

WESTMINSTER QUARTERLY

FALL 2025



Westminster Towers residents model merchandise from the new Westminster Apparel Store.

The Westminster Apparel Store is online and on MyWLife!

Show your community pride and elevate your style with the brand-new collection of exclusive apparel and accessories! The Westminster Apparel Store is now open, featuring high-quality merchandise designed to celebrate our community.

Whether you're looking for gear to wear on the courts or stylish accessories for your everyday errands, we've got you covered. Shop today and get your hands on exclusive items, including polos, t-shirts, hats, pickleball sets, tote bags, and more!



Scan the code or visit
w-life-shop.myshopify.com
to shop today!

INSIDE:

From the CEO	2
Community Table.....	2
Exploring Culture.....	3
From the COO.....	4
Engage & Grow.....	4
Community Connections.....	5
Pardon Our Progress.....	5
Fiscally Sound.....	6
Spotlight on Focus 5: Affiliations & Acquisitions.....	6
Beyond the Job Description.....	7
Support in Action.....	7
Stay Savvy.....	8
Did You Know?.....	8



**Westminster
Communities
of Florida**

We serve from the heart and inspire older adults to enjoy **happy, healthy** and **purposeful** lives.



Chief Executive Officer
Hank Keith

Legislative Update

Our commitment to updating Florida Chapter 651 regulations for the 2026 legislative session is unwavering. Earlier this year, a dedicated committee of LeadingAge Southeast and FLiCRA members began drafting new legislative proposals to address key issues identified by the Office of Insurance Regulation (OIR).

Throughout the summer we remained actively engaged, collaborating with residents and refining our goals. Our joint committee is very close to proposed legislative language. However, we learned the OIR is advancing its own set of amendments without collaborative input. Despite this, we are fully committed to staying engaged and working tirelessly to achieve an agreeable solution for all stakeholders. We will continue to monitor developments and keep you informed.

COMMUNITY TABLE

Enhancing the Resident Experience

The collaboration between our Dining and Lifestyle teams is key to making every day more meaningful and every celebration memorable.

These two teams plan well in advance, pairing creative programs with expertly matched menus to build a seamless calendar of events. They bring tremendous creativity and energy to every collaboration, ensuring an atmosphere of warmth and enthusiasm that elevates the entire experience.

Continuous improvement is built into the process: after each event, the teams review feedback and participation to identify successful elements and opportunities for future enhancements. At its core, this joint effort is about creating unique opportunities for residents to celebrate, connect, and enjoy life together.



Residents at Westminster Oaks kicked off football season with a tailgate party complete with freshly-prepared burgers and hot dogs, and team pride!

EXPLORING CULTURE

WEST COAST



LAS VEGAS—Westminster Palms rolled the dice on a fantastic casino-themed event, featuring the excitement of Las Vegas, great camaraderie, and prizes.

EAST COAST



NEW YORK CITY—Westminster Winter Park transformed into the Big Apple with a steak dinner and entertainment from Frank Sinatra and Dean Martin!

CENTRAL



LOUISVILLE—Westminster Towers celebrated Derby Day in style with charming carriage rides, refreshing mint juleps, and race-day picks, for a festive and memorable Kentucky Derby.

Exploring Culture, Coast to Coast

This year we're journeying across America at our communities, exploring the unique culture of each region. From the historic charm of the East Coast to the bold spirit of the Central Plains, and the sun-kissed West Coast, we are enjoying a year of exciting new experiences!



Want to see photos from more events?
Scan to follow us on social media!



Chief Operating Officer
Garry Hennis

A Heartfelt Thank You

This October, as we prepare for the holiday season, I'm filled with a profound sense of gratitude. I want to take a moment to thank our exceptional team members for their unwavering dedication and compassionate service.

Westminster Communities of Florida has been driven by a remarkable mission to serve older adults. This is brought to life every day by our team members. The commitment and heart they pour into their work make a tangible difference, inspiring happy, healthy, and purposeful lives for residents.

Your willingness to serve, to support one another, and to embrace challenges exemplifies the very spirit of our organization. Thank you for being a part of this incredible journey and for all you do to make our communities exceptional.

ENGAGE & GROW

Team Members Thrive, Community Shines

We often focus on the vibrant lifestyle for residents, but team members' enthusiasm, energy, and commitment are the foundations of the exceptional experience we provide. When team members thrive, our entire community thrives. Consider these ways to engage and recharge:

- **Boost health at the fitness center:** Our fitness centers are for you, too! A workout can help manage stress, maintain physical strength, and enjoy a healthy break during your day.
- **Strengthen bonds at community events:** Look for opportunities to attend campus-wide events alongside residents and strengthen bonds.
- **Monitor your health:** Join important events like blood drives, local Alzheimer's walks, or health screenings to monitoring your well-being. Taking care of yourself isn't just a personal



Community members get an annual flu shot at the Westminster Suncoast Health Fair, with help from Longevity Scripts, reinforcing a community-wide commitment to well-being.

benefit—it's an investment in your career and in the joy and quality of life we create for every person who calls our community home.

COMMUNITY CONNECTIONS

Service and Wellness Enrich Communities

Our rental retirement communities thrive on engagement, thanks to incredible volunteers and partners who help us build a strong, supportive environment. At Jefferson Center in Sarasota, we celebrated our dedicated volunteers, recognizing their essential service with a special catered lunch. Engagement extends to vital partnerships focused on well-being, like Conviva Senior Primary Care's thoughtful Produce Pop-Up at College Arms Towers in DeLand, providing not just fresh fruits and vegetables but an opportunity to gather. And fun met fitness at Westminster Gardens in Tallahassee with Bingocize, a social program from Big Bend Area Health Education Center that combined physical activity, health education, and lots of laughter. These partnerships and celebrations are key to enhancing our vibrant, cohesive communities.



Celebrating Hispanic Heritage Month!

The Telemundo 31 Orlando team joined residents at Magnolia Towers in Orlando for a friendly game of dominoes and to hear about their lives, heritage, and service to the community for a feature story.

PARDON OUR PROGRESS

Building for a strong tomorrow and today

There are exciting projects underway showcasing our commitment to building for better living. Here is a snapshot of our projects:

LIFE PLAN COMMUNITIES

This fall, we're breaking ground on new Cultural Enrichment Centers at Westminster St. Augustine and Westminster Winter Park. Also starting are the renovations of the lower level of Oaks South at Westminster Oaks and the construction of The Woodlands at Westminster Woods on Julington Creek, a waterfront building featuring 42 new residential units and amenities. Finally, we continue key work on the exterior façades at three buildings at Westminster Bradenton.

RENTAL RETIREMENT COMMUNITIES

Riverside Presbyterian Apartments received approval for new windows and general exterior



A rendering of The Woodlands, a brand-new waterfront building at Westminster Woods on Julington Creek, coming in 2027.

envelope work while Riverside Presbyterian House is finalizing its HUD refinance, providing funding for new windows, a new electrical system, 10 ADA units, and more. Jefferson Center is making significant mechanical updates and Westminster Plaza completed a parking lot repaving and is currently installing a new fire panel.



Chief Financial Officer
Jennifer Martens

Preparing for 2027 Stability and Service

As of September 2025, Florida's housing market is becoming more buyer-friendly due to a 5.1% increase in inventory over last year, leading to softer home prices. While this helps prospective residents more easily sell their homes to fund entrance fees, we are monitoring the potential for lower sale proceeds that could impact affordability.

On the operations side, we are closely monitoring rising cost pressures across key areas such as staffing, insurance premiums, food, and utilities. We anticipate that these challenges may become more pronounced in 2026 as market conditions evolve. We are actively developing our Fiscal Year 2027 budget with a strong focus on rigorous cost management to proactively address these anticipated increases. As always, our central commitment is to maintain financial sustainability while continuing to deliver the high-quality services and support our residents expect.

FOCUS ON FOCUS 5

Strategic Affiliations and Acquisitions

Throughout our 71 year history, Westminster has explored potential affiliations and acquisitions as part of our overall strategic initiative to drive growth to expand our mission. This process has included comprehensive market studies, vetting potential locations, and conducting on-site visits.

While several recent promising opportunities have been explored, none have been the right fit for the Westminster brand. Our commitment to growth remains strong. We continue to build within our existing communities where demand is high. A great example of this is the anticipated construction of 42 new units at our Life Plan



Each issue, we highlight an area of the Focus 5 Strategic Plan. Last issue, we covered "Assessing Infrastructure for Success."

Community in Jacksonville, Westminster Woods on Julington Creek. We will continue to seek out strategic opportunities that are controlled, timely, manageable and allow us to enhance our financial strength, capabilities, and touch more lives through the Westminster mission.

BEYOND THE JOB DESCRIPTION

Total Rewards Survey Sees 70% Participation

We are pleased to report that the recent Total Rewards Survey received an exceptional response, with 70% of our 2,500 team members participating. This high level of engagement provides a robust foundation for our analysis.

Administered confidentially every five years by Willis Towers Watson, the entirely electronic survey gathers feedback on compensation and benefits to inform future decisions and understand preferences across the organization, including by role or department.

We'd like to acknowledge Westminster Palms for leading the organization in participation. Their 81% completion rate was the highest among all our communities. Additionally, several Rental Retirement Communities received 100% participation, with Magnolia Towers being the first to achieve such a high percentage.

Our team is evaluating the data and will be sharing the results and key takeaways this Fall.



Senior Vice President
of Human Resources
Amanda Birch

SUPPORT IN ACTION

Shade, Scholarships, and Stellar Shows

The Westminster Communities Foundation is powered by the generosity of its donors, and we're thrilled to share the impact!

More than 300 residents and guests enjoyed an unforgettable performance by Nat Zegree at *Westminster Winter Park* as a result of a collaboration with the community's Resident Council.

A new pergola for the *Westminster Bradenton* dog park has been ordered! Thanks to generous donations, our furry residents will soon have a fantastic, cool space to enjoy.

The *Westminster Woods on Julington Creek* volunteer scholarship committee along with the Foundation has awarded 23 educational scholarships so far in 2025 totaling \$93,000.

Finally, new cots were purchased as temporary accommodations for hurricane evacuees. Every gift makes a visible difference!



Nat Zegree took Westminster Winter Park on a musical journey through The History of Rock and Roll, covering the best of the 1940s and 1950s.

STAY SAVVY

Top 3 Ways Seniors Can Outsmart Scams

Protecting older adults from scams is vital. By staying vigilant and following advice from organizations like AAA and AARP, you can safeguard your finances.

1 BE SUSPICIOUS OF HIGH PRESSURE

Resist urgency and don't answer calls from unknown numbers. If the caller claims to be from the IRS or your bank, hang up and call the institution's official number yourself.

2 GUARD YOUR DETAILS

Never share your Social Security or bank numbers with uninvited contacts. Refuse payments via gift cards, wire transfers, or cryptocurrency, as legitimate agencies never demand them.

3 COMMUNICATE AND REPORT

Isolation makes you vulnerable. If something feels wrong, trust your gut and tell a family member or friend. If targeted, report the incident to the National Elder Fraud Hotline (833-FRAUD-11) or the FTC ([ftc.gov/complaint](https://www.ftc.gov/complaint)).



Scan the code to visit our website and discover more ways to protect yourself from fraud.



A member of the Lakeland Police Department's Crime Prevention Division speaking at Westminster Lakeland.

FIND AN EVENT

From Bradenton and St. Petersburg to Lakeland and beyond, our communities statewide host members of local law enforcement agencies to help residents stay informed and protected. Look for similar safety awareness events on your community's event calendar!

DID YOU KNOW?



The resident referral applies to all of our Life Plan Communities!

When a friend you refer moves in, you'll receive a credit on your monthly service fee as a thank you! With 42 new units open at Westminster Woods on Julington Creek, now is a great time to introduce a friend to Westminster. **Contact the Marketing Office to learn more about our referral program and how to refer a friend.**