

# Carlsbad By The Sea Residents Jo and Ken Pay It Forward By Giving Back

Ken and Jo's move to Carlsbad By The Sea was an easy decision - having lived two miles away, they were familiar with the retirement community's many features. Despite having put down deposits at other communities, Carlsbad By The Sea's exquisite location as well as other features, made them recognize that this was their new home. "We realized we wouldn't get a place like this anywhere else," said Jo.

One of Carlsbad By The Sea's defining features is its people. It's a community of generous residents who give of themselves in many ways. The uniqueness and depth of the friendships and memories the couple have made led them to another easy decision - contributing to the Carlsbad By The Sea Charitable Care fund through the Front Porch Communities Foundation.



Jo and Ken are passionate about donating.

The program, which helps provide for qualified residents who run out of income and allows them to remain in their community, is made successful by donations from fellow residents like Ken and Jo, who are able to easily contribute electronically.

"Jo thinks that those who are able should help others that are in their time of need. Those who may have been financially stable in the past or have now outlived their funds now find themselves in a situation where they can't afford to stay in their community. Residents who now need help are often those who have helped others in the past," Jo shared.

Outside of Carlsbad By The Sea, Ken and Jo focus their philanthropic efforts on church and education. They have established several endowments at various universities in Southern California as well as other parts of the country, giving back to education through scholarships and institutional financial support.

"We are passionate about (donating to) youth," Jo said. "We contribute to education and childcare because that's the next generation." Prior to settling in at Carlsbad By The Sea, Jo was exposed to the value of education her entire life, having been a home economics teacher, a preschool teacher, and even a school bus driver. "You can't go very far in life without it."

Jo and Ken are planning future donations to the Foundation's employee scholarship fund, which assists staff in furthering their education.

Ultimately, Ken and Jo's greatest motivation for giving to not just one but multiple generations is the collective social responsibility of donating. "We're taught that when you have something, you need to share, and if you have more of it, it's important to share more of it," Jo said.