



Transparency and Disclosure

Table of Contents

| | |
|---|----|
| Introduction | 3 |
| History of CRISTA Senior Living | 4 |
| Description of CRISTA Ministries | 9 |
| Occupancy Trends | 12 |
| Financial Statements | 13 |
| Key Contract Provisions | |
| Termination of Residency Agreement | 15 |
| Increases or Decreases in Continuing Care Retirement Community (CCRC) Fees..... | 16 |
| Depletion of Resident Resources | 16 |
| Resident Transfers | 17 |
| Governance & Management | 18 |
| Information for Existing Residents | |
| Access to Management | 24 |
| Access to the Board | 25 |
| Access to Financial Information | 25 |



Dear Friends,

One of our goals at CRISTA Senior Living is to maintain transparency and give you the needed tools to make this important decision. CRISTA Senior Living has gathered the following information, which can be accessed in all Admissions and Marketing offices:

- How stable is CRISTA Senior Living financially?
- What fees and contract provisions are there at CRISTA Senior Living?
- How does a resident transfer to another type of care?
- What happens if my financial resources are depleted?
- How is governance and management structured at CRISTA and CRISTA Senior Living?
- How many residents are served and what are the results of resident satisfaction surveys?

CRISTA Senior Living has a legacy of over 60 years in serving seniors as well as a Christian commitment to excellence of care. We serve seniors in many capacities and life situations by seeking to bring joy and purpose to each individual who joins our family. We at CRISTA Senior Living are honored that you are considering our community to be an integral part of your future. Our mission is “to bring joy and purpose to seniors” and we look forward to serving you.

Jeremiah 29:11 says, “I know the plans I have for you, declares the Lord, plans for welfare and not for calamity to give you a future and a hope.”

As you read through this information, please feel free to ask for clarification. We look forward to bringing you a future and a hope here at CRISTA Senior Living.

Sincerely,

A handwritten signature in black ink that reads "Robert T. Howell".

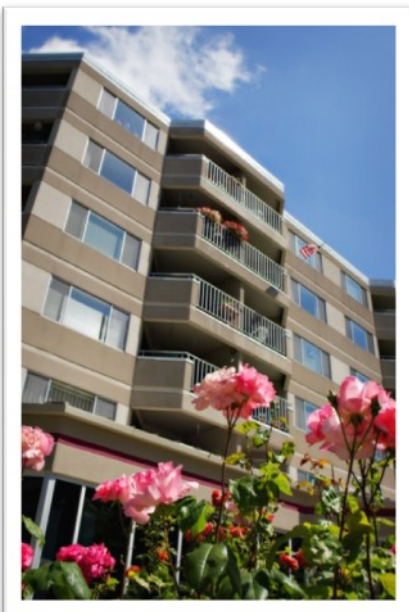
Robert T. Howell
Vice President, CRISTA Senior Living

CRISTA SENIOR LIVING®

Senior Living has been part of King's Garden/CRISTA since its earliest days. In 1949, founder Mike Martin negotiated with the King County Board of Commissioners to lease the former Firlands Tuberculosis Sanatorium grounds for use in his ministry to teens from broken homes. As a condition of the lease, the county required King's Garden to establish a "rest home" in order to help support the ministry while meeting the county's need for senior housing.



Senior Ministries was formally established in 1950 when King's Garden was granted a license for 20 patient beds. One of the existing Firlands buildings was christened the Nightingale Building and became the first home for senior residents in what would grow to become CRISTA Senior Living. By 1956, the number of licensed beds had grown to 98, and Senior Community originated the concept of levels of care.



The campus retained a strong focus on health care. The Crest Apartments were completed in 1964, adding 24 living units for relatively independent residents. In 1965, a new convalescent care infirmary was constructed, later renamed Poplar Court. Construction of the Royal Apartments in 1968 added 24 more residential units.

The emergence of Medicare and Medicaid in the 1960s created rapid growth in the field of long term care. In 1969, Senior Living planned an expansion to accommodate 225 licensed nursing beds and seven distinct levels of health care. By 1974, three new buildings had been constructed, including a new Nursing Care Center. In

1975, the original "rest home" in the Nightingale Building was renovated into 30 studio apartments and renamed Ambassador.

Ground was broken for the Cristwood Retirement Center (now called Cristwood Park) in 1981, and despite some delays caused by a national recession, Cristwood Park opened in 1984 with 199 residential apartments. The Good Samaritan Fund, a benevolent fund which assists residents who have outlived their resources, was also established in 1984. Over the past twenty-seven years, the Good Sam Fund has provided over \$1.8 million in confidential resident assistance.

In 1985, the former convalescent unit was renovated into 16 assisted living studios, transforming Senior Living into a true Continuing Care Retirement Community. Thirty more assisted living units were added in 1991 through the renovation of a former nursing wing. The following year a new office/service core was constructed to connect several of the existing buildings. By 1992, Senior Living comprised 277 residential apartments, 46 assisted living units, and 176 skilled nursing beds.

CRISTA's first off-campus expansion of its ministry to seniors was initiated in 1992 when the Board approved the purchase of an 8.5 acre waterfront site in Silverdale, Washington. The new facility, named Crista Shores, was completed in 1994 and featured 110 residential apartments, 30 assisted living apartments, and 31 skilled nursing beds. CRISTA Senior Living was now a multi-facility organization operating CCRCs in Shoreline and Silverdale.



Thirty-five more assisted living apartments were added to the Shoreline campus in 1998 in the new Chestnut Court building. That same year, both campuses received accreditation through the Continuing Care Accreditation Commission under the auspices of the American Association of Homes and Services for the Aging.

In 1991, the Senior Living Advisory Board was reorganized to include 3 resident representatives, 3 community leaders and 3 CRISTA Board members in addition to senior management from within Senior Living.

Crista Shores responded to regulatory and market changes in 2001 by converting its skilled nursing facility into additional assisted living capacity. Crista Shores now features 110 apartments and 47 assisted living units, with access to skilled nursing care on the Shoreline campus.

In 2004, with encouragement from the CRISTA Board and guidance from the Senior Living Advisory Board, CRISTA Senior Living embarked on an in-depth repositioning process in conjunction with the consulting firm KPMG, a process that was later continued with Covenant Solutions.



As a result of the repositioning discussions, Senior Living identified a new strategic direction that transitioned our business model to a service-based approach to meet the needs and expectations of senior consumers in the years ahead. Master planning efforts on both campuses laid the groundwork for the next decades of our ministry to seniors. The result of these efforts was

the planning of a 64 unit independent living building located on the lower campus; however this project was terminated with the economic crash of 2008.

At the same time this planning was taking place, it became necessary to address issues regarding the external envelope at Crista Shores, which had persistent water intrusion problems. This resulted in a construction project that rebuilt all external surfaces. On the heels of that project, Senior Living embarked on a new effort to redevelop the upper campus in Shoreline, working with the architectural firm Rice Fergus Miller and coordinating our plans with the overall CRISTA master planning process. As the economy continued to struggle and property values declined, this project was put on hold.

In the fall of 2010, Chase Bank approached CRISTA with the opportunity for a bank qualified loan that would accomplish three things. First, the loan will be used to refinance current debt on the Shoreline campus. Second, it will be used to refinance current debt on the Silverdale campus. Third, the loan will be invested in the interior re-design and modernization of Cristwood Park to align the interior aesthetics with the philosophy of care and the mission and vision of CRISTA. The re-design of the lower lobby areas will include updating finishes of color scheme, flooring, window treatment and artwork in the dining room, restrooms, beauty shop, and all associated common areas. The renovation of resident apartments would include updating appropriate appliances and the modernization of finishes.

In addition to the physical changes we have experienced, CRISTA's ministry to seniors has also updated its brand over the years. The original "King's Garden Rest Home" grew to become CRISTA Senior Community. When a second campus was added, Crista Shores and Senior Community together were referred to as CRISTA Senior Ministries, but the label's similarity to CRISTA Ministries often led to confusion. With multiple named apartment areas in addition to individual building names, it became apparent that a re-branding process was overdue. In 2008 the nomenclature and logos were updated throughout our ministry, creating the following structure:

CRISTA Senior Living refers to CRISTA's ministry to seniors on both campuses, as well as any future expansion.



Cristwood Retirement Community refers to Senior Living's operations on the Shoreline campus:

- Cristwood Park**, 196 independent living apartments on the lower portion of the campus;
- Cristwood Garden**, 76 independent living apartments on the upper campus;
- The Courtyard at Cristwood**, 80 assisted living units in three connected buildings;
- Cristwood Nursing and Rehabilitation Center**, a 167-bed skilled nursing facility.

Crista Shores Retirement Community refers to our newer campus in Silverdale, Washington, which includes 110 independent apartments and 47 assisted living studios (the assisted living area is known as **The Courtyard at Crista Shores**).



- Of the more than 2,000 CCRCs in the USA, CRISTA Senior Living is in the top 125 largest communities.
- 700 residents in three primary levels of care on two campuses: Cristwood in Shoreline and Crista Shores in Silverdale serve 167 nursing, 135 assisted living and 400 independent residents.

- 425 staff serve our residents on a 24 hour per day, 7 day per week schedule.



- Cristwood primary market area – North Seattle/King County and South Snohomish County.
- Crista Shores primary market area – Kitsap County and an extended military outreach.





CRISTA's mission is to love God by serving people—meeting practical and spiritual needs—so that those we serve will be built up in love, united in faith and maturing in Christ. CRISTA Ministries is comprised of seven distinct ministries, including CRISTA Senior Living.

In the sphere of Christian ministry, CRISTA is unique in the breadth, depth, and range of influence and assistance it provides every day, everywhere. Through Christ-centered radio stations, senior care, schools, camps and international relief organizations, the impact of CRISTA extends from the home to the neighborhood, from the inner city to the world. In the years to come, by God's grace, CRISTA will touch more lives than ever with compassion, inspiration and the very best care.



King's Schools has two locations: King's Schools in Shoreline on the main CRISTA Ministries campus (infant care-12) and Crosspoint Academy in Bremerton (K-12). Both are built on four pillars of academic excellence, Christian commitment, a caring community, and a rich heritage.

King's Schools strives to prepare students for college and for lives committed to excellence for Christ. Rigorous academic curriculum, a broad range of elective choices, student involvement in community service projects and extracurricular activities are all designed as part of achieving that goal.



Seattle Urban Academy helps youth at risk to find hope through developing academic, social and spiritual maturity, to graduate from high school and onto higher education and sustained employment.

Seattle Urban Academy (SUA) offers a safe, positive educational community to young people who are hurting. SUA is part of a nationwide commitment to increase the high school graduation rate of at-risk youth.

Extending the grace of Christ, SUA embraces and builds up teens who face high risks and have histories of academic failure. SUA provides student-centered, academic-intensive care. Through relationships built on trust, personal growth, academic rigor, and visions of purposeful futures, SUA students are successfully transitioning to higher education and careers. SUA graduates are living evidence of the vision of a purposeful future: alumni who are actively contributing to the health of our communities, living out the hope and love of transformed lives.

CRISTA[®]

BROADCASTING

CRISTA Broadcasting sends a message of hope through four radio stations: SPIRIT 105.3, PRAISE 106.5, AM 630 KCIS, and SPIRIT 105.9. SPIRIT 105.3 FM is fun, contemporary and music-intensive, consistently ranking in the top five of all Seattle area radio stations. AM 630 KCIS inspires and encourages through talk, teaching and classic Christian music. PRAISE 106.5 FM impacts north Puget Sound and the greater Vancouver, BC area with contemporary worship music along with in-depth teaching about walking with Jesus Christ. SPIRIT 105.9, the newest addition to CRISTA Broadcasting, is based in Austin, Texas.



The focus of Christian Veterinary Mission (CVM) is to challenge and empower veterinarians and veterinary students in over 30 countries to be instruments of Christ's love and to express that love through their skill in veterinary medicine.

To this end, CVM gives veterinary professionals the chance to take part in short-term or long-term missions, contributing essential help to people in developing nations who rely on animals for their livelihood. They also offer spiritual help, telling people about the redemption and salvation available in Jesus Christ. Additionally, veterinary-practice owners, professionals and veterinary students that are part of CVM in North America live out their faith at work and in their communities.

Through meeting physical needs, CVM introduces people to Jesus Christ, the only One who can meet all needs. CVM sends over 200 short-term volunteers to over 15 countries each year, and over 60,000 people hear the gospel through CVM fieldworkers each year.



World Concern works intimately with communities in some of the most neglected regions of the world, striving to abolish the core causes of poverty, emphasizing livelihood training, literacy and education. World Concern establishes beacons of hope in these communities: clean water, food, education and disaster assistance.

World Concern’s staff of devoted professionals spans the globe and is dedicated to supporting the community they live in until the people can support themselves. Their special area of expertise is strengthening impoverished peoples. When the poor are given opportunities through education, small business and agricultural training programs and microloans to start small businesses, their families flourish and the entire community regains hope and stability.

World Concern is determined to do more than help with food and shelter. They want to give people the tools and skills to sustain their lives—and to do it all with the compassion and love of Jesus.



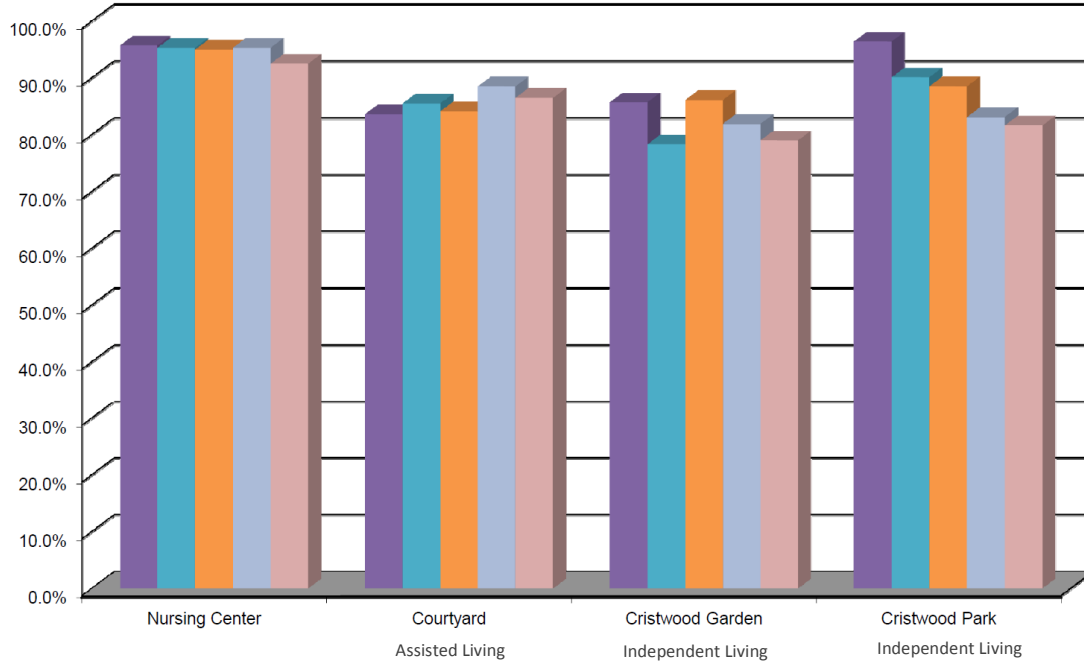
CRISTA Camps mean adventure, fun and relationships with each other and with Christ. Camps provide fun, Christ-centered programs and retreat facilities to youth groups. Although Camps’ main focus is serving young people, Island Lake and Miracle Ranch also provide a perfect setting for group rentals and retreats.

Set in the stunning forests on the west side of Puget Sound, Miracle Ranch and Island Lake are a camper’s paradise. Activities include boating, swimming, archery, marksmanship, paintball, horses, dirt bikes, high ropes and a skate park. Also, the counselor-in-training program gives youth hands-on leadership experience.

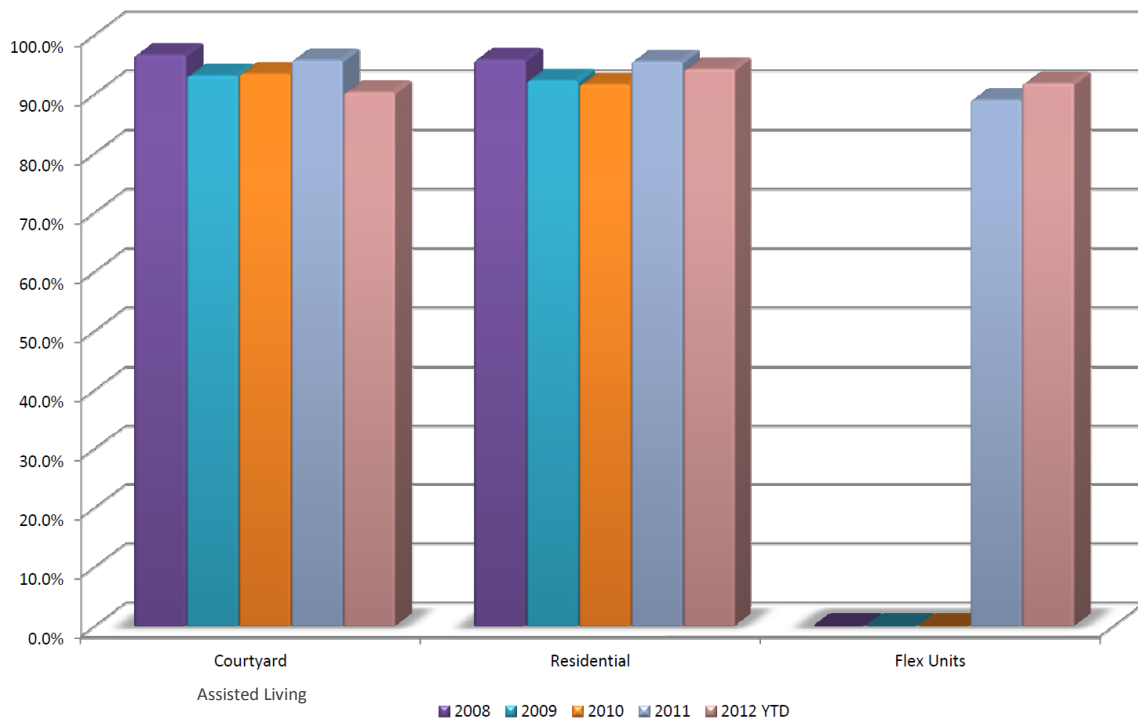
But even more than adventure, when young men and women come to Miracle Ranch or Island Lake, they get a chance to grow closer to Jesus Christ than they ever have before, or to meet Him for the first time. CRISTA Camps also serve over 200 inner-city kids each year, whom donors support through scholarships.

CRISTA Senior Living Occupancy Trends

Cristwood Occupancy 5 Year History Shoreline



Crista Shores Occupancy 5 Year History Silverdale



CRISTA Ministries
Senior Living
Year to date through November 30, 2011 (in thousands)

| | Cristwood Campus | | |
|------------------------------------|-------------------------|---------------|-----------------|
| | Actuals | Budget | Variance |
| Revenue from operations | 10,513 | 11,070 | (557) |
| Expense of operations | 10,408 | 10,853 | 445 |
| Net revenue (loss) from operations | <u>105</u> | <u>217</u> | <u>(112)</u> |
| Other income (expense) | 15 | 2 | 13 |
| Net income | <u>120</u> | <u>219</u> | <u>(99)</u> |
| Depreciation expense | 670 | 670 | - |
| Capital expenditures | 3,368 | 4,835 | (1,467) |
| Debt repayment | 154 | 154 | - |
| Entry fees | (744) | (187) | (557) |
| Other balance sheet changes | (3,791) | (5,448) | 1,657 |
| Unrestricted cash flow | <u>(223)</u> | <u>243</u> | <u>(466)</u> |
| Occupancy | | | |
| Nursing Center | 92.5% | 95.2% | -2.7% |
| Courtyard | 86.5% | 90.0% | -3.5% |
| Cristwood Garden | 79.0% | 87.6% | -8.6% |
| Cristwood Park | 81.6% | 82.7% | -1.1% |
| Resident Mix | | | |
| Nursing Center | | | |
| Private | 22.6% | 30.0% | -7.4% |
| Medicaid | 64.5% | 58.0% | 6.5% |
| Medicare | 12.9% | 12.0% | 0.9% |

Significant items to note include that revenue is falling short of budget due to occupancy in the residential areas and resident mix in the Nursing Center. Cristwood campus management have worked hard to control expenses due to the revenue struggles. Capital expenses are moving slower than anticipated for the Cristwood Park renovation, and entry fees were budgeted to decline, but have declined at a much higher rate than anticipated.

CRISTA Ministries
Senior Living
Year to date through November 30, 2011 (in thousands)

| | CRISTA Shores | | |
|------------------------------------|----------------------|---------------|-----------------|
| | Actuals | Budget | Variance |
| Revenue from operations | 2,369 | 2,441 | (72) |
| Expense of operations | 2,241 | 2,262 | 21 |
| Net revenue (loss) from operations | <u>128</u> | <u>179</u> | <u>(51)</u> |
| Other income (expense) | 2 | 1 | 1 |
| Net income | <u>130</u> | <u>180</u> | <u>(50)</u> |
| Depreciation expense | 271 | 271 | - |
| Capital expenditures | 63 | 220 | 157 |
| Debt repayment | 133 | 133 | - |
| Entry fees | 273 | (83) | 356 |
| Other balance sheet changes | (376) | (633) | 257 |
| Unrestricted cash flow | <u>494</u> | <u>88</u> | <u>720</u> |
| Occupancy | | | |
| Courtyard | 90.3% | 94.6% | -4.3% |
| Residential | 94.2% | 94.5% | -0.3% |
| Flex Units | 91.8% | 95.6% | -3.8% |
| Resident Mix | | | |
| Courtyard | | | |
| Private | 74.2% | 72.0% | 2.2% |
| Medicaid | 25.8% | 28.0% | -2.2% |

Significant items to note include that revenue is falling short of budget due to occupancy in the Assisted Living and Flex units and lower rates than budgeted in Assisted Living units. Crista Shores has expense savings in a few departments, the primary areas being Housekeeping and Administration. Entry fees were budgeted to decrease but have actually increased from last fiscal year.

An audited financial report of CRISTA Ministries is available online at:
<http://www.crista.org/documents/2010-0630CRISTAMinistriesCombinedFS.pdf>

Key Contract Provisions

Termination of the Residency Agreement

A resident may elect to terminate the Residency Agreement and move out at any time by giving thirty days advance written notice. CRISTA Senior Living in its sole discretion may terminate the agreement and require vacating of residence at any time by giving thirty days advance written notice or shorter notice in the event of an immediate safety risk, which are outlined in the Residency Agreement. See Section 8 of the Residency Agreement for more information regarding termination of contract.

The amount of refund owed to the resident, or resident's estate, is calculated using the date of occupancy as defined in the Residency Agreement, the date residence is vacated per the agreement, and the Refund Calculation and Schedule contained in Exhibit B of the Residency Agreement. Any entrance fee refund shall only be paid when all conditions listed in Exhibit B have been met. Any refund due to the resident, less the deductions set forth in Section 8 of the Residency Agreement, shall be made within ninety days following the date on which resident or resident's estate becomes eligible for payment of the refund.

In the event either resident or community elects for any reason to terminate the Residency Agreement prior to the date of occupancy set forth in the Resident Information Sheet, any entrance fee previously paid by resident shall be refunded. The admission fee is a non-refundable fee and if renovations have been initiated or completed per resident's specifications then the admission fee shall not be refunded. If renovations have not been initiated then the refund of the admission fee is at the discretion of the community. All refunds payable shall be paid only to the resident(s) named in the agreement, unless otherwise specified in an addendum to the agreement. Upon resident's death the refund shall be paid to the estate of the last surviving resident according to the provisions of Exhibit B or if there is no estate to the appropriate successor. It will be subject to a notarized affidavit to successor for "Payment and Delivery of Property". See Section 8 of the Residency Agreement for more information regarding refunds upon termination of the contract.

Increases or Decreases in Fees

Resident shall pay to the community the initial monthly fee as provided in the information sheet. The monthly fee shall be due on or before the due date specified by the community. The monthly fee shall be established by the community, which shall publish a schedule of currently applicable monthly fees. The amount of the monthly fee may be adjusted at the discretion of the community. Thirty days written notice shall be given to the resident before any adjustment of the monthly fee. For more information regarding CCRC fees, see Section 3 of the Residency Agreement.

Depletion of Resident Resources

By entering into the Residency Agreement the resident warrants that in the resident's judgment, the resident's income and assets are adequate to meet the resident's financial obligations to the community and to cover the resident's personal and incidental expenses during the period of residency. The community may, in its discretion, terminate the agreement if the resident fails to pay the monthly fee or any other charges under the agreement. For more information, see Section 6 of the Residency Agreement.

When resident's resources run low and there is concern about meeting their financial obligations, they will make an appointment with the Administrator to review their financial options. At that time the Administrator will work with the resident to find solutions to help preserve resources, such as downsizing, etc.

After resident has done all they can to preserve resources and still needs financial assistance, they may make application to the Good Samaritan Fund. A resident who paid an entry fee to CRISTA Senior Living will be eligible for consideration under this policy from the date of admission, provided he/she meets all the conditions described in the application and provided that such assistance is currently available. Availability of financial assistance is not guaranteed. A resident who did not pay an entry fee but who chose the month-to-month rental option will not be eligible for consideration under this policy during the first five years of residency. A resident on the month-to-month rental option may be eligible for consideration under this policy during years six through nine of residency if the resident is able and willing to cover at least 50% of the current monthly fee for their accommodations. A resident on the month-to-month rental option who has resided at CRISTA Senior Living for at least ten years will be eligible for consideration under this policy under the same terms as a resident who paid an entry fee.

Resident Transfers

When CRISTA Senior Living becomes your home, you become part of a Continuing Care Retirement Community. As a resident, you may access different levels of care as needed. You can feel reassured in knowing that should you need care in our Nursing and Rehabilitation Center for a few days, following a hospital stay or illness, or permanently, you have priority status. You also have priority status in moving to Assisted Living when the need arises. For more information regarding resident transfers, see Section 7 of the Residency Agreement.

Cristwood Nursing and Rehabilitation Center provides the finest nursing care to residents of Cristwood Retirement Community, as well as to persons from the surrounding communities. Should you ever need skilled nursing care, the Health and Wellness Nurse and the Nursing and Rehabilitation Center Admissions Coordinator will work closely with you, your physician and the hospital to assist you with the admissions process.

Some health insurance agencies only allow their clients admission to contracted nursing centers. It is wise to check with your health insurance company or Cristwood Nursing and Rehabilitation Center Admissions Coordinator to be sure that your insurance company has a contract with CRISTA.

The Courtyard at Cristwood (Assisted Living) provides a supportive environment that allows residents to maintain their independence when assistance with personal care and safety are a concern. The Courtyard provides residents with 24-hour support services for activities of daily living, such as medication management, or assistance with bathing and dressing. Care needs for residents in The Courtyard are determined through a comprehensive functional assessment using a level of care concept.

The Courtyard at Cristwood offers respite care for independent residents and members of the community. Respite care is short-term care for a period no less than one week (seven days) and no more than thirty (30) calendar days. Respite care is intended to provide relief to the spouse, family or other resident caregivers on a temporary basis. Respite care provides residents the same level of compassionate, watchful care as our Courtyard residents receive.

Cristwood Nursing and Rehabilitation Center offers outpatient rehabilitation services on the Cristwood campus. The outpatient therapy department is located in the Nursing and Rehabilitation Center and is available to all our independent residents, staff and community members. Medicare and private insurance will be billed for services.

Governance & Management

Crista Senior Living is owned and operated by CRISTA Ministries, a Washington State not-for-profit organization that is legally responsible for its management and operation. CRISTA Senior Living has no legal affiliations with other operating entities that would affect the direction of the organization's affairs.

Members of the CRISTA Board of Trustees serve three year terms and must rotate off the board for at least one year after serving two consecutive terms. The board has a membership committee that nominates new members to the full board. Current members of the board are listed online at www.crista.org/about/board.htm and in the CRISTA Ministries Annual Report, which is available upon request.

CRISTA Senior Living, which operates a retirement campus in Shoreline as well as the Crista Shores campus in Silverdale, serves a total of approximately 700 residents.

The Courtyard at Crista Shores and The Courtyard at Cristwood operate boarding homes under Washington State licensure laws. Cristwood Nursing & Rehabilitation Center is a licensed skilled nursing facility under Washington State licensure laws. Current DSHS surveys for Skilled Nursing and Assisted Living for both campuses are available upon request.

Resident Satisfaction Surveys

The most recent resident satisfaction survey was conducted in April 2011. In response to the question, "In general, how satisfied are you with this community?" 96.5% of respondents indicated they were either very satisfied or somewhat satisfied.



CRISTA
SENIOR LIVING®

Administrators



Bob Howell

CRISTA Senior Living Vice President

University of Washington Certificate of Aging

Licensed Nursing Home Administrator and Retirement Housing Professional

Certified Aging Services Professional (CASP)

B.A. in Economics from Whitworth College

Graduate work in Biblical Studies at Regent College

With CRISTA since 1986



Barbara Culley

Nursing & Rehabilitation Center Executive Director and Administrator

Washington State Nursing Home Administrator

BA, Western Washington University

MPA, University of Washington

With CRISTA since January 2007



Billie Pendleton

Residential Living Executive Director

Registered Nurse

Bachelor of Science in Nursing

Certified in Healthcare Compliance

With CRISTA since April 2007



Glen Melin

Crista Shores Executive Director

Washington State Nursing Home Administrator

Washington State Boarding Home Administrator

Certified Aging Services Professional (CASP)

B.A. degree in Physics from Washington University in St. Louis (1985)

B.A. degree in Germanic Languages and Literature from Washington
University in St. Louis (1985)

With CRISTA since July 1988



Board of Advisors for CRISTA Senior Living

Stephen Grey
Senior Living Advisory Board Chair

Bob Howell
Senior Living Vice President

Leslie Parrott
CRISTA Board of Trustees Member

Sarah Mathews
Crista Shores Resident

Leona Bergstrom
Community Representative
National Church Spokesperson for Seniors

John Clark
Cristwood Garden Resident

Ray Westernen
Community Representative
Retired LTC Administrator

Bob Wetherholt
Cristwood Park Resident

Robin Stinardo
CRISTA Interim Controller

George Petrie
CRISTA Board of Trustees Member

Jennifer Graves
Community Representative
ARNP, Swedish Medical Center, Ballard



CRISTA Ministries Board of Trustees

Deborah Limb, Chair

Deborah is the Director of Structures Engineering for Boeing Commercial Airplanes. She also engages in extensive public speaking on women in leadership, and also the Christian woman and her role.

Kirsten Miller, Vice Chair

Kirsten is the President of Norpro, a leading supplier of distinctive kitchenware. She has a long history with CRISTA through Kings Schools and World Concern in addition to serving on the Board of Trustees.

Kevin Gabelein, Treasurer

Kevin is the Managing Director of Fluke Venture Partners, an independent venture capital firm focused on investing in early stage Pacific Northwest based companies. He is also a Certified Public Accountant and practiced corporate and securities law in the Corporate Finance Group of Riddell Williams P.S. prior to joining FVP.

Steve Grey, Secretary

Steve is the Principal and Manager of Stephen Grey & Associates, a premier property management company in Seattle. He has thirty years experience in property management, including multifamily and commercial projects and leasing.

Craig Campbell

Craig has worked for 20 years at Campbell Nelson Volkswagen-Nissan as an owner, and serves as a board member for the Puget Sound Auto Dealers Association. He is a Kings Schools alumnus, having attended from kindergarten through 12th grade.

Dale Cowles

Dale is the retired President of Kibble & Prentice, which provides regionally based services in insurance and risk management consulting, employee benefits, retirement plan services, executive benefits and business continuation planning.

Anita Crawford-Willis

Anita has been a respected member of the legal community in King County for over twenty three years. Currently, she is the Assistant Deputy Chief Judge for the Office of Administrative Hearings in the Seattle Office and she serves as a Pro Tem Judge for Seattle Municipal Court. Her spirit of public service coupled with her commitment toward inspiring young people to pursue their scholastic dreams makes her a highly sought after mentor.

David Ederer

Dave is the Chairman of Ederer Investment Company, the management entity for a diverse group of mostly family-owned businesses and investments. First elected to the CRISTA Board of Trustees in 1973, he has served as Board Chairman and Treasurer, as well as the Finance and Schools committees.

Jim Funfar

Jim is a retired Microsoft executive. Prior to his tenure at Microsoft, Jim taught high school math. Additionally he has served as a math tutor at Seattle Urban Academy.

Mark Gibson

Mark is an audit partner in the Seattle office of KPMG and has 20 years experience in public accounting. He also serves at Sammamish Presbyterian Church as an Elder, Treasurer and chair of the Finance Committee.

Morris N. Harper

Morris has previously served as the president of the Houston Property Exchange, as well as Chairman of the Board of the National Association of Corporate Real Estate Executives. He is a Mongolia Vet Advisory Board member and has completed multiple overseas Christian Veterinary Mission shuttles. Additionally, he has over 20 years of Bible teaching experience.

Tim Jenkins

Tim is the founder of Point B, providing leadership and strategic execution through a broad portfolio of management consulting services. Tim holds a BA in Economics from the University of Washington and an MBA in Finance and Marketing from the University of Chicago.

Bob Lonac

Bob has served as CEO & President of CRISTA Ministries since 2006. He previously served as CEO of International Justice Mission and in various capacities in Young Life.

Curt Nichols

Curt has 30 years of successful business experience including marketing, operations, and venture capital. Most recently he has been the Vice President and Managing Director of Intel's Digital Home Fund.

Leslie Parrott, Ed. D.

Leslie is a Co-Founder of Real Relationships, and has a passion for helping others build healthy relationships. Leslie engages in extensive public speaking, and her books have sold over one million copies. She has been involved at CRISTA with family members at both Kings Schools and CRISTA Senior Living.

George Petrie

George is the president of Pinnacle Family of Companies. Over the past 18 years George has been involved with the acquisition, renovation, and disposition of more than two billion dollars' worth of commercial real estate in four countries. His leadership has successfully returned many projects to profitability and facilitated appropriate exit strategies.

Dr. Steven Quillin

Steve is a doctor of Veterinary Medicine at Memorial Road Pet Hospital. He has previously served as a short-term volunteer for Christian Veterinary Mission. He has traveled to more than 15 countries working with missionaries and mission agents. Steve also started a not-for-profit that involves educational work in China and Nicaragua.

Warren Van Genderen

Warren is a Corporate Director and Private Investor, and currently a Member of Lupine Investments LLC and Bio-Gas Technologies LLC.

Information for Existing Residents

Resident Access to Management

Residents may access management through monthly Resident Council meetings, which convene to communicate changes and information, introduce new staff and provide residents with the opportunity to ask questions. The Executive Directors attend Resident Council meetings and respond to questions from Council members and guests. On an annual basis, the Executive Directors present a financial overview of the budget for the upcoming fiscal year, along with a review of key aspects of strategic planning for CRISTA Senior Living.

The Resident Handbook has a section on “Suggestions and Problem Solving” which describes avenues for resident input including a resident suggestion box, discussion with Resident Council committees, contact with the relevant department head(s), dialogue with the Executive Director, and access to a formal grievance process if the resident is not satisfied.

In addition to periodic communications from CRISTA Ministries and CRISTA Senior Living, residents receive regular newsletters written by staff covering current topics of interest, which is distributed with the activity calendar. The intent of these newsletters is to keep residents well-informed and to deepen the sense of community.

CRISTA Senior Living supports an open door policy, and residents are encouraged to bring ideas, suggestions, concerns or complaints to the Executive Directors or any member of the management team. All resident input will be treated respectfully and (when appropriate) confidentially.

Resident Access to the Board

Crista Shores and Cristwood Retirement Community have resident representatives serving on the Senior Living Advisory Board alongside members of the CRISTA Board of Trustees. The Advisory Board presents a forum for resident representatives to interact with Senior Living management and CRISTA Board of Trustees members, and address any concerns that have been presented at Resident Council meetings. If any resident wishes to address individual issues to the CRISTA Board, contact information is included in the CRISTA Ministries annual report.

Resident Access to Financial Information

CRISTA Ministries is a single not-for-profit corporation which prepares a single consolidated annual financial report. The audited CRISTA financial reports contain financial information about CRISTA Senior Living, which comprises both Cristwood Retirement Community in Shoreline and Crista Shores Retirement Community in Silverdale. CRISTA Senior Living residents may receive a copy of the audited CRISTA financial statement upon request. The audited CRISTA financial report is also available online at www.crista.org.

CRISTA Ministries prepares an annual report after the close of each fiscal year which describes the activities of the various ministries and also includes summary financial data and information about members of the Board and senior management. Residents are provided with a copy of the annual report when it is published.

Three times each year the CRISTA Chief Financial Officer, or his designee, presents to the Senior Living Advisory Board a financial/management report detailing operational performance in key areas of Senior Living. The Crista Shores and Cristwood Resident Councils have resident representatives on the Advisory Board, and those individuals report back to the Resident Councils after each meeting.