board. Board doesn't want this but maybe will invite a Village and Tower resident as an observer.
- Ingrown
- LeRoy needs to tell the Board what needs to be done.
- It doesn't seem that the Board has adequate information to make decisions or the total involvement of all Board members.
- Committees are slow. The Board is slow. Staff is slow.
- They move cautiously and slowly. Conservative. They were very conservative.
- SCU: For \$400,000 it has been a #1 priority for 3 years, now. It was an action item. The Board said let's do it. It is important, still and a fantastic way to change HCC to assisted living, more residential, but as a SCU, it won't increase our revenue.
- Board is not informed about health care. The Board needs to be educated about Managed Care (Medicaid). Madonna is aware and so is LeRoy.
- Need to be practical and visionary related to anticipating change, i.e., home health care, managed care, day care, changes in Medicaid and Medicare, retention of taxexempt status.
- The Board moves slowly: The planning process was held up by Master Plan process, the Kolb study, and then the architectural master plan. The processes were not well coordinated.
- Too much like minded on Board too much McPherson College,
- Free Methodists? no dollars. They were looking at building their own place.

Management. Are the management structures and procedures appropriate?

Yes. The organizational structure and intent is reasonable. The Cedars does not seem "top heavy", as has been questioned.

However, management processes move very slowly. Key management personnel have little industry experience outside of The Cedars. Management approaches do not seem to be creative. Risk-taking is not encouraged. The culture seems to be one of an expanded nursing home rather than that of a continuing care retirement community.

Management needs to work on its credibility. Over the last several years, the mix of residents at The Cedars has changed from mostly health care residents to mostly independent living residents. The style of doing business with independent living residents is different from managing a nursing facility. Residents expect prompt service and timely responses to questions. They do not feel that is occurring.

The Cedars is at a critical stage in its life. Important decisions need to be recommended by the management team and approved, amended or rejected by the Board. Issues which need to be immediately addressed are the negative cash flow, the future of the Courts, the occupancy of the health center, home health services, residents participation on the Board, communications with various stakeholders, the addition of an Alzheimer's program, and the timing of the master plan. Like the Board, the management team needs to establish a process for setting priorities, set reasonable goals and time tables, communicate those decisions, and implement them fairly and on a timely basis.

Marketing. Are the budget, staffing, and marketing plans adequate for The Cedars to successfully reach its target market?

The Cedars' "Marketing Strategies for 1995-96" seem reasonable:

Develop new materials
Do a mass mailing in the Wichita area for the Village
Radio spots in McPherson
Newspaper ads sporadically
Invite hospital discharge personnel
Incentive program for residents
Courts mass mailing

AMI thinks the problem is with word of mouth. We was told that care was not as good as it once was. Residents are frustrated by the slowness of decision-making and their lack of meaningful involvement in the governance of The Cedars. Additionally, there are other options available for potential residents (home health, Sterling House, other CCRCs).

There is no marketing lead tracking system, and there should be.

As with other areas of the management of The Cedars, the marketing process should be formal and deliberate. But it should not be slow. It needs to be done aggressively and professionally. The marketing of the Towers, Village I and Village II seem to going well, but the cash flow of The Cedars is very dependent upon the sale of entrance fees.

Affiliating with another organization to provide high quality home health services to residents of The Cedars and to potential waiting list people would be a good marketing strategy.

Resident Issues

As Asbury Management interviewed people at The Cedars, it became clear that there were specific issues which were important to the residents. Many resident concerns and suggestions are included in the preceding pages. What follow are additional issues related to living at The Cedars. These comments came from residents, staff, and volunteers with whom we spoke.

Comments from AMI interviews related to "Resident Issues"

- Residents "expressed strong feelings of contentment to be here in comfortable surroundings. Voiced support for seeing that all persons grow in the process of providing care and a sense of community for all."
- The Village did not exist as a factor 9 years ago now those people want a voice, are future residents and donors.
- Believe that a strong program for gift annuities is a good idea
- Lack of confidence by some in the Board and its ability to do its job.
- Communication Poor
- Use the talent of the residents to help with decisions and processes.
- Want to be informed about all decisions related to expenses and income.
- If Cedars gets into financial trouble, the Trustees just go home but Residents lives are messed up.
- Residents want to know what is going on
- Frustrated and upset about the delay of one year in submitting the property tax exemption forms.
- Frustrated with the delay in responding to resident requests to participate in the Board and Committee activities.
- Some think that the Board and management drift along
- Tired of being told that "we're working on it, or, it's in process."
- All concerned about money do not want to see raises
- Real concerned about the vacancies and competition from home health agencies and Sterling House.
- There doesn't seem to be an aggressive marketing program
- Tornado shelter for Village II.
- Towers better than it was trash did not used to be picked up regularly, well pleased little things not done right away elevator out for while 2 months before fixed.

19, 1996. The Village residents had been planting shrubs. Rena Oliver would be meeting with the Village residents on Thursday, March 21, 1996 to explain and answer any questions regarding long term health care insurance.

David Slack, management consultant from Asbury Management, Inc., reviewed his organizational assessment report of The Cedars.

It was M/S (Howell/Stone) TO ACCEPT DAVID SLACK'S REPORT AS SUBMITTED. Carried.

9:10 P.M. Break

9:15 P.M. Reconvene

COMMITTEE REPORTS:

<u>FINANCE COMMITTEE - Jim Dodson.</u> As Jim was not present, Eugene reviewed to accounting for February. After eight months of operations in the current fiscal year, we have a cash flow deficit of \$398,729.

<u>PERSONNEL COMMITTEE - Claude Griffith.</u> Claude reported that the Committee had met and worked on the Employee Satisfaction Survey.

<u>BUILDING</u>, MARKETING & PLANNING COMMITTEE - John Krehbiel. This Committee had no motions to bring at this time.

<u>DEVELOPMENT COMMITTEE - John Ferrell.</u> The Committee met and reviewed the Case Statement booklet. The Committee is recommending that the Board adopt the plans for the future from pages 11 and 12 of the Case Statement booklet. They are also recommending that the Board amend the Cedars Darlow Society to include Life Lease holders and lifetime contributors of at least \$5,000, as explained on page #16 of the Case Statement booklet.

RESIDENT ISSUES COMMITTEE - Howard Stenzel. The Committee met at the regular time and discussed several items but have no motions to bring at this time.

OLD BUSINESS:

ACTION ITEMS:

It was M/S (Executive Committee/Nelson) TO INVITE A REPRESENTATIVE OF THE VILLAGE AND THE TOWERS TO ATTEND ALL FULL BOARD MEETINGS AS OBSERVERS.

Carried. WIN AMOSILY

It was M/S (Executive Committee/Evans) TO ENCOURAGE ADMINISTRATION TO FORM ADVISORY GROUPS REPRESENTING CEDARS RESIDENTS TO PROVIDE INFORMATION AND IDEAS TO BOARD COMMITTEES ON AN ONGOING BASIS. Carried, with one opposed. 5 1000 2 1000



THE CEDARS, INC. EXECUTIVE COMMITTEE MINUTES DECEMBER 15, 1997

PRESENT: Janell Clary, Gail Evans, Leslie Frye, Bob Green, Claude Griffith, Bryan Hess and Sandra Kitzel. NOT PRESENT: John Krehbiel.

STAFF PRESENT: LeRoy Weddle, Shari McCabe, Dee Reinhold, Art Hoch and Ken Wilson.

The meeting was called to order by Gail Evans, chairperson, at 7:00 P.M.

Claude opened the meeting with devotions and prayer.

The Agenda was approved with one correction.

The Minutes of November 17, 1997 were approved as submitted.

Administrator - Health Care Center - Shari McCabe. Shari said that miracles had happened in the Special Care Center in the past week. It is an excellent example of good care. The census at the Health Care Center is 100.

<u>Business Manager - Dee Reinhold.</u> Dee reported that she had paid off our line of credit.

<u>Director of Development - Ken Wilson.</u> Ken said that the year end letters had gone out.

<u>Chief Executive Officer - LeRoy Weddle.</u> LeRoy told the Trustees that we had purchased a new van for \$4500.00 plus \$93.00 in repairs. He said that we had a problem with the boilers and the repair costs were \$15,000. We still do not have any report on the Kansas property regarding the appraisal.

Gail asked the Board to explain their impressions and memories from the Board retreat. Everyone reflected their feelings from the retreat, with the critical issues being financial, relationship, and vision management. It was suggested that a Board retreat become a tradition.

LeRoy reviewed the marketing report from Jane Lee. He said that he liked what was in the report and wanted to follow the suggestions.

It was the consensus of the Executive Committee to go with the report and provide updates back to the Development/Marketing Committee.

Meeting adjourned at 9:25 P.M. to executive session. By common consent, the Executive Committee agreed to restrict its next meeting(s) to Board members only, i.e. no staff, no guests, no observers; and that the agenda concentrate on the "critical issues" from our Retreat. The Executive Committee expressly welcomes Board members to its meetings.

Respectfully submitted,

Bob Green, Secretary by Joan Finney

Gail Evans, Chairperson

EX5



July 2, 1998

William J. Nelsen 1238 Darlow Dr. McPherson, Kansas 67460

Dear Bill:

It's been so long since our last contact, it may appear the Resident Issues Committee has completely forgotten our discussion about the "status" of Village residents. First, let us assure you that this issue has been discussed at each of our committee meetings since February. The only reason you have not heard from us is that we have so far been unable to develop a clear resolution to this issue.

While we hear your concerns about a "sense of ownership" in The Cedars in light of your considerable investment, we cannot escape the simple fact that it would jeopardize our non-profit status to allow voting rights to individuals who are directly effected by actions of the Board. In other words, whether residents are called "shareholders" or "members" is not the issue, the problem is giving residents the ability to "vote in the choice of directors, the firm which audits the business records, and an opinion on major changes in corporate policy".

Remember the old saying: "Whenever God closes a door, somewhere He opens a window." That window, we believe, is the Village Council and the Village Resident Observers (or Representatives). Through the Village Council, recommendations such as the one brought in February can be brought before the Board for discussion and action. This group is also an important resource for the Board when forming ad hoc committees to resolve issues that are pertinent to the interests of Village residents. In addition, the Resident Observer provides a vital communication link between the Board and the Village, keeping all parties informed concerning relevant issues.

The Resident Issues Committee, as well as The Cedars Board of Trustees, appreciates the investment Village residents (indeed all residents) have made, and values their input and expertise. We look forward to our continued work together to make The Cedars the best.

Sincerely,

Leslie A.B. Frye

Chair, Resident Issues

LeRoy Weddle

Chief Executive Officer

Wendell and Marie Flory 319 N. First St., #201, Bridgewater, VA 22812 540-828-4182 wflory@bridgewater.edu

Dear Family and Friends,

We write to greet you this December of 1999, and to wish for you a joyous Christmas and the year 2,000 guided by the blessing and leading of God, in Christ. We hope you are well, and look forward to your fellowship in the year ahead. As we grow older the years pass more quickly, and this year is no exception. But it has been fun.

We continue to live here in the Bridgewater Retirement Community. We enjoy it, as a very relaxing place and way to live. This community continues to grow in numbers and facilities. This past summer a new community center was completed, with more apartments, much better eating facilities, and other improvements. The one we particularly enjoy is the Wellness Center, staffed to assist us to exercise properly.

Wendell served nearly a year as interim pastor of the Middle River CoB, ending in September. He continues to chair the Bridgewaer CoB Ministerial Service Commission, and chairs the Shenandoah District program to challenge and recruit more pastors for our churches of the future. We need more good pastors desperately. Golf several times weekly keeps him moving and busy.

Marie's health has improved this year. She is quite active in the retirement community, serving on the Chaplain's Advisory Committee, singing in the Village Choir, and was just appointed one of the residents' representatives on the Board of Trustees of the Retirement Community. Keeping house and grandmothering keeps her running.

We continue to travel some. We spent two weeks in Florida last February, attended our Annual Conference in Milwaukee, WI, in July, spent a week with the Flory siblings and spouses at Cape Hatteras, NC, in September, and spent Thanksgiving week with Mary Jo's family in Dayton, Ohio. Otherwise we stay home, except for day trips here and there.

Our ten grandchildren continue to move ahead in life. The oldest, Brian, completed Bethany Seminary in May, and has begun a pastorate at the Ambler, CoB, near Philadelphia, in September. We had a delightful service of Ordination for him here in Bridgewater CoB on Nov. 7th. Next year we will have two seniors - Kevin from Bridgewater College, and Leroy from Turner Ashby High School. Space does not permit a paragraph about each grandchild, but be assured they are all doing well, and each has a joyous and precious spot in our hearts and lives.

As we look to the year 2,000, we pray for peace and harmony in our world. We thank God for the presence of the living Christ in our lives. This is our hope, and our faith, which we share with you in this season as we celebrate again the Birth of Jesus.

Our love and best wishes in the year 2,000.

Wendell & Marie

