

BRINGING *Joy* TO *Life*


Westminster
Canterbury
ON CHESAPEAKE BAY
FOUNDATION



2025 Annual Stewardship Report

peace of mind: a mental state of calmness or tranquility,
an absence from worry and anxiety.



Church and civic leaders
aimed to establish
a premier non-profit
Life Plan Community
to serve the
Hampton Roads region,
and to the extent
possible, make it
accessible to people
regardless of financial
means.


Westminster
Canterbury
ON CHESAPEAKE BAY

*Expanding access,
advancing innovation, and
strengthening community*

Rising TO THE TIMES



Dear Friends and Supporters:

It is an exciting and pivotal time at Westminster-Canterbury on Chesapeake Bay. We're actively responding to the overwhelming demographic needs of our region through significant expansion, including the addition of 226 new apartments in our Bay Tower.

But, we are not just getting bigger, we are getting better. Our commitment to innovation is alive and well. With our new SeaGlass memory care neighborhood, we designed and built a best-in-class memory care space that elevates the neighborhood's cheerfulness and functionality to new levels. We added state-of-the-art technologies to entertain and engage memory-impaired residents within these beautiful spaces. For residents at all levels, we are testing and achieving remarkable success with cutting-edge supplements and treatments that use CBDs for the diseases of aging. Crucially, we believe innovation is meant to be shared; we freely distribute what we learn with all senior services providers. The multiplier potential of shared innovation excites us all.

The Foundation's Vital Role in Excellence and Innovation

Your generosity, channeled through the Foundation, is a key engine of this progress. Many of our key innovations and the special amenities that elevate our community are made possible by grants from our Foundation.

Charity and Affordability

As detailed in our Annual Stewardship Report, our commitment is to provide lifetime residence and healthcare – a solemn promise that requires significant

resources. While our prices reflect this expense, our mission is to ensure both dignity and broader access to services. Through our Fellowship Fund and strategic distribution of apartment pricing, we continue to expand our affordability range. This year alone, we provided over **\$2.3 million in charitable assistance** to ensure both new access to our community and the lifetime financial peace of mind and dignity for existing residents, regardless of their circumstances.

Investing in Our Greatest Asset: Our Team

The Foundation also serves as a vital lifeline for our dedicated team members. We believe our mission of “bringing joy to life” applies to all persons associated with our ministry, especially our hardworking staff. To support those who serve this community every day, we provide a safety net and a path for advancement through scholarships and emergency grants. This assistance helps teammates pursue goals like a nursing degree or provides aid during an unexpected financial hardship.

Looking Ahead

As you read this Annual Stewardship Report, please know that the needs and opportunities in this field are great and growing. Your help now is as important as ever to help us rise to the times. I thank you deeply for your continued donations and steadfast support.

Very truly yours,

A handwritten signature in dark ink that reads "Ben".

J. Benjamin Unkle, Jr., President & CEO
Westminster-Canterbury on Chesapeake Bay



2025 Making

January

- 01 WC residents and guests kicked off 2025 with a bang at our Annual New Year's Eve Party sponsored by TowneBank.

- 07 We partnered with NSU's Career Services welcoming current students on campus to learn about the senior living industry and all of the different job opportunities.

February

- 02 We don't always get a lot of snow here on the Bay, but when we do, we make snow angels!
- 03 The 4th Annual Emerging Artists Exhibit showcased talented student artists from Norfolk State University, Tidewater Community College, Old Dominion University, and Virginia Wesleyan University. Foundation scholarships and awards were presented to the top three artists.

May

- 08 Over 10,000 bags were made to support Rise Against Hunger relief worldwide thanks to donations made to the Outreach Fund.
- 09 Thanks to the generosity of 120 golfers and sponsors, the 22nd Annual WC Golf Classic raised more than \$70,000 in support of the WC Foundation.
- 10 A longtime resident favorite, our annual Kentucky Derby celebration combines tradition, camaraderie, and plenty of excitement.

March

- 05 Our 3rd Annual International Women's Day Breakfast featured a panel of key female leaders from our surrounding community.

June

- 12 Our annual Bringing Joy to Life celebration is always a favorite, offering an opportunity to honor the Foundation's impact and hear inspiring stories from team members whose lives have been touched by its support.

April

- 06 Residents helped fill hundreds of eggs in preparation for the Annual Family Easter Egg Hunt, a favorite spring tradition for families and grandchildren.





Memories!

13 Our Cultural Awareness Committee hosted a meaningful Juneteenth celebration, providing residents and team members an opportunity to honor its history and significance.

14 June marked the launch of our new three-part Yoga By The Bay series – a peaceful and inspiring way to start the day.

July

15 The Bay Tower reached a major milestone as residents, Board Members, and dignitaries came together to celebrate the placement of the final beam on the 22nd floor.

August

16 Our Annual Team Member Giving Campaign raised more than \$40,000 for the WC Foundation, with an impressive 51% of team members participating.

17 For 40 years, the F&J Super Summer Sale has made a difference. This year, resident volunteers raised more than \$173,000 in support of the WC Foundation.

September

18 Residents gathered for a week of tough competition for the annual WC Olympics.

19 Our new partnership with the Young Men's Service League brought a wonderful training to campus: Tech Teens and Smart

October

20 Active Aging Week kicked off in October with a variety of activities celebrating healthy, engaged living, including the always-popular resident and team member croquet and ping pong challenges.

November

21 A beloved holiday tradition, the annual Festival of Trees raised more than \$95,000 in support of the WC Foundation while bringing festive cheer to the community.

December

22 December marked the opening of SeaGlass on the Bay Memory Care, including the new Snoezelen Room made possible through the generous support of residents and donors Jerry and Judy Rex.

23 A hallmark of the holiday season at WC, the Annual Christmas Pageant brought residents, families, and team members together to celebrate the spirit of the season.





**How Does My Gift
Make a Difference?**

80%
Programs & Services

15%
Fundraising

5%
Management & Administration

All BECAUSE OF You!



FY2025 KEY ACCOMPLISHMENTS



\$2,081,568
Dollars Raised



2,586
Total Gifts



\$805
Average Gift



634
Donors

Each year, I find myself thinking there is no possible way we can top the last and yet, thanks to the unwavering commitment of our donors, we continue to find new and meaningful ways to bring “joy to life” for our residents and our team.

In 2025 we kicked off a Naming Opportunity Capital Campaign as we move closer to opening the Bay Tower in 2026. This growth is not just about bricks and mortar; it is about expanding our mission to serve more older adults with the care and dignity they deserve. We have seen several current residents and future Bay Tower residents step up to support the Foundation through this campaign and we look forward to unveiling some wonderful new spaces this Fall.

Your generosity this year did more than just support a building; it fueled the heart of our mission:

- ♥ **Innovative Resident Funds:** We successfully launched new Foundation funds designed specifically to enrich the daily experience of joyful living.
- ♥ **Record-Breaking Scholarships:** We celebrated another record-breaking year for scholarship awards, providing critical educational support for our hardworking team members and their families.
- ♥ **The Fellowship Fund:** Your gifts ensured that the promise of “peace of mind” remained a reality, allowing us to provide millions in charitable assistance to those who call Westminster-Canterbury home.

Looking Toward the Future

As you look through this 2025 Annual Stewardship Report, I hope you feel a deep sense of pride in what we have accomplished together. Over the past 43 years, we have made a tremendous impact, yet as our community grows, so does our opportunity to serve.

None of this would be possible without you. Thank you for investing in our mission and for helping us continue to serve our community with care, dignity, and a shared sense of joy.

Ashley D. Allman

Ashley D. Allman, CFRE
Vice President, Philanthropy & Marketing
Westminster-Canterbury on Chesapeake Bay



YOUR SUPPORT *Makes a Difference*

Westminster-Canterbury began with a bold vision: to create a vibrant, welcoming community where older adults could thrive in security, dignity, and joy. That dream still guides us today — and it continues to depend on more than just resident fees.

From the earliest days, even before the East Tower rose, our founders knew that private generosity would be key to ensuring support through our Fellowship Program. Since 1992, the Foundation has led the way in turning

generosity into action through the Fellowship Assistance Program and so much more.

Your support helps maintain vital programs, improve everyday amenities, and spark new initiatives that keep our community strong and innovative.

As we face new challenges and opportunities, your partnership ensures Westminster-Canterbury remains a place of belonging, compassion, and hope — not just for today, but for generations to come.



Mr. Ron C. Ripley, Chair
Ms. Terry Blevins
Mr. John D. Cavanaugh
Ms. Tina Gill
Mr. Ian Holder
Dr. Bogdan Neughebauer
Dr. Scott Sautter

Mr. Prescott Sherrod
Mr. Bob Taylor
Mr. Dick Thurmond
Mr. Andy Tysinger
The Rev. Noah VanNiel
Mr. Alvin Wall
Ms. Bonnie Wheeler

Dr. Armistead Williams
Mr. Forrest Williams
The Rt. Rev. Susan Haynes,
Ex-Officio
The Rt. Rev. Dr. Melissa
Sumner Long, Ex-Officio



Mrs. Laura Fulton, Chair
Mr. Tom Barton
Mrs. Helen Bernd
Mr. Craig Bisek
Mr. Craig Cope
Mrs. Leslie Doyle
Ms. Cindy Earhart
Dr. George Franklin

Mrs. Lillie Gilbert
Ms. Mike Harkins
Ms. Helen Heselius
Ms. Michelle Hill
Mr. Zeb Holt
Rev. Dick Keever
Mrs. Diane Kesterson
Mrs. Jennifer Kreiser

Rev. Jay Magness
Mr. Bill Monroe
Mr. Walter Potter
Dr. Rick Quigg
Mr. George H. "Skip" Robert
Mr. Neil Rose
Mrs. Joan Spore



\$22,144,241
Total Assets



5-Star
Quality & Service



674
Residents



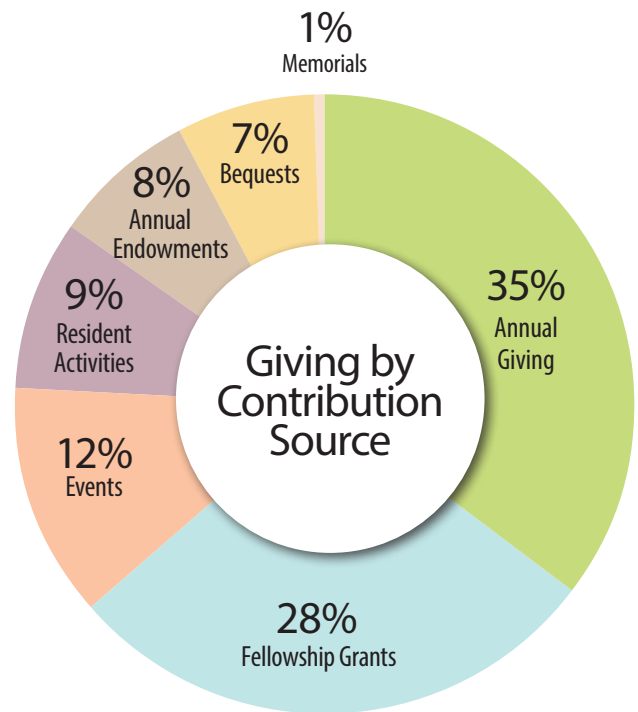
536
Total FTEs

Financial Performance

BALANCE SHEET

(SEPTEMBER 30, 2025 + 2024)

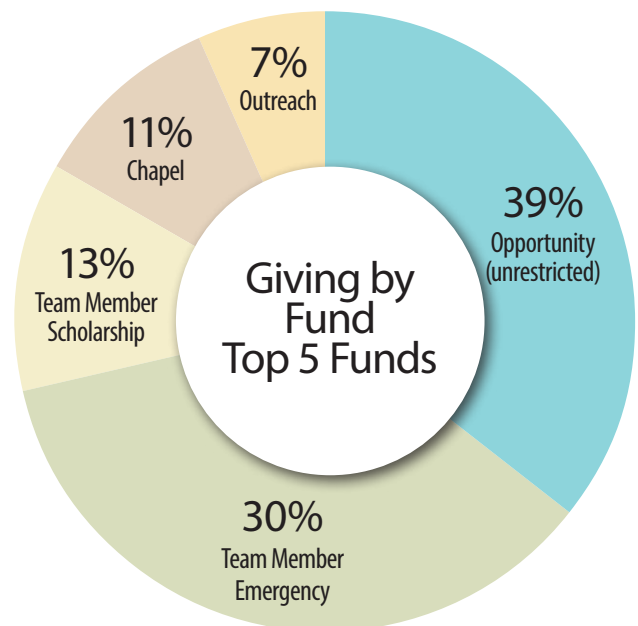
	2025	2024
CURRENT ASSETS		
Cash + Cash Equivalents	\$ 672,366	\$ 471,563
Pledge Receivables	\$ 213,283	\$ 344,317
– Total Current Assets	\$ 885,649	\$ 815,880
Investments	\$ 21,599,741	\$ 19,671,204
Total Assets	\$ 22,485,390	\$ 20,487,084
CURRENT LIABILITIES		
Accounts Payable +		
Accrued Expenses	\$ 134,358	\$ 542,943
– Total Current Liabilities	\$ 134,358	\$ 542,943
Deferred Annuity		
Obligations	\$ 206,791	\$ 239,310
Total Liabilities	\$ 341,149	\$ 782,253
NET ASSETS		
Total Liabilities	\$ 22,144,241	\$ 19,704,831
+ Net Assets	\$ 22,485,390	\$ 20,487,084



STATEMENT OF OPERATIONS

(SEPTEMBER 30, 2025 + 2024)

	2025	2024
REVENUE, GAINS + OTHER SUPPORT	\$ 2,726,638	\$ 2,361,882
Expenses		
Fellowship Payment	\$ 832,406	\$ 1,833,445
Programs – EAP, Chapel, Library, etc.	\$ 522,213	\$ 369,343
General & Administrative	\$ 82,452	\$ 210,300
Fundraising	\$ 308,487	\$ 380,235
Total Expenses	\$ 1,745,558	\$ 2,793,326
OPERATING INCOME	\$ 981,080	\$ (431,441)
Other Changes in Net Assets	\$ 1,458,327	\$ 3,462,835
Increase in Net Assets	\$ 2,439,407	\$ 3,031,394
Net Assets – Beginning of Year	\$ 19,704,834	\$ 16,673,437
NET ASSETS END OF YEAR	\$ 22,144,241	\$ 19,704,831





Learn how one couple's generosity is helping enhance memory care for our residents and their family members.

Supporting THE Moments THAT MATTER THE MOST



Snoezelen Room Features

- Calming lights and sensory stimulation
- Interactive projection and sound systems
- Relaxation and engagement therapies
- Personalized sensory experiences
- Experiences that foster comfort, independence, and connection

The programs and activities supported through the Edge of Excellence Fund help create the vibrant, engaging lifestyle residents enjoy every day at WC.

For **Jerry and Judy Rex**, moving to WC was never simply about finding a place to live. It was about planning for the future, embracing community, and ensuring peace of mind for themselves and their family.

Married for 58 years, the couple made the decision to move to WC at age 74 after carefully exploring several continuing care retirement communities.

"We wanted life care," Judy explained. "We wanted to make sure that no matter what happened to us, we wouldn't have to be separated, or have our children trying to take care of us."

They also wanted to remain active, connected, and engaged while fully enjoying all of the benefits the community had to offer.

"We wanted to plug in, make friends, and get involved while we were still young enough to appreciate it," Judy said. "People here are so outgoing and inclusive. You really become part of a community."

After narrowing the search down to two communities, one defining moment made the decision clear.

"We looked out the window at the bay and said, 'That's it. This is where we want to be,'" Jerry recalled.

This year, the couple made a meaningful gift supporting SeaGlass on the Bay Memory Care, helping bring the innovative Snoezelen Room to life.

Designed to reduce anxiety, encourage relaxation, and engage the senses for residents living with dementia, the Snoezelen Room provides a calming multi-sensory environment unlike anything many residents have previously experienced.

"We wanted to support WC and the things that make life better for residents," Jerry shared.

The Rexs' gift reflects a deep understanding of the importance of compassionate, forward-thinking care for older adults — especially those experiencing memory loss and cognitive change.

The couple also experienced firsthand the extraordinary care and support that defines the WC community. Just two years after moving in, Judy faced a serious medical crisis that resulted in multiple months of hospitalization and rehabilitation.

"The team from WC checked on me daily," Judy said. "I ended up being living proof of what WC tells you they do."

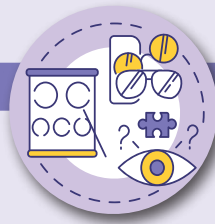
Throughout her recovery, staff members went above and beyond to provide comfort and support — even helping bring their beloved therapy dog to visit Judy each day.

"Everybody looks out for each other here," Judy explained. "You're aging together. There's such a sense of community."

For the Rexs', giving is about more than buildings or programs. It is about investing in people, innovation, and the future of a community they now proudly call home.

Their support of the Snoezelen Room will help create moments of comfort, calm, dignity, and connection for memory care residents and families for years to come.

It's because of generous donors like Jerry and Judy Rex that WC continues to grow not only in size, but also in compassion, innovation, and the ability to bring joy to life every day.



Seeing THE Person BEYOND THE DIAGNOSIS

For **Jennifer Cava**, dementia care is deeply personal. It is not simply a profession — it is a calling rooted in compassion, dignity, and human connection.

A Certified Therapeutic Recreation Specialist, Jennifer has spent years working with older adults in memory care settings, developing a passion not just for understanding dementia, but for understanding the people living with it.

“I very much look at the person and who they are — not what the dementia has done to them,” Jennifer shared. “People with dementia are still people. They’re still so human.”

That passion led Jennifer to pursue a Master’s Degree in Dementia and Aging Studies from Texas State University — the first program of its kind in the United States. Through the support of the Foundation Scholarship Fund, WC helped make that dream possible.

“I wouldn’t have attempted to start my Masters Degree on my own

and without the support WC,” she said.

Today, Jennifer serves as a Dementia & Therapeutic Recreation Specialist, overseeing programming for SeaGlass on the Bay, the Hoy Center, the Connections Program, and enhanced services programming. She also provides education and support for families and team members navigating the challenges of dementia care.

Jennifer hopes families facing a dementia diagnosis will remember one important piece of advice: “Meet them where they are in that moment.”

Her advanced education has also helped shape innovative memory care initiatives across campus — including the development of the Snoezelen Room at SeaGlass on the Bay.

Made possible through the generosity of **Jerry and Judy Rex**, the Snoezelen Room is a multi-sensory therapeutic environment designed to reduce anxiety, encourage relaxation, and create meaningful moments of

comfort and connection for residents living with dementia.

The space incorporates calming lights, sensory stimulation, sound therapy, and interactive elements that help residents feel safe, relaxed, and engaged with their surroundings.

Jennifer believes innovative spaces like the Snoezelen Room help residents maintain a sense of independence, dignity, and self-expression while creating opportunities for meaningful engagement and emotional connection.

“The Snoezelen Room gives residents opportunities to make choices, interact with their environment, and experience moments of calm and joy,” Jennifer explained.

For Jennifer, the room represents much more than innovation. It represents possibility.

“Dementia is not going away,” she said. “How we continue to educate, support, and care for people matters. WC has been very open to new ideas and to growing alongside the needs of our residents and families.”

“Education is the number one way to battle the stigma of dementia. We can’t expect the person with dementia to change their perception — we have to change ours.”

— Jennifer Cava
Dementia & Therapeutic
Recreation Specialist



Because of donor generosity, team members like Jennifer are empowered to grow professionally, innovate fearlessly, and provide the extraordinary care that brings dignity, comfort, and joy to life every day.

Thoughtful planning today can make a lasting difference tomorrow not only for the security of your loved ones, but also for the causes closest to your heart.

CREATING *Your Legacy* THROUGH GIVING

Planned giving, often called “the gift that keeps on giving,” allows you to create a lasting impact at Westminster-Canterbury on Chesapeake Bay while also offering potential financial benefits for you and your loved ones. By including WC in your estate plans, you help ensure that our mission of compassionate care, vibrant living, and lifelong support continues for generations to come. Your legacy can help provide comfort, dignity, and opportunity for future residents, team members, and families.

Life Insurance provides a way for you to make a substantial gift with a minimal outlay of funds. You can donate an existing policy, whether fully or partially paid, or take out a new policy and name the Foundation as the beneficiary. This method allows you to make a significant impact without affecting your current financial situation.



The cost of Leaving a Legacy in Your Will

A Legacy Gift via Your Will Bequests are the most popular method of planned giving. They are simple to understand, provide peace of mind, and do not require you to part with any assets during your lifetime.

Your attorney can easily include the appropriate language in your Will. You can contact **Lizzie Archer** for sample language to share with your legal advisor. This ensures that your Legacy will continue to support WC for years to come.

Retirement Plans including 401(k) or 403(b) are one of the easiest ways to make a substantial contribution. By designating the WC Foundation as the full or partial beneficiary on your plan's beneficiary designation forms, the Foundation will receive the assets. This method can also offer significant income and estate tax savings to your estate.

Our **Charitable Gift Annuity (CGA)** program offers a fantastic opportunity

for donors to make a meaningful gift while retaining income during their lifetimes. A CGA is a straightforward contract between the donor and the WC Foundation. The donor makes an irrevocable transfer of cash or property to the Foundation, and in return, the Foundation agrees to pay a fixed amount for the donor's lifetime. It's a win-win situation, providing financial security to the donor and a lasting benefit to our community.

Planned gifts play a crucial role in ensuring the longevity and sustainability of our beautiful community. By planning today, you can make a lasting difference tomorrow.

SCAN QR CODE
to learn more
about our
planned
giving
options.





Team Member

ASSISTANCE FUNDS

Invest in our team
by supporting the

"I am going into my final year of undergrad school at James Madison University and this is my third year receiving the WC Foundation Scholarship and I would not have been able to accomplish everything I have without it. I greatly appreciate the opportunity to further my education and set myself up for a successful future."

– Scholarship Recipient

"I am grateful for the opportunity to grow both professionally and personally – Thank You!!"

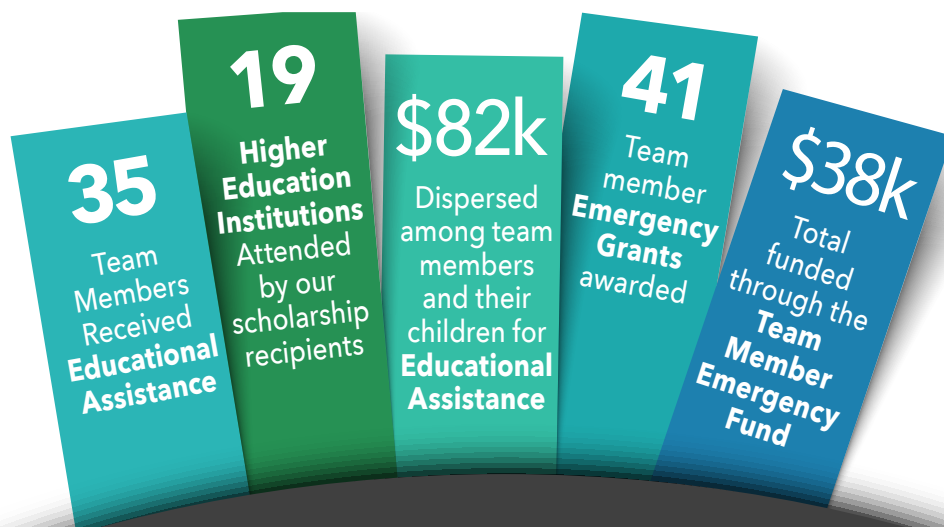
– Scholarship Recipient

"I am deeply honored & grateful for this scholarship and I am determined to pay it forward in becoming a hardworking, compassionate nurse at WC."

– Scholarship Recipient

At Westminster-Canterbury on Chesapeake Bay our team members are extraordinary, truly loving our residents – and the feeling is certainly mutual. However, even our amazing staff may face unforeseen financial setbacks, pursue advanced certifications, or seek tuition reimbursement for broader educational goals.

The Foundation is committed to supporting these incredible individuals who care for our residents every day. Your generous donations to the Team Member Assistance Funds provide crucial support in times of need, empowering our staff to continue their invaluable work with confidence and peace of mind. Whether helping through a financial emergency, supporting professional development, or assisting with educational expenses, your contributions make a profound difference.



Donate to the Team Member Assistance Funds today! Together, we can foster a community where everyone thrives.

The programs and activities supported through the Edge of Excellence Fund help create the vibrant, engaging lifestyle residents enjoy every day at WC.



Life IN FULL Bloom



Where Creativity Flourishes

For **Nancy Baillio**, flowers are one of those meaningful touches. “People love flowers,” Nancy shared. “They just make people happy.”

Over the past seven years, Nancy has helped grow the Flower Guild into a beloved part of campus life, bringing beauty, creativity, and connection to residents through floral displays, seasonal arrangements, and hands-on flower arranging classes.

“When I came here, there really wasn’t a Flower Guild,” she explained. “I wanted to create something that brought color, design, and fun to the residents.”

A longtime floral designer, Nancy now

shares her passion by teaching residents the art of flower arranging while creating arrangements displayed throughout the community.

The **Flower Guild Fund** helps support flowers, containers, supplies, educational programming, and future opportunities to continue expanding the Guild’s impact across campus.

As a restricted purpose fund within the Edge of Excellence Fund, gifts designated specifically for the Flower Guild remain dedicated to supporting floral programming and enhancements that bring beauty, creativity, and joy to residents throughout the community.



Friendship in Full Swing

As the largest resident-run organization at WC, the Golf Croquet Club brings together wellness, camaraderie, and friendly competition in a way that keeps residents active and connected.

Each season, members play more than 1,200 games on the beautifully maintained croquet lawn, creating one of the community’s most recognizable and joyful traditions.

“Croquet brings people together,” shared Club Maintenance Manager **Bill Bogue**. “Oh yeah, there’s competition, but there’s also laughter, conversation, and friendship.”

Support through the Edge of Excellence Fund helps preserve and enhance the experience by funding important needs

and improvements. In 2024, donor support helped fund major lawn repairs after a fungal disease damaged the playing surface, creating challenging conditions for players.

WC Foundation support has also helped repair and replace essential equipment including the Club’s collection of tournament-grade mallets. “The support we receive helps preserve something that means so much to so many residents,” explained Croquet Club Manager **Sam Williams**.

More than recreation, golf croquet fosters wellness, connection, and a strong sense of belonging — all hallmarks of life at Westminster-Canterbury on Chesapeake Bay.



**Make a significant impact, donate to the Edge of Excellence Funds today.
Help us continue to build an exceptional, enriching community for everyone.**

12

Bands on the Bay
concerts, funded by the
**Marian Taylor
Entertainment
Fund**

20

Gifts to the **Catholic
Enhancement
Fund**

48

Friday Night Fun events in
The Pub thanks to Phil
Richardson's generous support
of the **Friday Night
Entertainment
Club**

4

Gifts made to the
Landscape Fund
to beautify
our campus

22

Gifts to the
**Meditation
Garden**

\$15k

Donated to our **Chapel
Outreach Fund** to help
support local and
international
non-profits

43

Gifts made to the
Wellness Fund

1

New fund to raise
money for the **Pier
Reconstruction**

58

Memorable Moments
made for hospice patients
thanks to the **Hospice
Enhancement
Fund**

Supporting
programs
and activities

Edge OF Excellence FUND

Your gifts to the Edge of Excellence Fund are vital in supporting the programs and activities that preserve and enhance the exceptional quality of Westminster-Canterbury. This fund also sustains cherished amenities like the Library, Chapel, and Meditation Garden, enriching the lives of our residents and fostering a vibrant, engaged community.

By donating to the Edge of Excellence Fund, you help maintain and improve the spaces and services that make our community special. Your support ensures that our residents continue to enjoy a high-quality of life filled with social engagement and a strong sense of belonging.





Invest in one-another
by supporting the

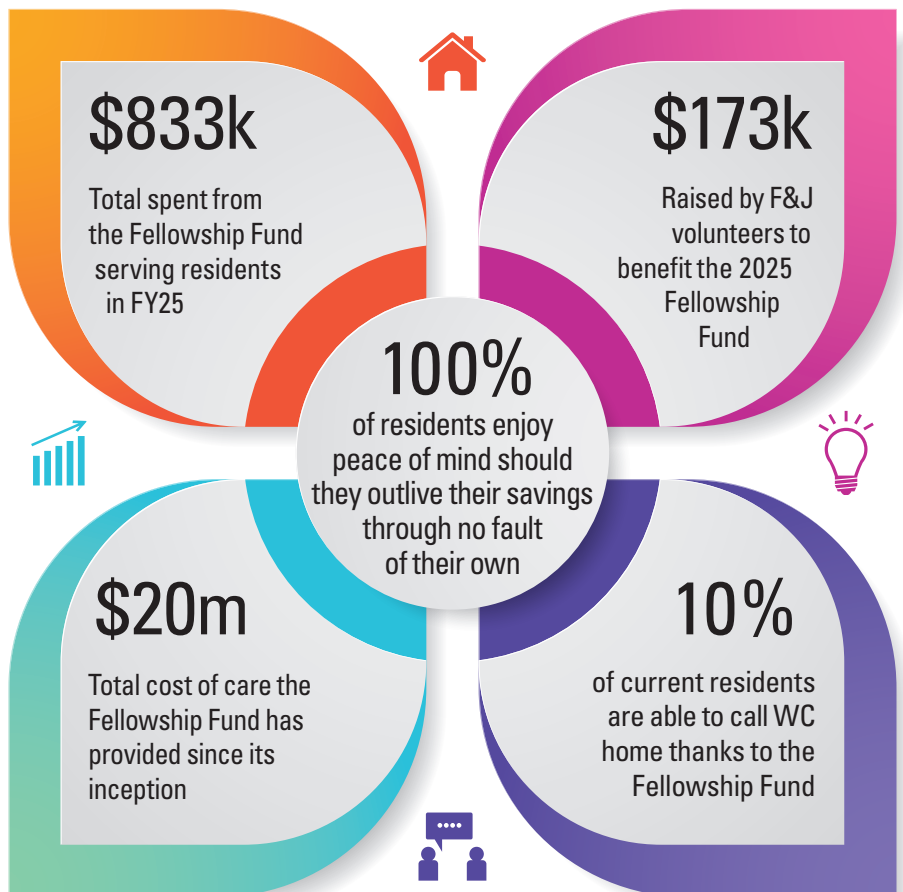
Fellowship FUND

We are proud to be one of only three Life Plan Communities in the Commonwealth of Virginia offering financial need-based support to residents at admission. Our Fellowship Fund is essential to our welcoming culture, enabling us to embrace new neighbors who might otherwise lack the financial means to join our vibrant community.

Your generous donations to the Fellowship Fund provide qualified individuals the chance to live in our wonderful and caring community.

Many of our Fellowship Fund recipients have dedicated their careers to serving the citizens of Hampton Roads in modestly compensated, service-oriented jobs. Thanks to our Fellowship Fund's confidential safety net, all residents enjoy the peace of mind that comes from knowing they have lifelong financial security, even if they outlive their financial resources.

Join us in making a lasting impact. Your support ensures everyone, regardless of financial background, can experience the warmth, care, and security of WC.



"Thank you for the generous assistance from the Fellowship Fund! I've loved being a part of the changing and growing of WC. Thank you for allowing me to continue doing what I love."

— Fellowship Recipient

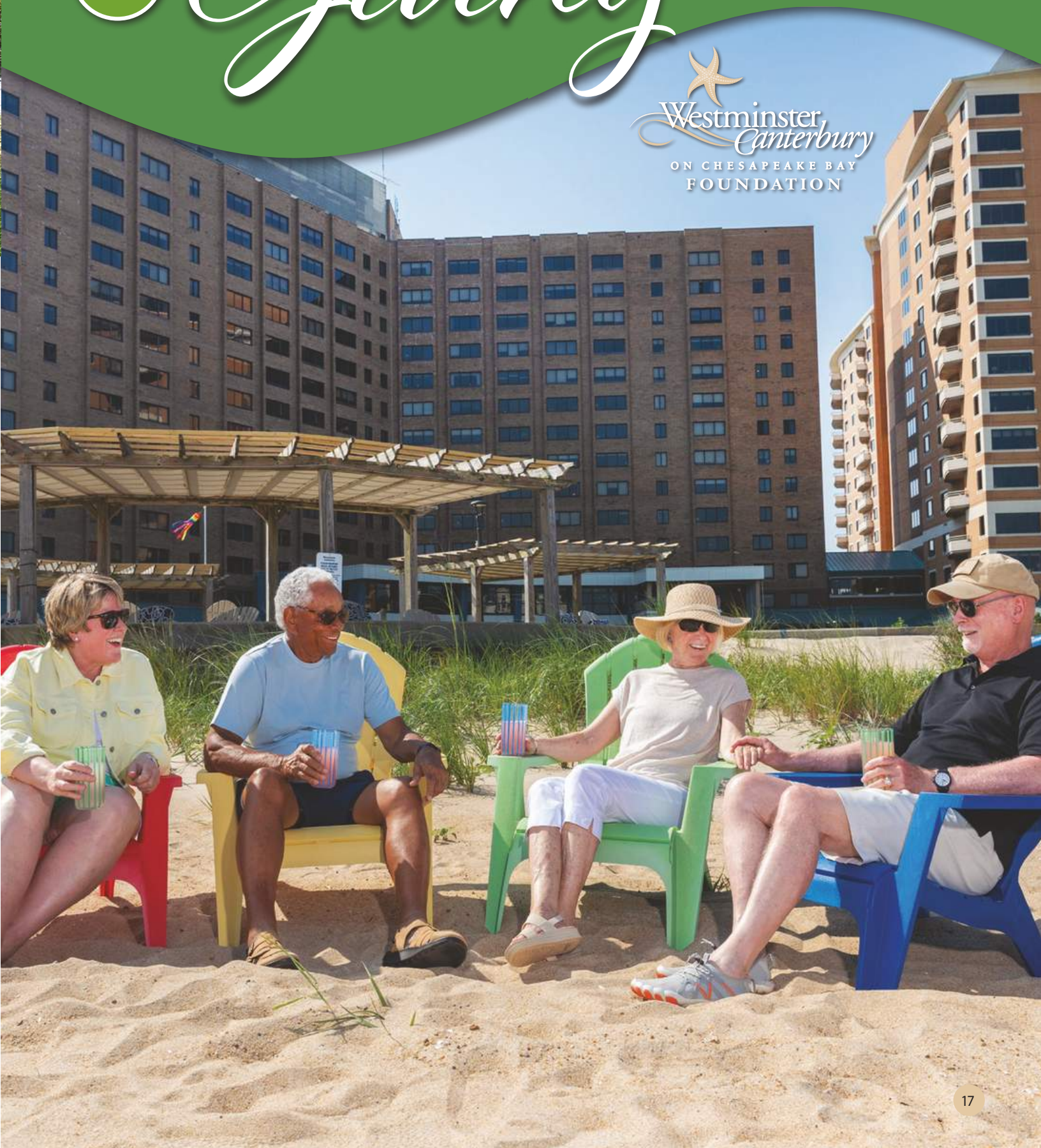
Donate today and help us continue building a thriving community with access and peace of mind.

ANNUAL



Giving

From January 1 thru
December 31, 2025



\$25,000 and Up

Bequests & Planned Gifts

WC Society

Mr.* & Mrs. William P. Alexander
 Mrs. Pauline D. Anderson*
 Mr. & Mrs. Ralph K. Anderson*
 Mr. Robert Adriance*
 Mrs. Martha A. Bashara*
 Mrs. Marjorie Behl*
 Mrs. Margaret Berkeley*
 Ms. Nancy Bernard*
 Mr. & Mrs.* George Birdsong
 Mr. & Mrs. Craig Bisek
 Ms. Sybil Boggs*
 Mr. & Mrs. Stuart Bossom
 Mrs. Marjorie Bottimore*
 Mr. & Mrs. Kenneth Bower*
 Mrs. Ernestine Boyce*
 Mrs. Nell Braun*
 Mr. & Mrs. Roy Brun*
 Mr. H. Thomas Callahan*
 Mrs. Margaret P. Camp*
 Mrs. Elizabeth Allen Campbell*
 Mr. Arthur Carter*
 Mr. Richard Celley
 Mr. Samuel Chesson*
 Mrs. Elizabeth Chilton*
 Mrs. Sarah T. Clement*
 Mrs. Judith W. Cofer*
 Mrs. Greta Conger
 Ms. Marietta Connor*
 Mrs. Catherine Craft*
 Mrs. Eleanor Cross*
 Mrs. Sarah Davey*
 Ms. Jacklyn DeCamp*
 Ms. Sarah Dorin*
 Mrs. Nickie A. Duckhardt*
 Ms. Evaline O. Duncan*

Ms. Edna Etheridge*
 Capt. & Mrs. Lucian Evans
 Mrs. Virginia Ferguson*
 Dr. Charles Fletcher*
 Mrs. Mary J. Ford*
 Ms. Edith Gausman*
 Mr. & Mrs. John Gill*
 Mrs. Dorothy Gills*
 Mrs. Jane Gresham*
 Mrs. Cindy Worsley Hamilton
 Mr. & Mrs. Robert Harrell*
 The Hon. & Mrs. Porter Hardy, Jr.*
 Mrs. Harriet Hendren*
 Mr. Richard Hickman
 Mr. Charles Hill*
 Mrs. Nancy C Hoy*
 Mr. Loyce Jarvis*
 Dr. Terry Jenkins*
 Ms. Rachel K. Jiral
 Ms. Ina Johnson*
 Mr. George Johnson*
 Rev. John Allen Johnson*
 Mrs. Geraldine Jones*
 Mrs. Loretta H. Jones*
 Mrs. Helen Kattwinkel*
 Mrs. Margaret M. Keatley*
 Ms. Josie Keeter*
 Rev. Dick & Evelyn Kever
 Rev. Patricia Kellam
 Mr.* & Mrs. J. Darrell Kennedy
 Ms. Joan Kennedy
 Mr. Winston S. Lane*
 Mrs. Evelyn Lasher*
 Mrs. Jane Lawrence*
 Mr. & Mrs. Joseph M. Lawrence, II*

Mr. & Mrs. Kenneth Lawrence*
 Mrs. Dorothy Lawson*
 Mrs. Augusta Macon*
 Mrs. Dorothy Madison*
 Mrs. Debbie Mandigo*
 Mrs. Birdie Mae Manning*
 Ms. Dorothy Martin*
 Mr. Bernard McGronan-LaBarge*
 Mr. & Mrs. Robert H. McGuire*
 Mrs. Edna McLaughlin*
 Mr. & Mrs. Cyrus McNinch*
 Mrs. Dorris W. McNeal*
 Mrs. Helen McMurray*
 Mrs. Marian Merchant*
 Ms. Ruth Merwin*
 Mrs. Elizabeth Miklos*
 Mrs. Margaret Milliken*
 Mrs. Elnora Mikulin*
 Dr. Agnes Moon*
 Mrs. June H. Myers
 Mr. & Mrs. George Neil*
 Mr. Townsend Oast*
 Capt. E.C. Oldfield*
 Mr. & Mrs. Edward A. O'Neal
 Mr. & Mrs. Ellis O'Neal*
 Mrs. Helen O'Neal*
 Capt. Bruce Owens*
 Mr.* & Mrs. Haig H. Pakradooni
 Mrs. Hortense Parkerson*
 Mrs. Charlye Parsons*
 Ms. Betty Perry*
 Mrs. Mary Phelps*
 Shree Ganesh Sita Ram
 Mr. & Mrs. Gerald Rex

Mr. & Mrs.* Richard Roberts
 Mr. Hunter Robinson*
 Mr. John W. Robertson*
 Mr. & Mrs. James Russell
 Dr. Alfred A. Scharbius, MD*
 Dr. & Mrs. Paul Schellhammer
 Mrs. Eloise H. Schroeder*
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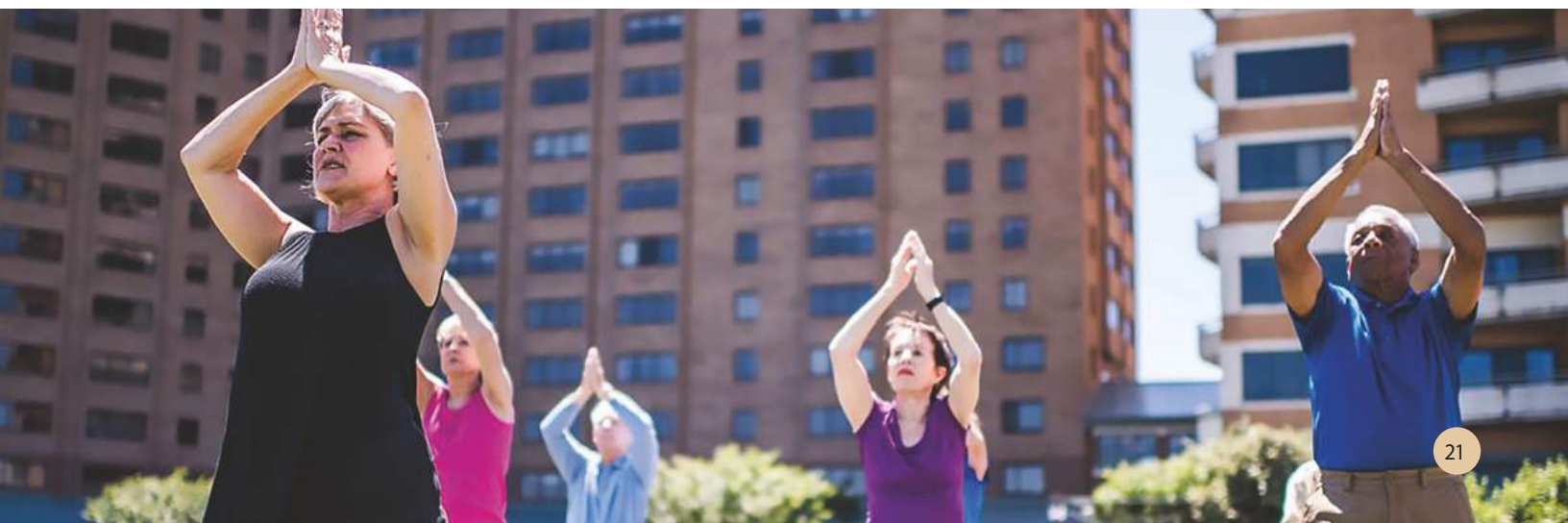
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All Saints Episcopal Church	J&A Racing	VB Public Library	WC Expansion Resident Representative	WC Rose Garden
Ascent Church	JCOC	VB Volunteer Rescue Squad	WC F&J	WC Men's History Club
ASEC	Jones & Cabacoiv Veterans Care Center	VB Voter Registration & Elections	WC F&J Summer Sale	WC Miscellaneous
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Chrysler Museum	Opus Select	WC A Course in Miracles	WC Friendly Contract Bridge	WC Resident Finance Committee
Delta Kappa Gamma Educational Group	Pet Therapy	WC AARP Taxaide	WC Geeks	WC Residents Association
Drive Safe Hampton Roads	PiN Ministry	WC BARNES on the Bay	WC Great Decisions	WC Sjoelbak
Eastern Shore Chapel Church	Princess Anne Group CHKD	WC Bingo	WC Green Team	WC Starfish Champ
Equi Kids	Project Linus	WC Birdsong Clinic/Starfish Pharmacy	WC Greeting Card	WC Tax Assistant
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First Presbyterian Church	Rise Against Hunger	WC Chapel	WC Health POA	WC Transportation
Food Bank	Saint Nicholas Church	WC Chapel Choir	WC Herb Garden	WC Vision Impaired Support Group
Food Bank of Eastern Shore	Sandler Center	WC Chapel Choir Bells	WC Holy Eucharist Fletcher Prayer Room	WC Waterclass
Food Bank of SE VA	Sentara Princess Anne Hospital	WC Chatter	WC Holy Trinity Chapel Funeral Usher	WC Welcome Committee
Food Pantry	Sentara Virginia Beach General Hospital	WC Croquet Club	WC Housekeeping Committee	WC Wellness Center
Giving Closet	Service Dog Care and Training	WC Croquet Committee	WC Hoy Center	WC Wii Bowling
Great Bridge Battlefield & Waterways History Museum	Sounds of Joy	WC Deadheaders	WC Hoy Musician	WC Woodpeckers
Grief Group	Teaching Assistant	WC Employee Christmas Fund	WC IT Committee	WC Writers Group
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