

FINANCIAL VARIANCE REPORT - DECEMBER 2025
WhiteStone: A Masonic & Eastern Star Community

SUMMARY OPERATING RESULTS:	Budget	Actual	Variance	YTD Budget	YTD Actual	YTD Variance
Total Operating Revenue	2,038,788.23	2,093,154.90	54,366.67	25,198,835.44	29,517,045.95	4,318,210.51
Total Operating Expense	2,096,451.75	2,356,238.39	-259,786.64	24,448,253.11	24,163,906.57	284,346.54
Net Operating Income	-57,663.52	-263,083.49	-205,419.97	750,582.33	5,353,139.38	4,602,557.05
Total Other Income	433,903.00	274,645.95	-159,257.05	5,046,836.00	6,617,093.83	1,570,257.83
Total Other Expenses	787,830.00	742,182.67	45,647.33	9,458,742.00	8,850,836.45	607,905.55
Net Income/(Loss)	-411,590.52	-730,620.21	-319,029.69	-3,661,323.67	3,119,396.76	6,780,720.43
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Operating Revenue						
Total Independent Living Revenue	835,680.40	828,555.60	-7,124.80	10,003,995.69	10,371,604.92	367,609.23
Total Health Center Revenue	917,908.02	867,017.85	-50,890.17	10,807,398.11	11,156,586.88	349,188.77
Total Assisted Living Revenue	148,352.40	164,870.50	16,518.10	1,735,020.00	1,626,181.56	-108,838.44
Total Assisted Living - Dementia	82,572.93	111,162.70	28,589.77	901,171.88	1,106,269.86	205,097.98
Total Home Health Revenue	3,237.82	1,389.28	-1,848.54	38,853.84	22,786.76	-16,067.08
Total Other Operating Revenue	51,036.66	120,158.97	69,122.31	1,712,395.92	5,233,615.97	3,521,220.05
Total Operating Revenue	2,038,788.23	2,093,154.90	54,366.67	25,198,835.44	29,517,045.95	4,318,210.51

<i>Operating Revenue - HC [CWC]</i>	917,908.02	867,017.85	-50,890.17	10,807,398.11	11,156,586.88	349,188.77
<i>Operating Revenue -- AL [AL/Dem]</i>	230,925.33	276,033.20	45,107.87	2,636,191.88	2,732,451.42	96,259.54
Total Health Center Revenue:	1,148,833.35	1,143,051.05	-5,782.30	13,443,589.99	13,889,038.30	445,448.31

SUMMARY OPERATING RESULTS:	Budget	Actual	Variance	YTD Budget	YTD Actual	YTD Variance
OCCUPANCY [BY CARE SETTING]	Budget	Actual	Variance	YTD Budget	YTD Actual	YTD Variance
Occupancy - All Care Settings:	304.5	307.8	3.3	303.5	310.9	7.4
Occupancy - Independent Living:	197.0	201.4	4.3	197.0	202.2	5.2
Occupancy - Assisted Living / MC:	30.0	34.9	4.9	29.0	32.3	3.3
Occupancy - Health Center:	77.5	71.6	(5.9)	77.5	76.5	(1.1)
OCCUPANCY [BY PAYOR TYPE]						
HC Total Occupancy:	77.5	71.6	(5.9)	77.5	76.5	(1.1)
HC [Medicare A]:	10.0	8.0	(2.0)	10.0	7.5	(2.5)
HC [HMO/Managed Care]:	15.0	13.1	(1.9)	15.0	16.8	1.8
HC [Medicaid]:	20.0	17	(3.0)	20.0	17.5	(2.5)
HC [Private Pay]:	32.5	33.6	1.1	32.5	34.6	2.1

Operating Expense						
Total General and Administrative Expense	404,009.90	515,243.24	-111,233.34	4,802,475.55	4,673,734.69	128,740.86
Total Plant Expenses	295,160.82	319,955.31	-24,794.49	3,293,883.46	3,240,074.91	53,808.55
Total Environmental Service Expense	114,565.76	138,030.67	-23,464.91	1,347,691.18	1,389,759.52	-42,068.34
Total Food & Beverage Service Expense	372,187.09	423,601.04	-51,413.95	4,342,630.70	4,188,532.56	154,098.14
Total Resident Services Expense	30,678.61	43,495.85	-12,817.24	363,759.74	463,176.99	-99,417.25
Total Health Center Expense	712,561.71	733,745.14	-21,183.43	8,366,315.96	8,203,100.21	163,215.75
Total Assisted Living Expense	102,021.59	69,582.64	32,438.95	1,164,307.09	1,233,174.48	-68,867.39
Total Assisted Living - Dementia Expense	32,669.60	72,295.75	-39,626.15	380,063.26	345,591.74	34,471.52
Total Community Home Health Expense	32,596.67	40,288.75	-7,692.08	387,126.17	426,761.47	-39,635.30
Total Operating Expense	2,096,451.75	2,356,238.39	-259,786.64	24,448,253.11	24,163,906.57	284,346.54

DEPARTMENTAL OVERVIEWS:						
General & Administrative						
Total Wages	103,631.93	107,804.47	-4,172.54	1,243,029.17	1,198,331.80	44,697.37
Total Benefits and Taxes	21,911.41	37,304.48	-15,393.07	262,858.27	249,892.16	12,966.11
Total Other Expenses	278,466.56	370,134.29	-91,667.73	3,296,588.11	3,225,510.73	71,077.38
Total General and Administrative Expense	404,009.90	515,243.24	-111,233.34	4,802,475.55	4,673,734.69	128,740.86
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Commentary:	Overages include: Bank charges (9,575), Legal (100,284) due to CLA final payment for ERTC of 96K, and Mgt. Fee (8,336)					

SUMMARY OPERATING RESULTS:	Budget	Actual	Variance	YTD Budget	YTD Actual	YTD Variance
Plant						
Total Wages	80,157.18	75,533.99	4,623.19	921,454.27	891,834.83	29,619.44
Total Benefits and Taxes	18,189.73	31,964.60	-13,774.87	213,084.22	205,201.41	7,882.81
Total Non-Utility Other Expenses	96,782.72	110,539.37	-13,756.65	1,149,020.45	1,167,752.55	-18,732.10
Total Utilities	100,031.19	101,917.35	-1,886.16	1,010,324.52	975,286.12	35,038.40
Total Other Expenses	196,813.91	212,456.72	-15,642.81	2,159,344.97	2,143,038.67	16,306.30
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Total Plant Expenses	295,160.82	319,955.31	-24,794.49	3,293,883.46	3,240,074.91	53,808.55
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Commentary:	Accounts exceeding budget include: Maintenance and Repair Building (6,566) Bennette 3rd floor refresh, M&R Equipment (11,305) Singledigit invoices for Nov and Dec, M&R Grounds (5,900) Sand Filter inspection.					
Environmental Services						
Total Wages	84,053.47	90,254.08	-6,200.61	985,078.47	989,845.37	-4,766.90
Total Benefits and Taxes	20,008.77	37,421.50	-17,412.73	236,965.23	254,156.19	-17,190.96
Total Other Expenses:	10,503.52	10,355.09	148.43	125,647.48	145,757.96	-20,110.48
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Total Environmental Service Expense	114,565.76	138,030.67	-23,464.91	1,347,691.18	1,389,759.52	-42,068.34
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Food Service						
Total Wages	179,467.41	179,906.37	-438.96	2,113,178.00	1,998,728.01	114,449.99
Total Benefits and Taxes	39,805.39	37,579.71	2,225.68	473,470.99	380,925.20	92,545.79
Total Other Expenses	152,914.29	206,114.96	-53,200.67	1,755,981.71	1,808,879.35	-52,897.64
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Total Food & Beverage Service Expense	372,187.09	423,601.04	-51,413.95	4,342,630.70	4,188,532.56	154,098.14
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F&B Raw Foods Totals:	110,083.17	122,064.08	-11,980.91	1,291,149.34	1,333,608.66	-42,459.32
F&B Supplies Totals:	31,825.13	71,468.73	-39,643.60	332,624.81	349,471.16	-16,846.35
Commentary:	Raw food and supplies over budget for the month primarily due to two holiday events. Supply also saw an inventory true up for end of year. With the new Director onboard, ordering in-line with budget is a point of emphasis.					

SUMMARY OPERATING RESULTS:	Budget	Actual	Variance	YTD Budget	YTD Actual	YTD Variance
Assisted Living - Dementia						
Total Wages	26,731.74	58,181.60	-31,449.86	314,744.70	275,223.07	39,521.63
Total Benefits and Taxes	4,489.54	13,813.32	-9,323.78	53,279.58	55,670.45	-2,390.87
Total Other Expenses	1,448.32	300.83	1,147.49	12,038.98	14,698.22	-2,659.24
Total Assisted Living -- Dementia	32,669.60	72,295.75	-39,626.15	380,063.26	345,591.74	34,471.52
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Commentary:	Wages for AL / Dementia combined under budget by 3,091.					

Community Home Health <input checked="" type="checkbox"/>						
Total Wages	22,707.26	31,717.49	-9,010.23	267,359.69	343,434.24	-76,074.55
Total Benefits and Taxes	8,713.16	7,375.33	1,337.83	104,138.51	73,722.38	30,416.13
Total Other Expenses	1,176.25	1,195.93	-19.68	15,627.97	9,604.85	6,023.12
Total Community Home Health	32,596.67	40,288.75	-7,692.08	387,126.17	426,761.47	-39,635.30
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Total Labor						
<i>Total Wages:</i>	964,263.08	973,171.26	-8,793.18	11,307,622.60	10,495,816.59	811,921.01
<i>Total Benefits & Taxes:</i>	193,177.04	246,213.95	-52,920.91	2,289,271.97	1,905,227.70	384,160.27
<i>Total</i>	1,157,440.12	1,219,385.21	-61,714.09	13,596,894.57	12,401,044.29	1,196,081.28
<i>Total Outside Labor</i>	0	76,323.96	-76,323.96	0	760,924.96	-760,924.96
<i>Total - With Inhouse / outside Labor</i>	1,157,440.12	1,295,709.17	-138,038.05	13,596,894.57	13,161,969.25	435,156.32
Commentary:	Although agency usage up this month, overall labor under budget for the year.					

Other Income / Expenses	Budget	Actual	Variance	Budget	Actual	Variance
Total Other Income	433,903.00	274,645.95	-159,257.05	5,046,836.00	6,617,093.83	1,570,257.83
Total Other Expenses	787,830.00	742,182.67	45,647.33	9,458,742.00	8,850,836.45	607,905.55
Commentary:	Unrealized gain on investments for the month missed budget (32,993) but up YTD 45,603. Depreciation variance to budget for the month 32,332, and YTD 445,289. Interest expense -non operating variance for December 13,261, and YTD 159,140.					

Comparative Balance Sheet

Masonic and Eastern Star Home
 DEC-25USD
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No specific NATURAL ACCOUNT requested

	Current Month	Prior Yr End	Difference	Prior Month	Difference
Assets					
Total Cash and Cash Equivalents	4,690,740.59	4,037,000.00	653,740.59	4,846,252.70	-155,512.11
Total Current Assets Whose Use is Limited or Restricted	4,245,800.11	3,905,501.95	340,298.16	4,253,354.35	-7,554.24
Total Accounts/Notes Receivable	1,081,658.81	1,329,398.90	-247,740.09	1,209,399.57	-127,740.76
Total Inventory	112,623.23	70,775.63	41,847.60	158,320.38	-45,697.15
Total Prepaid and Deferred	419,236.24	430,912.43	-11,676.19	441,419.96	-22,183.72
Total L-T Assets Whose Use is Board/Self Restricted	15,971,232.86	11,799,627.36	4,171,605.50	15,967,179.25	4,053.61
Total L-T Assets With Limited/Restricted Use	8,808,309.30	9,237,745.11	-429,435.81	8,374,885.34	433,423.96
Net Depreciable Assets	95,115,048.88	97,293,169.24	-2,178,120.36	94,885,204.14	229,844.74
Total Other Assets	4,700,627.81	4,799,347.88	-98,720.07	5,029,598.65	-328,970.84
Total Assets	135,145,277.83	132,903,478.50	2,241,799.33	135,165,614.34	-20,336.51
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Liabilities					
Total Accounts Payable	1,074,370.67	956,976.38	117,394.29	874,236.92	200,133.75
Total Accrued Payroll Liabilities	960,684.45	889,327.46	71,356.99	841,529.69	119,154.76
Total Accrued Interest and Current Debt	1,370,645.92	2,438,262.58	-1,067,616.66	1,029,721.96	340,923.96
Total Accrued Liabilities	349,400.38	357,155.25	-7,754.87	221,881.54	127,518.84
Total Other Current Liabilities	588,348.70	983,085.24	-394,736.54	1,113,634.47	-525,285.77
Total Long-Term Liabilities	87,636,890.70	88,206,983.90	-570,093.20	87,642,481.70	-5,591.00
Total Deferred Revenue - Non Refundable	32,513,460.92	31,573,843.20	939,617.72	31,976,698.50	536,762.42
Total Liabilities	124,493,801.74	125,405,634.01	-911,832.27	123,700,184.78	793,616.96
Total Equity	10,651,476.09	7,497,844.49	3,153,631.60	11,465,429.56	-813,953.47
Total Liabilities and Equity	135,145,277.83	132,903,478.50	2,241,799.33	135,165,614.34	-20,336.51
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