



Homewood Living Foundation

The Impact You Make

Fall 2026





Homewood Living Foundation
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Dear Homewood Family,

When someone hears that my career involves helping organizations secure funds, their response is very often the same. "I can't imagine asking people for money," they say. I sometimes wonder if I'd be better off saying that I steal children's puppies for a living.

To be honest, I wouldn't have guessed that I'd find myself doing this work, either. I never really minded asking people for things, whether it was to buy Joe Corbi's pizzas for a school fundraiser or give blood to support the Red Cross at my college's blood drive. I've often joked that if you can ask a college kid to give a pint of blood (and perhaps more significantly, an hour or more of their time), you can ask for anything.

Even so, when I first encountered the field, fundraising seemed too transactional to me. I also worried that asking for support might come across as desperate.

What I didn't understand then was that raising funds is really about relationships, not dollars. Across the tens of thousands of gifts I've helped secure for the organizations I've served, I've seen how much joy and fulfillment giving can bring to the people I've met. They give because of philanthropy in its truest sense: A love for people.

The reality is that while there are certainly times when our Homewood Living Foundation team are directly asking people for gifts to enhance the lives of Homewood residents, there is rarely a time when those are what I would call "hard asks."

More often than not, we serve as a resource, connecting people who care deeply about Homewood's work with opportunities to make a difference for those we serve – and for those who provide that care.

What keeps me engaged in this calling is how frequently the unpredictability of working with people can surprise you in the most exciting ways. Our team often reflects on how January 1st of every year ushers in a series of unexpected outcomes for Homewood Living Foundation that we couldn't have possibly mapped out when the year began. Behind every one of those is a person with a big heart.

One of the things that makes me feel strongly about serving as the conduit for connecting that passion to a worthy purpose is knowing that 100% of our donors' gifts go toward the cause they have selected. Homewood allocates funds to cover our salaries and other expenses so that we are one of a limited number of charitable organizations who can make that assurance.

We approach this work with a deep sense of accountability, striving to provide value both to you as a donor and to the people whose lives your giving touches. Anything less would be a disservice to the trust you place in us.

As we approach the end of the year, many of us are reflecting on how the year has unfolded and considering how to share some of life's blessings with the causes that mean the most to us.

If you count Homewood and its residents among those causes, thank you. If our team can be of any help to you, we would be most grateful for the conversation and fellowship. No needles required!

Gratefully,

Pat O'Toole, CFRE
Vice President of Philanthropy

P.S. – On the opposite page, you will notice some new letters appearing after one of our staff members' names. Noel Cordell recently earned her Certified Fund Raising Executive credential, joining a small percentage of philanthropy professionals who have met the tenure, education, and fundraising achievement requirements to sit for and pass the CFRE exam. Congratulations, Noel!

Golf Classic Raises More than $160,000 for Benevolent Care

On Thursday, September 17, the rain held off just long enough for us to gather for the 2026 Homewood Golf Classic. We were blessed to raise **more than $160,000** for Benevolent Care to support Homewood residents in need!



OVERALL CHAMPIONS
Ray Adams Team



TOP SENIOR FLIGHT CHAMPIONS
Roots in the Cove Team

Celebrating 25 Years of Homewood Golf

For two and a half decades, friends of Homewood have come together to fellowship and raise funds which have enhanced the lives of Homewood residents. In total, **more than $3 million** has been raised through Homewood Golf Classics.



▲Former Foundation VP John Warren, Board Member Judy Hancock, and CEO Thad Rothrock.

Pat & Maria O'Toole

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Investing in a Caring Family



▲Adeoye Family

Education opens doors and turns interests and talents into meaningful careers. Supporting each other is a big part of the Homewood culture, along with recognizing the work and dedication of our Homewood team members. In addition, we welcome the opportunity to not only invest in the future of our team members, but also in the future of their family members.

Through Homewood Living Foundation's Family Scholarship program, eligible dependents of Homewood's team members can receive financial assistance as they pursue their education goals. The scholarship program was created to recognize the dedication and commitment of our team members during the COVID-19 pandemic. Through the generosity of the Homewood Living Foundation's donor family, the children and dependents of co-workers are eligible for a $2,500 scholarship. Offered annually, students can apply each year.

One family at Homewood Living Frederick has been particularly impacted by the Family Scholarship.

Bayo and Lara Adeoye immigrated to the United States from Nigeria. They both work at Homewood Living Frederick and have for many years. Bayo started in 2004 as a Geriatric Nursing Assistant. After becoming a Certified Medical Assistant, he continued his training and secured another certification as a Licensed Practical Nurse (LPN). With this final designation, Bayo became a Team Leader in the Healthcare Center in 2015.

Homewood Living Frederick Director of Nursing and Administrator in Training, Vicki Keriakos, shared, "Bayo is truly an asset to our team. Over the years, he has built wonderful relationships with our residents and consistently demonstrates compassion, patience, and genuine care. His positive attitude and great personality make him a joy to work with. You can tell he is very proud of his children; any time he talks about their accomplishments, his face lights up. I always enjoy seeing him come in every day and hearing the family updates."

Bayo's wife, Lara, joined the Assisted Living team at Homewood Living Frederick in 2007 as a Certified Medication Technician and Certified Nursing Assistant. After working for some time on an as-needed basis, Lara transitioned to being a full-time team member. Bayo and Lara say they enjoy working at Homewood and acknowledge the value in having a good team to work with and be a part of. They appreciate what Homewood Living does for their family.

Erica Sanchez, Homewood Living Frederick's Assisted Lifestyle Services Director, works with Lara and says, "Lara exemplifies dedication, compassion, and professionalism in everything she does. She is a role model for other team members in Assisted Living, consistently demonstrating a deep commitment to both our residents and her work. Her passion and unwavering dedication inspire those around her and remind us that with hard work and determination, many things are possible."

Two of Bayo and Lara's children have applied for and were awarded scholarships through the Homewood Living Foundation. Their daughter, Oreoluwa, is following her parents' example directly into a career in healthcare. A first-generation college student, she graduated in 2024 from University of North Carolina at Chapel Hill with a degree in biochemistry and plans to continue her education and become a dentist. In her scholarship application, she gives credit to her parents for teaching her important life values.

In talking with Bayo and Lara, it is clear that they value hard work and education – so it is not surprising to learn that they have instilled these same qualities in their children.

"As the daughter of two hard-working immigrant parents from Nigeria, I know the importance of hard work, discipline, and taking every single opportunity given to me," Oreoluwa shares. "These were concepts that my mother and father instilled in me and my siblings from a very young age. They always stressed how these factors were the key to living lives, they could not."

Oreoluwa hopes to help improve health outcomes for underserved communities and appreciates the assistance in achieving that.

"The scholarship opportunity has given me a chance to brighten my future, and I am grateful for that opportunity," she shared.

The Adeoyes' son, Adebiyi, is currently a sophomore at Columbia University in New York, studying computer science. He remembers his love of computers and art starting in his early childhood and shares the freedom and expression he felt when opening Microsoft Paint on the family computer.

"At that time, I felt as if the world was at my fingertips, even if that world was initially expressed through crudely drawn houses and stick figures." Adebiyi continued to learn and realized quickly that computers and visual arts crossed paths more often than he realized. Throughout high school, he was intentional in his course selection, picking subjects that would best prepare him for a major in Computer Science. As a result of his focus and passion, he completed eleven college courses and graduated high school with honors and in the top 2% of his class.

Like his sister, he credits his parents, through their support and guidance, as the reason behind his passion and aspirations. "They have worked tirelessly to give me the opportunity to receive a good education, and I would like to honor that."



▲ Adebiyi Joshua Adeoye

▼Oreoluwa Adeoye



The Homewood Living Foundation's Family Scholarship Program serves as a connection between the work and the mission of Homewood Living Ministries. Preference is given to applicants enrolled in a program related to the types of employment opportunities found within Homewood. This provides an opportunity to encourage students pursuing fields that will contribute to organizations and communities like Homewood in the future.

It is possible that one of the most meaningful aspects of the Family Scholarship offered through the Homewood Living Foundation is the spirit in which it is funded. Gifts made to the Foundation by Homewood residents, team members, community organizations, families, and friends make awards like this possible. Their generosity allows Homewood Living a chance to honor the service of its team members while helping another generation pursue educational opportunities as we prepare for their future careers. Scholarships such as this represent an investment in the families of our team members and an investment in their potential.

It is part of the Homewood culture to celebrate the dedication of today's team members and, when we do that in partnership with Homewood Living Foundation's donor family, we are also supporting the goals of their families and the contributions they are making to the next generation of caregivers.

A Quiet Legacy of Caring: Remembering Barbara Ensley

Homewood Living Martinsburg resident Barbara Ensley spent much of her life quietly caring for others, never seeking recognition for the kindnesses she offered. Upon her passing in June 2026, she left Homewood a final and meaningful expression of that generosity. By naming Homewood Living Foundation as the beneficiary of an investment account and choosing to support Benevolent Care, Barb created a lasting legacy that will help ensure residents at Homewood Living Martinsburg receive the care they need for years to come.

"The first thing I think about when I remember Barb Ensley is that she was the Proverbs 31 woman," said Debbie Pierce, who served as Volunteer Director for Homewood Living Martinsburg until her retirement in November 2024. The biblical passage of Proverbs 31 describes a woman known for her strength, wisdom, generosity and care for others – qualities Debbie saw reflected in Barb throughout the years she knew her.

Before coming to Homewood, Barb worked in a dental office for Dr. Paul Hammaker, a longtime local dentist. Her husband, Ron, was an auctioneer and truck driver, and together they had a beautiful home in Martinsburg. When they moved to Homewood in May 2015, they quickly became active members of the community.

"Ron was the outgoing one. He was the talker, the passionate one, and someone who wasn't afraid to share an opinion," Debbie shared. "Barb was quieter and more reserved. She was calm, patient, and often the peacemaker."

Yet the difference in their personalities was part of what made Ron and Barb such a remarkable team. Ron was often the more visible of the two, but he was quick to acknowledge the woman beside him.

"Ron would always say, 'I couldn't do any of this without Barb,'" Debbie recalled. "He always wanted to make sure she got the credit."

Together, Ron and Barb became enthusiastic supporters of Homewood Living Martinsburg's Auxiliary and its



▲Barbara Ensley

fundraising efforts. They helped organize hoagie and candy sales and participated in activities that brought residents together while raising money for the community.

During the COVID-19 pandemic, when residents were especially isolated and opportunities for social connection were limited, Ron and Barb helped organize "Dining for Dollars." Residents would come together to dine at participating restaurants in Blair County, with a portion of each restaurant's sales donated to the Auxiliary.

"Our residents suffered from the lack of socialization during the pandemic," Debbie said. "Going out to eat was one thing we were allowed to do. It gave people a chance to get together. Ron and Barb organized it and raised a lot of money. It was just wonderful."

For Barb, though, caring for others went far beyond organized events.

As Ron's health declined and he experienced mobility issues, "Barb was his arms and legs," Debbie recalled. "She did everything behind the scenes to make him successful."

That same care for others extended well beyond her husband. Barb also looked after her neighbors, bringing them food, taking them to doctors' appointments, and finding other ways to make their lives a little easier.

And when Barb could no longer drive, she found another way to help.

"She was such a giving person," Debbie said. "When she couldn't drive anymore, she made quilts for the Auxiliary. She was always doing something for somebody else, and quietly."

Barb never had children of her own, but those who knew her describe her as genuine, nurturing, and motherly. She had a gift for making people feel cared for, often through simple, personal acts of kindness rather than grand gestures.

Ron passed away in August 2024, and Barb passed away nearly two years later. Those who knew them remember not only the many ways they contributed to Homewood, but also how much they loved being part of the community.

"Barb and Ron loved their time living, socializing, and volunteering at Homewood," said Andy Blattenberger, the Ensleys' attorney and their power of attorney. "Their generosity is a reflection of their feelings for the community."

That spirit of caring lives on through the gift Barb left to Homewood.

By choosing to name Homewood Living Foundation as the beneficiary of her investment account and directing the gift to Benevolent Care, Barb found one more way to care for others. Her gift will help Homewood Living Martinsburg continue



▲Ron and Barb Ensley

its commitment to residents who may outlive their financial resources through no fault of their own.

It is a fitting legacy for a woman who spent her life making sure others were cared for.

Barb may not have sought attention or accolades, but her impact was felt in the life she shared with Ron, in the neighbors she helped, in the quilts she made, in the Auxiliary fundraisers she supported, and in the countless acts of kindness that may never have been recorded.

And now, through her generosity, that care will continue to touch the lives of Homewood residents for years to come.



A Gift Rooted in Gratitude

For Carolyn Banks, giving back to Homewood is about much more than making a charitable gift. It is a way of saying thank you. The story of how she came to establish a Charitable Gift Annuity with Homewood Living Foundation in June of 2026 began many decades ago.

Carolyn and her husband, Wade, first met on a blind date on New Year's Eve in 1957. That first date marked the beginning of nearly 65 years together. The couple married in 1959 and together, they raised three sons and built a life centered around family, work, creativity, and community.

Carolyn's career took her in many different directions. After beginning as an English teacher and returning to school to study art, she worked as a fashion illustrator, explored pottery, and eventually became a technical illustrator for U.S. Fish and Wildlife Service. Later, her work evolved to creating realistic portraits of people and animals, and she discovered a particular joy in painting murals. Carolyn and Wade also ran a grocery store in Shepherdstown for many years before retiring from the business.

After enjoying more than 20 years of retirement in Martinsburg, West Virginia, they knew it was time for a change.



▲Wade and Carolyn Banks on their 60th wedding anniversary.

"We wanted to move while we could still do it by ourselves, so we didn't have to involve the kids," Carolyn recalled. "The house had gotten to the point where it needed major work if we were to stay there."

Wade's brother, Tom Banks, was already living at Homewood Living Williamsport, which helped make the decision easier. They found a community where they could remain independent while having support close at hand.

The couple moved to Homewood Living Williamsport in 2021 and enjoyed several years of good health and an active life in their new community. Wade served as the Residents' Association treasurer and participated regularly in exercise classes. But in May 2024, Wade became seriously ill. It was during this difficult time that Carolyn said she truly came to understand the value of the Homewood community.

As Wade began regular dialysis treatments, both Homewood staff and neighbors helped with transportation to and from his appointments, easing a significant burden for Carolyn, who no longer drove. Throughout his illness, staff members were attentive not only to Wade's needs, but to Carolyn's as well.

"Homewood made sure that everything was taken care of," she said. "I don't know what I would have done if I had been in our home in Martinsburg. I would have been totally alone with no support."

Sadly, Wade passed away in September 2024. During that difficult time, Carolyn was touched by those who made memorial gifts to Benevolent Care in Wade's memory.

"It's a gift that keeps on giving to honor the people we know here who have passed," Carolyn said, encouraging others to consider a gift to Benevolent Care as a tribute to a dear friend or neighbor. The fund is particularly meaningful to Carolyn because she knows firsthand how reassuring it is to have a helping hand available when circumstances change.

Since Wade's passing, Carolyn has stayed active in the Homewood community, spending more time with friends in the bridge club and volunteering in both the Country Store and Mitten Shop.

A Gift That Gives Back

When Carolyn began considering how she wanted to give back to Homewood, she took time to carefully consider what would make the most sense for her. A Charitable Gift Annuity offered Carolyn a way to support the community she and Wade had come to call home, while also providing financial security for her future.

A Charitable Gift Annuity (CGA) allows a donor to make a charitable gift to Homewood and, in return, receive a fixed monthly income for life. The gift also provides an immediate charitable income tax deduction. Depending on the donor's circumstances and life expectancy, a portion of the annuity payments may also be tax-free. When the annuity ends, the remaining funds support the Homewood fund the donor has chosen.

CGAs can be funded with cash or appreciated securities, and eligible donors may also use a qualified IRA distribution to fund a CGA. In this way, a CGA can offer both a reliable source of income and the satisfaction of knowing that a gift will continue to benefit Homewood in the future.

For Carolyn, the appeal was both personal and practical.

"The staff – when Wade was so ill, were just wonderful," Carolyn said, "which is the main reason I felt so good about doing the annuity. It was a way to say thank you for the support they gave.

"We viewed the gift not only as a means of saying thank you, but as a practical investment," she said.

She and one of her sons consulted financial advisors before making the decision. Carolyn's advisor told her, "Grab it and run. It's a good deal for everybody."

The annuity gives Carolyn the satisfaction of supporting Homewood Living Williamsport's Benevolent Care Fund while also providing a reliable source of income for her needs. And, perhaps most importantly, it allows her to help ensure that the kind of care she and Wade experienced will be there for others.

"I'm not lucky in the little things. I don't win raffles. I absolutely do not play the lottery," Carolyn laughed. "But in the big things, I'm phenomenally lucky. Being at Homewood at the right time … I know I'm blessed."

▼Carolyn Banks



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HOW TO MAKE AN IMPACT TODAY

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QUESTIONS?
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