



COMMUNITIES
FOUNDATION

community matters



Circle of Friends Inspires Support of Resident Assistance

The generous and caring spirit of community life is apparent in the support residents provide through the Front Porch Communities Foundation for resident assistance to help those who outlive their resources. Neighbors who are helped through the assistance funds have lived in and contributed to the energy and culture of their communities for 18 years on average. The average age of those served is 94. They are overwhelmingly single women, more than a third of whom live in some higher level of care such as assisted living or memory care. The assistance funds — referred to in Northern California as the Circle of Friends — directly benefit these residents in their time of need and represent the generous spirit of Front Porch residents — neighbors helping neighbors.

“It could happen to any of us,” said one resident recently. “We would want someone to care about us if we were facing similar circumstances.”

This spring, neighbors and friends will come together at many Front Porch Northern California communities to celebrate community camaraderie and raise awareness for the Foundation’s Circle of Friends resident assistance funds at their communities. Residents will enjoy a collaborative three-course dinner, curated by

“The importance of service to others is what community life is all about.”
— Irene Olson, St. Paul’s Towers resident

executive chefs from across the participating communities. The Foundation is grateful to Morrison Community Living for its partnership in making this event possible over the past seven years.

At St. Paul’s Towers in Oakland, residents channel their creative spirit into raising money for the Circle of Friends assistance funds. At their community’s annual holiday craft fair, residents Irene Olson and Ruth Spencer sold homemade candies, jams and crocheted scarves, with the proceeds benefiting the fund.

“It makes me feel good to do this,” Ruth explained when asked what inspires her. “This year I sold out my scarves, and perhaps it is because I had a sign on my table saying that the Foundation’s Circle of Friends resident assistance fund would



In addition to raising money for the Circle of Friends through her homemade goods, Irene Olson also serves on the Circle of Friends event planning committee, helping to create this special event for her community.

benefit from purchases, and it made other people feel good too.” ●

Proud to be Part of the Carlsbad By The Sea’s Generous Community



Ken and Jo Voertman’s move to Carlsbad By The Sea was an “easy decision” as they lived two miles away and were familiar with the retirement community’s many features. Despite having made deposits at other communities, Carlsbad By The Sea’s “exquisite location” and extensive services, 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, both Ken and Jo agree. 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 Front Porch Communities Foundation to support the Carlsbad By The Sea fund for charitable care, or resident assistance as it’s known at other communities.

Jo thinks that those who are able should help others who are in their time of need. “Residents who now need help are often those who have helped others in the past,” Jo shared.

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Author Plans a Legacy to Benefit Older Adults

David “Lucky” Goff had a brain aneurysm in 2003. As a result of his stroke, and the onset of a rare brain syndrome, he nearly died. Today, the retired therapist is largely homebound and navigates permanent disabilities. This experience had a transformational effect on David, which made him “Lucky,” he says.



Author Lucky Goff, who has written extensively about the importance of connection and aging, made a provision in his will to benefit Well Connected, one of Front Porch's connection programs.

Battling the isolation that can result from being homebound, in 2015, Lucky was introduced to Front Porch's Well Connected program, a virtual community that builds connections through phone and virtual conversations, games and education. He was immediately attracted to what it offered. “What Well Connected does for older people like me really spoke to me,” Lucky said. “I appreciate that this program makes an effort to create a space for socialization and learning for older people who can't get out.”

Lucky offered to teach a class for Well Connected on Growing an Elder Community, has been a regular contributor to the Community Services program's curriculum and has served as a featured guest at the Creative Aging Symposium, an annual conference developed by Katie Wade, senior director of creative engagement at Front Porch.

“Lucky has spurred the growth of so many through his involvement in our programs, inspiring us to consider the great potential in growing older,” Katie said.

I thought this gift could have a significant impact for this program,” Lucky said.

Lucky has written extensively about aging, the psychology of interdependence and community and the importance of connection. His most recent book, “The Tao of Later Life,” published in late 2022, focuses on the internal growth that happens later in life. “I wrote the book because I met too many people, many through Well Connected, who didn't understand what was good about getting old due to the current culture, and they were suffering because of that,” Lucky said. “I thought I could help frame a positive image of aging through this book, showing a truly important and beautiful phase of life happening within each of us.”

As Lucky began putting his estate plans in order, an important step for everyone as they age, he realized he didn't have an heir apparent for his property and decided to name Front Porch Communities Foundation as the heir, to benefit the Well Connected program. “My connections with Well Connected have been so rich, and

“The Tao of Later Life” and Lucky's other books can be purchased from Amazon and other major booksellers. “The Tao of Later Life” is in development as an audiobook. To learn more about the audiobook project, contact the Well Connected team at connections@frontporch.net ●

Howard and Cathy Find a Sense of Belonging at San Francisco Towers

Howard and Cathy Moreland spent most of their married life moving around Asia due to Howard's job, so when they considered a place to retire, it was a priority to find a home that would provide a sense of belonging and continuity. “I was hoping to find an established community in a city near the water, with access to nature and cultural activities, and where I could contribute using my skills and build relationships with friends,” Cathy said. “When we looked at San Francisco Towers, it checked all those boxes for us.”



Build Trust

Howard and Cathy quickly involved themselves in community life at the Towers, attending fitness classes and educational lectures and joining committees like Sales and Marketing, Health, and Dining. They put their professional skills to work to found the SF Towers community newsletter, improving communication between staff and residents. Recently, the Morelands worked with staff during the pandemic to help coordinate grocery orders for homebound residents. “We are very grateful for and appreciate the team at the Towers!” Howard said. “Because of our staff's commitment to kindness and quality of service, our daily lives are enhanced and enriched. We hope we convey our appreciation through respect, friendliness and empathy.”

“In this community, I know I am safe and supported, having many of my basic needs met while also having the freedom to live an independent life,” Cathy noted. “We want all of our neighbors to feel that sense of security and belonging in a community, so it's important to us to support that in any way we can, including through our donations to the Foundation that we make as qualified distributions from our retirement accounts. All the residents at the Towers care about and support each other, and we are proud to be a part of this community.” ●

“We want all of our neighbors to feel that sense of security and belonging in a community, so it's important to us to support that in any way we can.”

— Cathy Moreland,
San Francisco Towers resident

Howard and Cathy Moreland are active members of the San Francisco Towers community, finding ways to put their unique skills to use to benefit their neighbors.

Connecting: The Heart of Philanthropy



It has been an exciting and rewarding time during my first year as philanthropy officer for the northern California Front Porch communities. This role has been so fulfilling — getting to know the wonderful people who live in our communities and helping them find the best way to give back to their homes that give so much to them.

Much of my work requires being open to opportunities. I try to visit my communities regularly so residents can get to know

me and I can be available to answer questions. You never know who you might meet at the right time and the right place. At Spring

Lake Village, as I was installing new tiles on the donor wall, a couple walked past, and we struck up a conversation where they mentioned that their financial advisor recommended they make more charitable gifts. Later that day, we met in their apartment, and they decided to make a gift to Spring Lake Village through their IRA. Soon their names will join those of their friends and neighbors on the honor roll, underscoring the power of conversation and connection, an essential part of philanthropic work.

Kimberly Manning
Foundation Philanthropy Officer
Front Porch Communities Foundation ●

Make a Plan, Leave a Legacy

The estate planning process can be complex and overwhelming, from navigating beneficiary designation forms, to planning a will or trust, designating a health-care proxy and durable power of attorney and considering how to apportion your life's earnings to the individuals and causes you care about.

Professionals often advise that you start with considering what you want to leave behind as your legacy. A gift in your will or estate plan can make a powerful difference to an organization or cause you wish to support and leave a legacy of generosity in your name.

Here are some strategies to help you determine how best to include charitable giving into your estate plan. (All gifts to Front Porch Communities Foundation can be designated to the community and/or program you wish to support.)

1. Leave Money or Property in Your Will

Naming Front Porch Communities Foundation as the beneficiary in your will or living trust is one of the simplest ways to make a gift through estate planning. Plus, it can lower the amount of your taxable estate and any estate taxes.

2. Designate a Charitable Organization as a Beneficiary of an IRA

You can name Front Porch Communities Foundation as the beneficiary of all or a percentage of your IRA. This provides the assets from the retirement account to a cause you care about free of income tax since FPCF is a tax-exempt entity. (If you leave an IRA to an individual, they will have to pay taxes on the withdrawals.)

3. Use Life Insurance or a Charitable Gift Rider

You can name a charity as a beneficiary on your insurance policy. Charitable giving riders are another option. They pay a percentage of the policy's face value to a qualified charity.

There are also ways to establish a legacy gift during your lifetime, often with financial benefits for you:

1. Gift Appreciated Stock

Donating appreciated stock is one of the easiest ways to make a significant gift. When you donate appreciated stock that you have held for more than one year (and thus qualifies for long-term capital-

gains treatment), you can avoid paying capital gains tax on your holdings.

2. Make a Qualified Charitable Distribution from Your IRA

You can give up to \$100,000 per year to a charity straight from your IRA, and the amount can count toward your required minimum distributions (RMDs). This type of gift allows you to exclude the amount from your income so you don't pay taxes on it.

3. Create a Charitable Gift Annuity

A charitable gift annuity (CGA) allows you to make a gift to your favorite charity and receive stable fixed payments for life in return. Gift annuity payment rates recently increased and can be quite attractive. When you die, the remainder of the gift annuity goes to the cause you care about. New in 2023: Create a CGA with funds from your IRA.

4. Create a Charitable Remainder Trust

Charitable remainder trusts are irrevocable trusts that let you donate assets to the Foundation and receive an annual income for life. Charitable trusts can help bypass capital gains taxes that will result from the sale of highly appreciated assets like real estate or securities. Charitable trusts can also continue to pay income to heirs after your death. When the charitable trust payment period ends, the remainder of the charitable trust goes to the cause you care about.

Margaret's Generosity Lives On

Margaret Chaffee, a long-time Bay Area resident, had many friends at Sunny View, although she never lived at the community.



When she passed away, many of her friends recalled her "wonderful smile" and how much she always cared about others. One friend said that Margaret bought her a pair of glasses that she could not afford. Another was gifted a Bible that she wanted. Another resident said Margaret would always stop and buy his favorite candy before a visit. She would buy clothing for herself and give it to a friend who could not afford new things. Margaret told friends that she was glad there was a Foundation to support Sunny View residents in times of need. Margaret left a significant gift in her estate to the Front Porch Communities Foundation to benefit Sunny View. Her generosity in life lives on in her legacy gift. ●

If you're interested in including your community in your estate plan or finding out more about a planned gift that provides you with income benefits, please contact Foundation Executive Director Katharine Miller (kamiller@frontporch.net, 818.254.4096). We look forward to talking with you about a charitable giving strategy that aligns with your passions and dreams for your community. ●



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Walnut Village residents Irene Patrick, Diana Nelson and Judy Phillips perform in the Birthday Show, an event that showcases extraordinary talent from residents and local professionals and serves up a grand celebration for resident birthdays.

Walnut Village Residents Bring Heart to All They Do

Bob Krishfield and his wife, who had acute Parkinson's, moved to Walnut Village from their large home in part to avoid isolation brought on by his wife's disease. The warmth and kindness of our new neighbors drew out her smiles," Bob recalls. "When she passed, the community was there to support me with understanding and compassion. Making gifts to the Foundation to bring joy to my neighbors is my chance to give back for all that Walnut Village has given me."

At Walnut Village, community connections run deeply among residents. At the core of every activity and gathering sits an

underlying desire to come together to get to know one another, support each other in the hard times and celebrate the good things that come along. This feeling is most evident in the Red Chair Lounge, the campus pub, a natural gathering place for friends and neighbors to connect and socialize.

Since the community opened in Anaheim in 1950 as Walnut Manor, the deeply shared community life at Walnut Village has created an environment where philanthropy thrives. Life enrichment opportunities and events like the Walnut Village Chorale and the Birthday Show that are near and dear to the hearts of

residents are well supported through gifts to the Front Porch Communities Foundation.

Resident Vicky Moore saw the "wonderful care" that her mother received at Walnut Village during the last year of her life. "When it came time to choose my own place to retire, I knew first-hand that this was a good place to age with safety and security," Vicky said. When she learned about the charitable care fund, the need of residents who outlive their resources spoke to her heart. "I want my neighbors to have that feeling of security and safety that I have here, regardless of their financial situation." ●

Proud to be Part continued from page 1

Outside of Carlsbad By The Sea, Ken and Jo focus their philanthropic efforts on church and education. "We are passionate about (donating to) youth," Jo said. "We contribute to education and childcare because that's the next generation." 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 to 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. ●



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Make a difference today with a gift at frontporch.net/philanthropy

800 N. Brand Blvd. 19th Fl
Glendale, CA 91203
818.254.4096
fpcf@frontporch.net