

Community MATTERS

front porch

COMMUNITIES
FOUNDATION

The members of the first Circle of Friends committee at Spring Lake Village still work together to champion the resident assistance fund and spread the word to their neighbors. Pictured here from left to right: Barbara Riley, Beth Vergin, Jamie Owen, and Patricia Wilson.

Celebrating a Circle of Friends

Each of the Front Porch communities has a distinct personality with one important commonality: a vibrant spirit of connection within their communities. A common refrain among residents is the sentiment that they share a special bond as friends, there for each other in good times and bad. That feeling of being a group with shared interests and wellbeing makes a path for empathy, a much-needed social virtue.

That sense of “us” in a community relies on a circle of friends, each one caring enough to look in on one another, caring enough to step in when one needs help. This is the inspiration behind the Foundation’s Circle of Friends resident assistance funds, providing help if someone outlives their resources.

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Snapshots



“Imagine if it was you or one of your dear friends you’ve made at your community who faced outliving their resources.”

— Beth Vergin, SLV resident and SLV Circle of Friends committee member

This tradition of caring about one another harkens back to the earliest beginnings of Front Porch communities. In the mid-1800s, a group of San Francisco friends built a residence for older women in their community who had no family. What was then the Protestant Episcopal Old Ladies Home is now Presidio Gate Apartments, a Front Porch affordable senior housing community. Several pioneer residents of Front Porch communities left estate gifts to help their neighbors in need in the communities that were such a big part of their lives.

Several years ago, a group of residents came together with the Foundation to raise money and build awareness for the newly renamed “Circle of Friends” funds. This effort was driven in part by the close connections of a group of friends at Spring Lake Village, a Front Porch community in Santa Rosa, CA. These friends have continued to work together as a committee over seven years to lead the charge in spreading the word about the importance of this fund at their community. Founding and long-serving members of the Spring Lake Village Circle of Friends committee include: Don Allison and his late wife Micke, Jamie Owen, Barbara Riley, Beth Vergin, Raleigh and Patricia Wilson and the late Joan Rorick.

“We got involved with the Circle of Friends because we wanted to support our community of friends as we all age together,” Raleigh said.

“Imagine if it was you or one of your dear friends you’ve made at your community who faced outliving their resources,” Beth reflected. “Imagine the terror of realizing that this was happening to you.”

This enthusiasm for the Circle of Friends will bring neighbors and friends together at many Front Porch Communities this spring and summer, to celebrate community camaraderie and raise awareness for the



Residents of the Protestant Episcopal Old Ladies Home, a predecessor to the current Front Porch communities, were the recipients of the compassion of a group of people looking out for those who needed a supportive home to live out the end of their life. That spirit inspired the Circle of Friends Resident Assistance Funds, a fund to support Front Porch residents who outlive their resources.

Circle of Friends resident assistance funds. Attendees will enjoy a three-course dinner, curated by executive chefs from across the participating communities. Some communities, like Carlsbad By The Sea (CBTS), will be holding these events for the first time, but for CBTS residents, the resident assistance fund has been dear to their hearts for a long time.

“I think donating to a fund to assist residents who outlive their resources is an expression that community matters, and I consider it a privilege to be part of that partnership with the Foundation,” said Clara Wentland, resident and chair of the Philanthropy Committee at CBTS. “When you get on this road called life, you never know where it’s going to take you. Most people who move to a community like Carlsbad By The Sea are planners and savers, but these are unique times, and people are running out of money quicker. Some things you can’t plan for — a major illness, death of your spouse, and the rising cost of medication. This fund keeps residents connected to their community despite their financial situation.”

Ruth Russell, also a CBTS resident, shared a similar sentiment. “I’m fortunate and grateful that I can support this fund,” Ruth said. “I want to help people who need help because that could be me some day.” ●

Leadership Corner

The “glow” of giving

I will never forget the first time I opened an envelope in the afternoon’s office mail and found a check for tens of thousands of dollars. I had to reach for a tissue because the check was from the estate of someone who had died the previous year — but who had clearly been thinking of others as they put their affairs in order.

They chose to leave a gift in their will to help other people. I was grateful that the gift would help the nonprofit I worked for continue to help others, but my tears were happy tears — knowing that arranging for the gift made the donor happy.

We all remember special gifts we’ve received in our lives, but likely have even deeper memories about the special gifts we’ve given. Making a gift provides us with a “warm glow.” Scientists now tell us that gift-giving activates regions of the brain associated with pleasure, social connection and trust — creating a warm glow. Spending money, making a gift or providing for someone other than yourself promotes happiness by creating interaction in the parts of the brain associated with social information and feeling pleasure.

The Front Porch Communities Foundation team members have the joy of working with residents



Spring Lake Village residents Jack Harper (left) and Tom Frye (right) share the “glow of giving” with Katharine Miller (center), executive director of the Front Porch Communities Foundation. Both Tom and Jack (along with his wife Deyea) have established planned gifts with the Foundation that will benefit their communities in the future.

and program participants who have deep, warm feelings about their communities and the friends. The joy is even sweeter when people call us to talk about their estate plans, because we know we’ll share in the warm glow of planning a gift — and will also share in remembering the donor’s joy and happiness and caring long after the gift is made.

Katharine Miller
Executive Director
Front Porch Communities Foundation ●



Residents at Carlsbad By The Sea recently gathered to honor new donors added to the Tree of Life at the community. The Tree of Life recognizes donors who have contributed \$5,000 or more to the Foundation. Many of these residents designate their gift to support resident assistance.

Sustaining community spirit at St. Paul's Towers

Located in the heart of Oakland overlooking picturesque Lake Merritt, St. Paul's Towers was near and dear to the heart of the Reverend Darby Betts. Betts served as the rector of St. Paul's Episcopal Church in Oakland in the 1960's and founded the non-profit that became Covia, which merged with Front Porch in 2021. When he oversaw the construction of St. Paul's Towers on land that was a parking lot across from St. Paul's Episcopal Church, he envisioned this urban high-rise community being interconnected with the larger community through the arts, society and civic activities. Nearly 60 years later, St. Paul's Towers has continued to establish its legacy as a vibrant, socially and civically engaged community.

Residents at St. Paul's Towers are a sociable and engaged group of people, maintaining over 30 different resident groups that provide education and activism opportunities both within SPT and in the larger community. It is a vital member of the neighborhood, with many residents participating in efforts to clean up the lake, organizational community education, and hosting community

events like National Night Out. The St. Paul's Towers Green Committee is a pioneering group that helped inspire Front Porch's organization-wide program focused on sustainable living and environmental responsibility.

Eva Bunce has been a resident at St. Paul's Towers for over 25 years and is an involved participant in her community, taking on many roles within the Resident Council and serving as editor of the community newsletter, *Tower Talk*, for almost 10 years. She has also been an enthusiastic supporter of St. Paul's Towers with philanthropic gifts through Front Porch Communities Foundation. "A lot of people over the years have given generously to St. Paul's Towers," she said. "There is a need for a constant influx of contributions to the community to support programs and people who need support."

A project that reflects St. Paul's Towers' residents commitment to their community was the Residents Center, a critical gathering place for the community's many activities. The community was built with the plan that its large gatherings would be held across the street in the congregation hall of St. Paul's



Don Cotton's generosity shines at

Villa Gardens resident Don Cotton embodies the spirit of generosity at Front Porch through his philanthropic efforts. A donor to the Front Porch Communities Foundation, Don's contributions have significantly impacted the lives of many in his community.

Don's journey to Villa Gardens is marked by a deep connection to the city. After living in Pasadena and the

surrounding area for over 45 years, Don moved to a retirement community in Orange County. However, following the passing of his wife, he felt a strong pull to return to Pasadena, a place he considers home, and settled at Villa Gardens.

Don's generosity extends beyond Villa Gardens. He also supports various other organizations, including the Old Mill Foundation,

“There is a need for a constant influx of contributions to the community to support programs and people who need support.”

— Eva Bunce, St. Paul’s Towers resident

church, but challenges arose — from scheduling to navigating weather and urban streets. Residents worked with the Foundation to raise funds to build the Resident Center on the community’s mezzanine level. The Fred Weaver Resident Center at St. Paul’s Towers was dedicated in honor of resident Fred Weaver, who spearheaded the project with several major gifts and encouraged support from his neighbors, like Eva. Her gift to the Residents Center Fund was the first of many contributions to support various programs at St. Paul’s Towers.

“It’s truly remarkable to see how residents contribute and give so generously of their time, talents, love, care and resources,” Connie Yuen, St. Paul’s Towers executive director, said. “It’s the residents who create the warmth and spirit of our community.” ●



St. Paul’s Towers resident and donor Eva Bunce recently gathered with Annelle Clute and other SPT donors to celebrate the philanthropic spirit of their community.

Pasadena’s Villa Gardens

Huntington Library, Colonial Williamsburg and The Smithsonian. His diverse philanthropic interests reflect a commitment to enriching the cultural and historical fabric of his community.

At Villa Gardens, Don’s donations are driven by a passion for enhancing culture and life enrichment. “I like to bring additional programming to Villa Gardens, particularly more music programs,” he

said, envisioning a community enriched by the arts.

Don’s story is a testament to the power of community and the impact one individual can have. His three years at Villa Gardens have been marked by a desire to give back to a community that resonates deeply with him, a sentiment that inspires many. His contributions to the Front Porch Communities Foundation and other charitable organizations demonstrate a

“I want to give back to a community that resonates deeply with me.”

— Don Cotton, Villa Gardens resident

deep commitment to enhancing the quality of life for those around him, making Don a true pillar of his community. ●



The value of connection

In addition to raising charitable funds for Front Porch communities, the Foundation also supports the Front Porch Community Services programs, serving thousands of people living in the community at large. These programs support older people in the Bay Area and across the country with access to connection programs, nutrition, affordable housing and creative aging resources. The three programs, Well Connected, Well Connected Español and Social Call, are each celebrating a major milestone in 2024. Read more about each program and its impact below.

What is Well Connected?



In June of 2004, six women joined Terry Englehart on the phone for a lively group called “Funny Bones,” launching Senior Center Without Walls, now called Well Connected. The free conference call program was originally offered to older adults in the San Francisco Bay Area and hosted by St. Paul’s Episcopal Church in Oakland. Terry had become aware of numerous people who were living alone and who had difficulty getting out. There were limited resources in the area to alleviate the isolation, depression and lack of “something

to look forward to” that seemed to affect many. She heard about a program in New York City that offered classes by phone to homebound seniors and was intrigued. When she received an anonymous donation to start a similar program in the Bay Area, she responded to a poster at Costco advertising cheap conference calling and enlisted volunteers to help facilitate groups.

Under the direction of Amber Carroll since 2015, Well Connected expanded to welcome participants throughout the United States, began offering online programming, built Abiento, its own accessible conferencing platform, and launched a sister program, Well Connected Español. Well Connected serves over 1,000 people annually, with programing available every day of the year.

“When people come to Well Connected, it changes you. Without this program, I wouldn’t be alive today because when you give back, it heals you.”

— Lynn Millar, participant and facilitator since 2008

What is Social Call?

The dedicated Social Call team meticulously crafts connections through phone and in-person visits between older people and volunteers, forming friendships that span the entire United States. Over the past 15 years, Social Call has touched the lives of over 4,000 individuals, facilitating approximately 500 matches annually. Some of the match success lies in the careful consideration of practical factors like scheduling and shared interests, as well as more abstract elements such as worldview and conversational style. “Social Call is a bridge between generations, a lifeline of companionship that transcends geographical and generational boundaries,” Katie Wade, senior director of creative engagement, reflected. “The goodness inherent in each team member, participant and volunteer is the largest factor in making these relationships meaningful.”



— celebrating milestones

What is Well Connected Español?

Well Connected Español (WCE) is the first program of its kind, designed specifically to engage Spanish-speaking older adults living throughout the United States with virtual classes and activities accessible by phone or online. It provides intellectual stimulation and meaningful human connection and mitigates the escalating crisis of social isolation and loneliness among older adults. WCE specifically targets those who are hardest to reach due to barriers such as language, health, economic, and social factors. The program is designed to adapt to participants' needs and be accessible to those with impairments related to mobility, vision, memory, and literacy. Thanks to the vision of Lizette Suarez, WCE director, along with the first volunteers and participants, Well Connected Español has grown from 12 groups and 40 participants across three states to more than 50 groups and over 250 active members across 22 states, providing programming 365 days a year. This success is made possible through support from Front Porch and the Front Porch Communities Foundation as well as rich collaborations with organizations wanting to make programming more accessible to older adults. But the greatest achievement is the program's power to connect and create lasting friendships. ●

The power of the virtual community

Since 2021, I've had the honor of being part of this project that goes beyond just being an online community. Well Connected Español is my monthly treat — even during vacations — because every interaction is a constant source of inspiration. This virtual community, specially designed for older Latino



adults in the United States, has proven to be a space where connection transcends screen barriers. It's amazing how, despite the visual challenges many of our members face, we've built a welcoming place full of learning and joy. And you know what makes it even more special? The beauty of speaking Spanish with my lovely older Latino friends. It's a language that goes beyond words, connecting us through shared experiences, laughter, and the warmth of our culture. If you've ever doubted the transformative power of online communities, this program is a living testament. I'm grateful for the opportunity to contribute to the lives of these wonderful individuals and excited for many more months of laughter, learning, and genuine connection.

—Julissa, Well Connected Español facilitator

To learn more about these program and how to get involved, visit www.frontporch.net/community-services



Claude Lowen (far right) has played in the annual Celtic Cup Golf Tournament with his friends Bob Lando and John Nelson for over 10 years.

Forging lifelong bonds: Claude Lowen's vibrant journey of connection

Claude Lowen is a retired lawyer and lifetime Bay Area resident who moved to San Francisco Towers 14 years ago, in search of a friendly, supportive and secure community. He has been enormously appreciative of the attentiveness and commitment of the exceptional team at the Towers. He was particularly struck by their compassion during the Covid pandemic, when they did a remarkable job of caring for the residents while working under very challenging conditions.

Claude has an active life at the Towers, continuing his decades-long attendance at the nearby San Francisco Opera and Symphony, playing with several weekly bridge groups, and annually joining with friends to take part in the Celtic Cup, the Front Porch Communities Foundation's golf tournament, raising money for Front Porch Community Services. His participation in the Foundation's golf tournament helps fund programs that connects seniors and decreases isolation. He has also participated in resident leadership with service on the Resident Council as Council President and Treasurer, and is a member of the Resident Finance Committee and Financial Study Group. "When involved in community affairs, we still try to plan for others

coming after us, even if we won't directly benefit from the improvements we are working for," Claude shared. Claude's generous gift to the San Francisco Towers piano fund ensures that residents will enjoy magnificent music for years to come.

Claude's friends and neighbors come to the Towers with many interests and accomplishments, and he has admired their continuing energy and involvement in life after they move in. He also notes that Towers residents' freedom to travel, unencumbered by home upkeep and maintenance, is another benefit.

For Claude, the ability to continue traveling has been especially meaningful. He and his parents fled the Nazi-occupied Netherlands in 1941. His grandfather, an amateur composer, was unable to escape and did not survive the Holocaust, but his life's work, the musical score of his opera *Grete Minde*, was saved. After ninety years, *Grete Minde* premiered in Germany during the 2021–22 opera season and was revived in 2023. Claude was able to travel with his family to Germany to attend the opera's long-hoped-for premiere and its revival two years later. The journeys were a moving and healing experience for the family and a reminder that deeply meaningful experiences are possible throughout one's entire life. ●

A journey of passion and growth: Ndinda's scholarship story

Ndinda Spada's journey at Wesley Palms Summer House began in 2014, marking the start of her dedicated service to older adults. With 19 years of experience in various roles, her commitment to the well-being of Summer House residents shines through her educational pursuits, which have been supported in part by scholarships through the Front Porch Communities Foundation.

Ndinda graduated with a Bachelor's in Psychology from Alliant International University and a Master's in Gerontology from Capella University. She pursued additional certifications, including Geriatric Care Management from Kaplan University.

As an Activities and Memory Care Specialist, Ndinda focuses on enriching the lives of older adults with Alzheimer's or dementia, supporting both them and their families.

Passionate about her work, Ndinda sought to deepen her understanding and expertise. She obtained certifications in Residential Care for the Elderly

"I realized that Front Porch sees, listens and encourages that growth in their staff — and wanted to be a part of it."

— Antje Olivier, Wesley Palms resident



Ndinda Spada has used her scholarship from Wesley Palms and Front Porch Communities Foundation to further her education and improve care for residents of Wesley Palms Summer House.

(RCFE) Administration and as an Activity Director. She's also a Certified Dementia Practitioner (CDP) and Alzheimer's Disease and Dementia Care Trainer (ADDCT).

Ndinda's educational accomplishments have been furthered by the Wesley Palms Scholarship Fund through the Front Porch Communities Foundation. This fund, supported primarily by Wesley Palms residents, exemplifies Front Porch's commitment to empowering staff members like Ndinda to pursue their educational and professional aspirations, ultimately enhancing the quality of care for residents across their communities.

"The Employee Scholarship Fund was one of the reasons I chose to move to Wesley Palms," shared resident Antje Oliver. "When I first visited the community, I heard that quite a few employees had been with Wesley Palms for many years and had the opportunity to grow in their own education because of the Employee Scholarship Program. I realized that Front Porch sees, listens and encourages that growth in their staff — and wanted to be a part of it."

Wesley Palms shares Ndinda's commitment to excellence, providing an environment that encourages staff to embody Front Porch Core Values. "I appreciate that my colleagues and Wesley Palms leadership prioritize top-notch care for residents with Alzheimer's and other dementias, fostering a culture of continuous improvement," Ndinda shared.

For Ndinda, receiving a scholarship from Wesley Palms has been a transformative experience. "The process has been straightforward and equitable, with no barriers to access," she said. "The accountability aspect, where funds are reimbursed upon completion, serves as a motivating factor, ensuring a commitment to growth. Knowing that any unused funds contribute to other worthy causes adds to the sense of purpose."

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Journey of passion continued from page 9

“Ndinda has utilized the scholarship fund to not only advance her own knowledge and career, but to also pay it forward and advance the knowledge and ability of others by training them to be certified dementia practitioners,” said Wesley Palms Executive Director Justin Weber. “Our Summer House residents are benefiting every day from this enhanced training and knowledge. The ripple effect is evident, with several staff members achieving dementia practitioner certification, and hopefully more to follow.” Ndinda’s goal is to extend this training across Wesley Palms and possibly to the larger Front Porch organization.

Looking ahead, Ndinda is back at Capella University pursuing her Ph.D. in Advanced Studies in Human Behavior (ASHB) and plans to focus her dissertation on psychosocial behavior management in dementia care, a subject that aligns with her passion and work at Summer House.

Ndinda’s journey exemplifies dedication, passion, and a commitment to making a difference in the lives of older adults. With the support of Wesley Palms, she continues to grow, innovate and inspire others in the field of gerontology and dementia care. ●

A legacy of caring and commitment



Bobbi Gallagher moved to Carlsbad By The Sea in 2015 and lived there until her death in 2022. In those seven years she had an outsized impact on her community in more ways than one. Bobbi joined the community chaplain’s scripture reading group shortly after joining the CBTS

community and there she met Marlene Landon, who would become one of her closest friends. Marlene remembers that Bobbi had no shortage of friends. Bobbi was generous with her time and she went out of her way to make her neighbors and friends feel heard and seen. “Bobbi gave her time to the people who needed it most,” Marlene recounts. “She would visit with those she felt needed help and care.”

Bobbi was generous with her charitable gifts as well. One year after moving to CBTS, she entered into her first Charitable Gift Annuity with the Foundation. It was the first of five gift annuities

she would fund to benefit resident assistance at her community.

The last gift annuity entered into shortly before her death was funded with a Qualified Charitable Distribution from her Individual Retirement Account. These planned gifts were Bobbi’s way to care for CBTS residents in the future, after she was gone. But she had one more surprise for her friends and neighbors, another expression of her caring that came to fruition after her death. Bobbi made Front Porch Communities Foundation the beneficiary of two life insurance policies that paid a significant benefit to the Foundation to support the Resident Assistance Fund at CBTS. Associate Philanthropy Officer Jackie Smith said of the gift, “I was struck by how Bobbi didn’t only care for her neighbors, but she cared about them, even after she was gone. Her estate gift will continue provide for her neighbors in the future.”

Bobbi Gallagher gave her time to residents who needed it most during her lifetime and gave her money for residents who need it most after her death. Bobbi is sorely missed at CBTS but her legacy of caring lives on in her community. ●

What legacy will you leave?

We all desire significance — to lead happy and fulfilled lives surrounded by family and friends. For many of us, there is a compelling need to make a difference — to leave a lasting impact on the people most dear to us and the world in which we live. The search for significance and desire to plan for the future leads many to ponder their legacy. What kind of legacy will you leave?

A bequest is perhaps the easiest and most tangible way to have a lasting impact on the people and organizations that mean the most to you. A bequest may also be an effective way to make a gift to charity and lessen the burden of taxes on your family and estate.

A charitable bequest is language written in a will or trust that directs a gift to be made to a qualified exempt charity when you pass away. One benefit of a charitable bequest is that it enables you to further the good work of an organization you support long after you are gone. It can also help you save estate taxes by providing your estate with a charitable deduction for the value of the gift. With careful planning, your family can avoid paying income taxes on the assets they receive from your estate.

A bequest is one of the easiest gifts to make. With the help of an advisor, you can include language in your will or trust specifying a gift to be made to family, friends or charity as part of your estate plan.

A bequest may be made in several ways:

- Gift of a percentage of your estate
- Gift of a specific asset
- Gift of the residual of your estate

Certain types of property can pass outside of a will or trust. These assets require that you name a beneficiary by completing a beneficiary designation form. To make a bequest of these assets, you should contact the company or entity from which you purchased the asset. Here are a couple of examples:

- An insurance policy makes a nice bequest to charity. As an asset of your estate, an insurance policy is taxable at your death. However, if the policy is gifted to charity, your estate avoids paying tax on the value of the policy and receives a charitable deduction for the gift. You may generally name anyone as beneficiary of your insurance policy and change your designation at any time. Contact your insurance company to obtain a beneficiary designation form and make a bequest of your policy to charity.
- A retirement asset like an IRA account makes an excellent bequest to charity. If the IRA were given to your family, the value would be reduced through income taxes. By designating a charity as the beneficiary of part or all of your IRA, the full value of the gift is transferred tax free at your death. If you wish to leave your IRA to your spouse at your death, you may also designate a charity as the secondary beneficiary of your account. Contact your IRA or retirement account custodian to obtain a beneficiary designation form and make a bequest from your IRA. ●

For more information on how to designate a legacy gift to benefit your community through the Foundation, contact us at fpcf@frontporch.net or 818.254.4096.



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