The Foundation Newsletter

WHITE HORSE VILLAGE | OCTOBER 2026

WHITE HORSE VILLAGE FOUNDATION, INC.

Board Chair Report

Dear Friends,

We have communicated frequently in the last year and a half about Ginner and Bob Mueller's dramatic contribution to the Foundation's Resident Reserve Fund—the part of the Foundation that allows people to complete their lives at White Horse Village no matter their financial circumstances. It has become clear that the Muellers' gift has transformed the Foundation. For 35 years the Foundation's main focus had been growing the Resident Reserve Fund.

"Wouldn't it be wonderful," we kept saying, "if we could have enough money to be self-sustaining?" Now that is the case. As a result, in July the Foundation Board and the White Horse Village Inc. Board signed an agreement that provides that the Foundation Board can use income earned by the assets of the Foundation to meet any needs the Board believes are important, as long as the value of the Resident Reserve Fund never drops below $10 million. (The RRF's current value is $12,437,846, and it currently spends between $100,000 and $150,000 a year to support residents who qualify.)

The signing of this agreement offers new vitality and new possibilities for the Foundation's central mission: to improve the quality of life of our community. As a result, on October 9th , the Foundation Board voted to transform an experiment into a permanent part of the Foundation. That experiment was a program begun three years ago to provide assistance to team members who face unanticipated serious financial challenges. It has been known as the Team Member Emergency Assistance Program and has been a part of the Discretionary Fund.

The board recognized that this program has become critically important to team members who face crises. So the Board transformed that program into its own fund to which interested donors can designate contributions. Helping team members who face emergencies is now a regular part of the mission and work of the Foundation.

I think often about the quality of life at White Horse Village. I think often about our core values. And I have wondered if an important one might be missing—love. But then ... maybe love isn't a value. Maybe it's more than a value. Maybe love requires action. Because I think love is in reality the foundation of the Foundation—which is an opportunity to make our love for one another active, consistent, and dependable.

You make that possible. You are that love. Thank you!

Tom Stretton

Tom Stretton
Chair

Recognition of service

The Stall has offered faithful support for Foundation programs

The Stall, the store for gently used items located just past the woodshop, generates thousands of dollars each year for the Foundation and various resident programs. This money doesn't come out of thin air—it's a result of many hours of volunteer participation along with generous donations of items.

From housewares to knickknacks and antiques, the Stall offers residents a chance to reshare items they no longer use or have space for, but that others might find valuable. It's a great place for residents, visiting family members, and team members to pick up items for themselves or find gifts.

By July, the Stall had already donated to the woodshop and the Residents Association, along with sizeable gifts of $6,000 apiece to the Foundation's Employee Appreciation Fund and Scholarship Fund.

In September, the Foundation hosted a special luncheon to recognize Stall leaders Cindy Fischer and Ruth Cato, along with the team of Stall volunteers who have generously shared their time and talents throughout the year. Foundation Board Chair Tom Stretton offered a few words of appreciation, recognizing the group's hard work and contributions.

Foundation Board of Directors

Susan Abtouche, *Executive Director*

Tom Stretton, *Chair*

Ursula Siebeneich, *Vice Chair*

Nate Niles, *Treasurer*

Louis Bell

Joan Deming-Murphy

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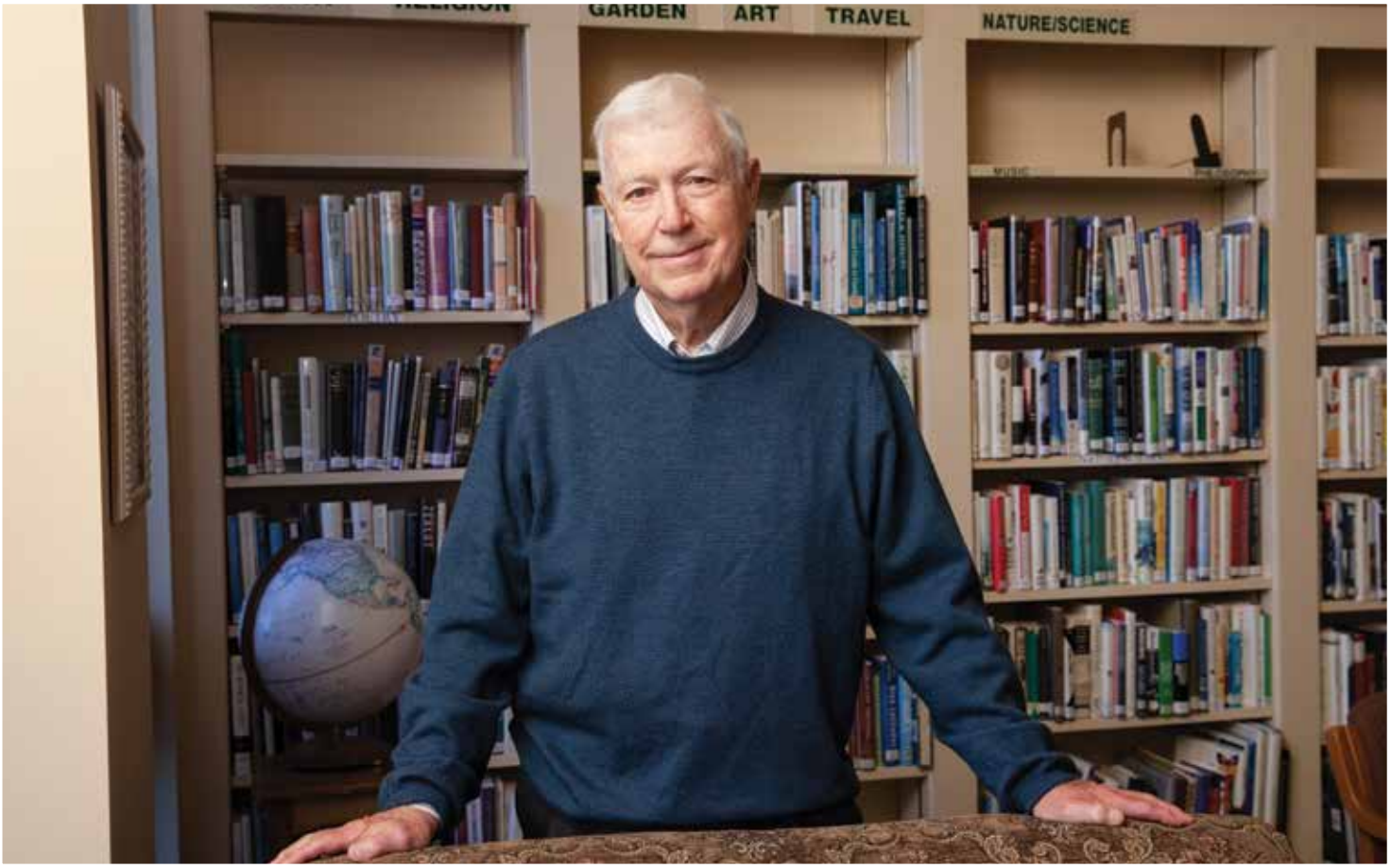


Robert J. Bruce Award launches with three deserving winners

In September, the memory of former Foundation Board Chair Robert J. Bruce lived on as we recognized three inaugural winners for the award that bears his name.

Bob, who passed away in 2024, played a pivotal role in transforming the former Endowment Fund into a full-fledged Foundation and positioning it for a strong future. He was particularly passionate about growing the Resident Reserve Fund. As a former president of Widener University, Bob brought his leadership experience and talents to White Horse Village, helping strengthen the Foundation and advance its mission. Bob led with kindness, collaboration, and a heart for service, inspiring those around him and building consensus.

The award is presented to team members who, like Bob, demonstrate initiative and make a positive difference in the lives of others. Marylou McLaughlin was instrumental in establishing the Foundation fund that awards these $2,500 prizes.

The 2026 award winners are:

- Linda Sardo, Healthcare Life Enrichment Supervisor
- Bill Lees, Environmental Services Technician
- Mallory Hsu, Properties and Facilities Administrative Assistant

The selection committee was led by resident Tom Stretton, chair of the Foundation board, and included a number of other residents who helped choose the winners.

Here's a bit more about each winner and why they were chosen:

Bill Lees

The Auditorium and Clubhouse lobby area are central to White Horse Village life, and when there's an event, Bill is often the one who helps set up. He's been at White Horse Village nearly 21 years, and during that time, he's set up and taken down an estimated 125,000 chairs for Village Singers events alone. He's also there to set up for performances, lectures, Residents Association meetings, town halls, Octofair, and more.

He is always ready to meet residents' needs, and works quietly and cheerfully, often without notice.

Bill graduated from Penn Crest High School, and worked as a painter before beginning his job at White Horse Village. Not long before she passed away, longtime resident Barbara Dawson nominated Bill for this award.

Linda Sardo

For more than 22 years, Linda Sardo has served this community, starting as a recreation coordinator.

Before that, her career had included delivering newspapers, co-owning a jewelry store, and working as a real estate agent.

Linda is a tenacious advocate for Healthcare residents, demonstrating respect and care for each person. She understands their needs and priorities, and has a remarkable gift at making things happen to fulfill those needs. She works to keep residents connected to the people, activities, and experiences they value.

She knows the community well, and makes sure that residents can remain a part of it throughout their journey.

An example out of many: At one event, there weren't enough volunteers to transport residents from Canterbury. Linda made as many trips as needed to make sure they could all attend and get safely home.

Mallory Hsu

In her five years here, Mallory has earned a reputation as a go-to in Properties & Facilities, helping not only the team, but residents who reach out with needs. Appreciative residents often commend her, and she was named Team Member of the Month in August.

A graduate of Haverford High School, Mallory worked as a home care companion before arriving here.

Those who reach out to her feel heard. She listens so that she can understand the need, acts quickly and deliberately to find a solution, and makes sure to follow through and find enough resources to take care of the issue. Residents and team members alike trust Mallory and rely on her.

Recognizing those who contribute to our lives every day

By Sally Richards and Nancy Hopko, EAF co-chairs

The White Horse Village Foundation's Employee Appreciation Fund (EAF) was started by residents 37 years ago. It was a way to thank our non-manager team members, full- and part-time, in lieu of individual tips or gifts, which they are not permitted to accept.

We frequently see many team members throughout the day—our dining servers, housekeepers, maintenance workers, Wellness Center team members, and others. Many more we seldom, if ever, see—team members in administrative support, laundry, Healthcare, security, and others, particularly those on evening and night shifts.

We reach out to you each year to ask for your generous contribution. This year we hope to raise $265,000 to distribute to over 430 team members in time for the holiday season.

Why are we passionate about this fund?

Sally: From my past experience leading and building teams, I know how important it is for people to be thanked and recognized for their contributions to others, big and small. Since my husband and I moved to White Horse Village, I have been continuously impressed by how tirelessly our team members work to provide the highest possible quality of service to our residents. I think the fund is a perfect way to show our appreciation to them at the time of year when they need it most. I especially love the way our EAF is so firmly seated in our community values, particularly generosity, respect, and relationships. I know that each individual award goes a long way to building strong teams that produce results, and at the same time promotes deeper connections with residents and a cohesive and inclusive community. This is a way for me to recognize our team members' contributions, and I consider my gift to them a special privilege.

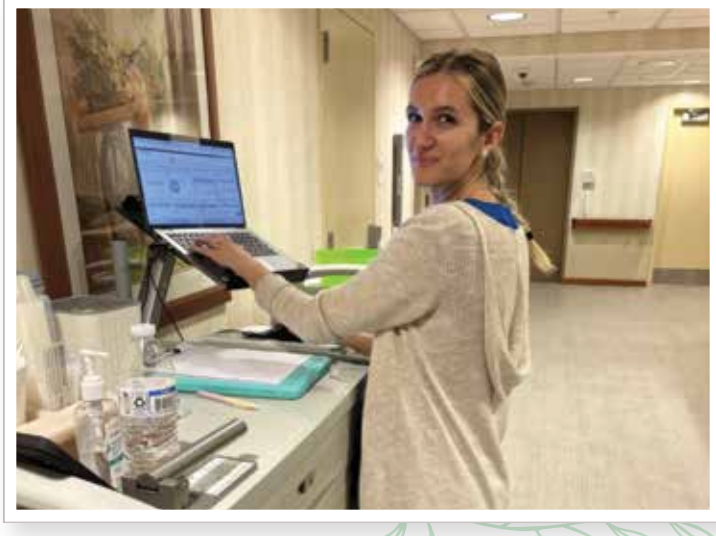
Nancy: I came to White Horse Village over seven years ago with my late husband, Joe, in a challenging medical situation. The support we both received from every corner of this amazing community was incredible, and contributed to an optimal quality of life for both of us for the duration of his life. From dining facilities to housekeeping, laundry, the Wellness Center, Life Enrichment, landscaping, maintenance, accounting, the outpatient clinic, therapy services,

Canterbury, and more, every team member we encountered served our needs with warmth, kindness, and skill. This army of team members is here for us 24/7, every day of the year.

How to give

Appeal letters will be in your mailboxes by Friday, October 23rd, and the campaign lasts three weeks. This fund is one of the most important of the Foundation campaigns. Please consider giving generously: We suggest $2 per day per resident. More is appreciated, and all contributions are received with gratitude.

Our tagline is, "We thank by giving." Our team members strive to make our lives as comfortable and easy as possible. Through giving to the Employee Appreciation Fund, we can make their lives a bit easier and holidays a bit brighter, and show how much we appreciate all that they do for us.



One way to live out our values and make a big impact

By Ursula Siebeneich

Compassion and generosity are two of White Horse Village's values. We demonstrate those values through the help we provide team members via the Foundation's Team Member Emergency Assistance Fund (TMEAF).

We recognize that team members face difficult circumstances at times and that they need a helping hand. The TMEAF provides financial assistance to help team members deal with these circumstances. Difficulties encountered by team members included eviction notices, utility shutoff, unexpected vehicle expenses, medical expenses, home repairs, and others. These are all challenges even in the best of times.

A review committee, including residents from the Foundation board, carefully considers each request and supporting documentation before making a decision. The review committee does not know the names of the applicants. Any funds granted are paid directly to the vendor.

By the end of August 2026, the total disbursed reached $55,935, helping 35 team members! Thank you for your generosity, which has made such a meaningful difference for team members during times of need!

How to give

To be part of meeting these needs, give online at whitehorsevillage.org/foundation or by check to the Mission Enhancement office, making your check payable to the White Horse Village Foundation and indicating Team Member Emergency Assistance Program in the memo line. You can find donation envelopes in the Resource Center.

Hands-on horticulture sessions create connections with plants

Residents in Four Seasons and the Healthcare Center are now able to take part in horticultural therapy, thanks in part to a supporting grant from the Foundation.

Engaging horticultural therapy sessions are underway

Therapist Marsha Gayl with Marigold Horticultural Therapy is visiting for sessions in various locations indoors and out, including the greenhouse next to Four Seasons. The goal is to support engagement, socialization, and creativity, while sparking memories and letting residents enjoy being around plants.

One recent session taught residents a technique called botanical cyanotope (or, more simply, solar printing). On paper treated with a light-sensitive chemical solution, participants arranged stems, leaves, flowers, and shapes, then exposed their creations to sunlight. A chemical reaction with the sunlight created striking blue plant silhouettes. The final result was a work of art melding sunlight, plants, and chemistry.

Future sessions will creatively engage residents with plants in other ways. Thank you to the donors who helped make sessions like these possible!

Legacy Society

Continuing a legacy of caring

The Endowment Fund, which would later grow into the Foundation, was just getting started when Nate Turner moved into the community in 2001. In the years since, he's watched with gratification as it has grown and branched out, serving residents in more ways than ever.

Nate has chosen to be part of that work as a Legacy Donor, designating a gift from his estate. He has long known that this is what he wanted to do.

"I have received so much in living here from residents, team members, and outside contractors," Nate says. "White Horse Village has a unique culture that gives to all of us."

Nate has seen the way a culture of openness, giving, and neighborliness has been passed down since the earliest days. Early resident leaders also intervened when a contractor wanted to build tall privacy fences around backyards, Nate recalls. They campaigned for the white picket fences that still form such a distinctive part of the community feel, allowing for easy conversation among neighbors.

His friend Paul Madsen was instrumental in starting the Residents Association and the Endowment Fund. The main goal at that time was to ensure that residents would never have to move if they ran out of money. That mission later became the focus of the Resident Reserve Fund, now far and away the single largest fund in the Foundation.

Paul had been an international traveler, Nate says, and learned about how different cultures cared for seniors. Those insights informed ideas he brought back to White Horse Village.

The neighborly feeling he and others created can be seen all over. Large groups enjoy spending time with each other in bocce and other sports. Groups of volunteers sign up to make Octofair a success each year, and residents take part in widespread volunteering efforts in the broader community. An inclusive culture draws those from the LGBTQIA+ community and offers a non-judgmental space where older adults can form new relationships. "People feel welcome here," Nate says. He's visited other area communities and says, "I really feel that White Horse Village has a special culture and personality that most communities do not have. When you come in the Clubhouse entrance, you notice right away that there's so much activity and interaction."

Through his legacy gift, he wants to be a part of keeping that culture going, and welcoming and supporting future residents.

Thank you to our Legacy Society members!

The Legacy Society, created to honor individuals making planned gifts to our community, was established in 2020.

Two Anonymous Residents+
Bud and Bee+ Billups
The Estate of Jenny Bryan
Bunnie Bryant and Mary Hankins
Susan Cotterall and Don Homer
Alice Dalton+
Nancy Donaldson+
Janet and Mike D'Orazio
Eleanore Dower+
Polly and Norm+ Edmonson
Joan Frank+
Rev. Frank Gillespie+ in Honor of Marion Gillespie+
Margaret T Hatton+
Michael Hammond
James A.+ and Doralice P.+ Hinton
Douglas and Dorothy Kadel
Rick Kirijan in Memory of Maria Kirijan+
Virginia "Ginny" Kline+
Deane Lappin+
Madeleine Long
Nicolina Marino+
Alan and Barbara Mennig
Ellen Monsees
Georgie Most+
Ginner+ and Bob+ Mueller
The estate of Marshall A. Nelsen Jr.
Kathryn Peters+
Mary Rauch and Jim Hunt+
Selma Rende
Sally Richards & Frans Stemmerik
Wendy Ricker
John C. Ritchie III+
Marion E. Roth+
Virginia Scheffey
Bette Schregel+
Carolyn Shaffer+
Tom Shaffert and Betty Roberts
Ursula Siebeneich
Nathan Turner
Carol Weiss and Ray Orzechowski
+ Indicates the individual is deceased

Take advantage of many different ways to give

By Susan Abtouche, executive director

What's the best way to give to the Foundation? This is a bit of a trick question. The answer, of course, is any method you want to use! We've never had anyone donate livestock yet (although we'd keep an open mind) but people choose all kinds of creative ways to make an impact.

In this newsletter, we regularly highlight Legacy Donors who have made planned gifts from their estates. Others like to donate monthly, setting aside a regular amount by check or credit card. Still others find that giving from stocks makes the most sense financially.

One scenario where this might make sense is with mandatory IRA distributions. If you have an IRA, you eventually have to start taking money out, and that can increase your tax burden. However, if you choose to donate directly from the IRA, that distribution does not count toward taxable income.

It also may make more sense from a tax perspective to donate the stocks themselves, rather than proceeds from their sale. This can allow an itemized reduction without capital gains tax.

Charitable Gift Annuities are another way to give, and they have the advantage of also providing ongoing revenue to the donor. For this option, you can designate a sum of money as an eventual donation to the Foundation. This can create a one-time tax advantage, and you can draw regular fixed payments from the annuity during your lifetime.

You should consult with a financial advisor to see what options make the most sense in your specific circumstances. I am also happy to go over the various options with you to help start the conversation.

Whether it's a traditional gift or one of these creative options, we're grateful for all the ways donors make an impact on this community!

Honor and Memorial Gifts

Gifts made to the Resident Reserve Fund

In memory of:	Given by:
Barbara Dawson	Lynne & Richard Hartzell
	Linda & Joseph Richardson
	Deborah & Robert Schaible
	Wills Financial Group, LLC
Sheila Hockenberry	K. Patricia Adamow

Gifts made to Employee Appreciation Fund

In memory of:	Given by:
Barbara Dawson	Judith Surrena
Sheila Hockenberry	Anonymous

Gifts made to the Foundation from July 31st, 2026, through October 9th, 2026

Gifts made to the Employee Scholarship Fund

In memory of:	Given by:
Nancy Cornelius	White Horse Villag Residents Association

Gifts made to the Team Member Emergency Assistance Fund

In memory of:	Given by:
Sheila Hockenberry	Anonymous

Gifts made to the Discretionary Fund

In memory of:	Given by:
Barbara Dawson	Nancy Hopko
Elaine Sharer	Nancy Hopko
In honor of:	**Given by:**
Ursula Siebeneich	Grant Grissom

For further information about supporting the White Horse Village Foundation, please contact:

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