

Community MATTERS

front porch

COMMUNITIES
FOUNDATION

Residents at Front Porch communities gathered to celebrate and raise awareness of the Circle of Friends Resident Assistance Fund. Left: Canterbury Woods residents Doug McLain and Carrol Galanti. Top right: St. Paul's Towers residents James and Jewelle Gibbs. Bottom right: Spring Lake Village residents Jeanette Brizee, Patricia Stein, Florence Kirchner, Linda Scott.

Celebrating community and compassion: Circle of Friends events unite residents across California

Residents in six Front Porch communities across California recently shared the spirit of community during special events to raise awareness and support of the Foundation's Circle of Friends resident assistance funds. The Foundation teamed up with community dining directors and executive chefs to prepare special dinners and socials for residents to share in a meal with friends at their community and learn about the Circle of Friends, which provides support for residents who outlive their resources.

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“I have worked on the Circle of Friends Committee at St. Paul’s Towers for the last four years,” Hilda Pressman, SPT resident, said. “It has been wonderful to be able to explain how the program works to new and long-standing residents alike. They appreciate being reassured that they can depend on the program should they ever need it. They also like to know the various ways that they can contribute and how to designate that their contribution goes to support their community.”

The Northern California communities of Spring Lake Village, St. Paul’s Towers, Webster House and San Francisco Towers have come together to celebrate the Circle of Friends in this way for many years, with the event supported by a Front Porch dining partner, Morrison Community Living. Morrison has been a great partner of the Foundation over the years, particularly for the Circle of Friends. This year, with the help of the Morrison team, the Foundation also brought the Circle of Friends celebration to Canterbury Woods in Pacific Grove.

“I can’t wait until the next Circle of Friends dinner!” exclaimed Elvyra Abare, executive director at Canterbury Woods. “I loved the celebration for this

fund and the way it can help our residents. The Foundation does great things for employees and residents. We are so grateful. It opens the doors to our hearts.”

Resident assistance has long been a core focus for the Foundation at every Front Porch community, and some years ago residents in Northern California suggested the fund be renamed the Circle of Friends. In 2024, the Foundation has been extending the name to all of the community resident assistance funds, and bringing the Circle of Friends events to the Southern California communities. Circle of Friends events are being held this year at Claremont Manor, Carlsbad By The Sea, Casa de Mañana and Walnut Village. Carlsbad residents were enthusiastic about coming together to raise awareness for this important cause and celebrate their community (see photos). Casa, Claremont and Walnut Village will hold their events as part of their philanthropy weeks later this summer.

“Any of us could face living longer than our savings,” said a resident at one dinner. “We are fortunate to live in a community where we care enough about each other to be a part of the Circle of Friends.” ●

Pictured below, from left: San Francisco Towers residents Judy Donahue, Carol Freidenberg, Dolores Bee, Holly Robinson, Carolyn Forsyth, Front Porch Chief Advancement Officer Mary McMullin, SFT resident Carol Vistnes.

Top right: Carlsbad By The Sea residents Larry Hall and Mary Krakowski. Bottom right: Carlsbad By The Sea residents Floy Rupp and Roy Schult.



Caring, connection and being human

Connection with one another and caring about something larger than ourselves is at the heart of philanthropy and makes possible the work of the Front Porch Communities Foundation. The desire to make a difference in the world is generally driven by caring about others. The programs and services supported by the Foundation are possible because those who live in Front Porch communities and participate in Front Porch programs care enough to make them available for one another.

A core mission of the Foundation, the Circle of Friends fund, reflects a commitment by residents to be there for one another when times are tough, to help provide for those in their communities who outlive their resources. Charitable gifts through the Foundation to help others in need are entwined in the roots of Front Porch and its predecessor organizations. In the 1860s, a group of friends who went to church together saw that many older women were living in poverty in their community. They banded together and built a residence for older women in need. That residence today is the Presidio Gate Apartments, a Front Porch affordable senior housing community in San Francisco.

Gifts from pioneer residents throughout Front Porch communities seeded the Foundation's Circle of Friends fund. Gifts through the Foundation to help others, enhance quality of life and improve communities reflect the deep sense of connection that Front Porch community residents and program participants develop with one another. We are reminded of those deep connections when an estate gift to the Foundation arrives, providing an echo of the joyous life that someone shared with others in their community.

Other Foundation funds demonstrate the connections within the larger Front Porch community. The Foundation's HEART fund (Helping Employees at Risk Today) provides emergency support when team members experience a financial crisis. Many team members make regular charitable contributions to



Katharine Miller, Foundation executive director, recently connected with Front Porch residents and donors like St. Paul's Towers resident Marilyn Kosinski (pictured above) and was reminded of the deep compassion they have for their friends and neighbors.

the HEART fund through payroll deductions, and residents often make contributions to the fund.

Participants in the Front Porch connections programs — Well Connected, Well Connected Español and Social Call — often speak of the importance of the programs to their overall well-being. The programs are provided at no charge and though many participants get by on fixed incomes, charitable gifts for the programs are on the upswing.

Humans exist in social groups — and have thrived by connecting with others, whether hunting, gathering or building civilizations. Research shows that our brains are wired for human attention and interaction — connecting with others. And when people even contemplate giving to others, the pleasure centers of our brains light up. What an amazing thing it is to make a difference to others.

Katharine Miller
Executive Director
Front Porch Communities Foundation ●

Transforming lives, one home at a time

Shared housing isn't just a cost-saving measure for young people these days. With the current high cost of living, people at all stages of life are getting housemates. Home Match, a program of Front Porch Community Services, is connecting people, many of them seniors, who are isolated, at risk of losing their homes or struggling to find affordable housing. The result? Thriving shared households with a sense of community.

The Home Match program was started in 2012 in Marin County and now operates in four Bay Area counties. With base funding from what was then Covia, external support for the program has been growing. The Foundation works with local governments in most of the counties where it operates along with other institutional funders to provide support for Home Match. In San Francisco, Home Match is a part of the city's efforts to prevent homelessness.

Richard Sanchez had been finding it impossible to afford a place of his own in San Francisco. "It's expensive here, and even if you can find a place, it's usually not in the kind of area I like to be in," Richard said. "I just want to feel safe, and I want to like the person I'm living with. Responding to ads in the paper or online has never worked out for me very well. I always end up with somebody that's not good for my life."

He applied to Home Match and found a situation that was a great fit. His new housemate would be Gary Allenby, the primary tenant of a two-bedroom apartment near the Castro neighborhood that he was struggling to afford, even with rent control. It turned out to be a mutually beneficial arrangement. "It's nice to come home and see Gary," Richard said. "It's worked out really, really well. I feel very lucky."

For both Richard and Gary, the alternative to Home Match might have been moving to another city or state. For others, especially those who have been precariously housed for a long time, the alternative can be the beginning of a quick decline into homelessness.



Housemates Richard and Gary found each other through Home Match, a program of Front Porch Community Services that matches homeowners or primary tenants with an extra room with other people looking for housing.

Gary has lived in his Castro apartment since 1985. Richard grew up in San Francisco and moved to the Pacific Northwest as an adult. When he moved back to San Francisco recently, he had stayed with friends while he searched for the right housing. His Social Security income left little to live on after covering the rent of even a studio apartment, so he needed to find shared housing. He learned about Home Match through the SF LGBT Center.

The Home Match application and vetting process is rigorous, including a formal background check, financial verification, and reference checks from past landlords and housemates. The Home Match staff also talked to Richard and Gary about what they were looking for in a housemate. In this case, the pair were a great fit. "He's pretty much a perfect housemate for me," Richard said.

The benefits to the Home Match housemate arrangements stretch far beyond the housing affordability. It provides companionship for folks who might otherwise be living on their own, feeling isolated and lonely. Having someone you can actually live with, who you are compatible with, is invaluable.

For many older adults, a process that doesn't require a lengthy online application or having to filter through dozens of possible roommates is also critical.

Older adults are one of the fastest growing populations experiencing homelessness. A recent study on California homelessness showed that nearly half of California's homeless population is over the age of 50, and within that, more than 40% of them didn't become homeless until after they turned 50. This is emblematic of a broader crisis within American society, with about a third of the country living at poverty level or below. Many people lack adequate retirement savings as pensions have become less common, the minimum wage service industry has grown, inflation has continued apace, and responsibility for health care costs, family well-being and housing may have been immediate priorities through the years. People in these situations often have nowhere to turn, and they are at risk for ending up with inadequate housing or no housing options.

Gary and Richard have now been living together for over a year. In a world where loneliness and financial instability loom large, Home Match stands as a beacon of hope for older adults like Richard and Gary. Their story, one of mutual support and newfound community, highlights the profound impact that a simple yet carefully curated housemate match can have. It is not just about sharing a home; it's about creating a sanctuary where individuals can thrive in companionship, safety and dignity.

For many seniors, the threat of homelessness is a stark reality. Home Match addresses this by fostering connections that transcend mere living arrangements, offering a lifeline to those who might otherwise face the bleak prospect of isolation or displacement. As Gary and Richard's bond illustrates, these relationships can evolve into something deeply meaningful, providing not just a roof over their heads but a sense of belonging and mutual care. ●



Pictured from left: Tracy Powell, vice president of Front Porch Community Services, Diana Lopez, chair of the Marin County Commission on Aging's Legislative Advocacy Committee, and Luke Barnesmoore, Home Match director of strategy, recently attended LeadingAge California's annual conference to accept the Best Practice/Innovation of the Year award.

Home Match was recently selected as the 2024 recipient of LeadingAge California's Best Practice/Innovation of the Year Award in recognition for its work in homelessness prevention.

"This award is given to recognize a best practice/innovation that has the power to transform care and services as we know it," LeadingAge California stated in a letter announcing the award. A best practice/innovation can include technology, care delivery, programming and life enrichment or other emerging trends.

Join us for the
13th Annual



Front Porch
Communities Foundation
GOLF TOURNAMENT

— Monday, August 12, 2024 —

BERKELEY COUNTRY CLUB

A benefit to support the life-changing programs of Front Porch Community Services for isolated and at-risk older adults.

Front Porch Communities Foundation is thrilled to have Morrison Community Living as the 2024 Celtic Cup Gold Sponsor. Morrison has supported the Celtic Cup since the first tournament in 2012 and has an even longer history with Front Porch. For many years Morrison has worked with the Front Porch (formerly Covia) communities in Northern California to provide leadership and staffing for dining services.

“Being a Gold Sponsor for the Celtic Cup this year will be an incredible opportunity for Morrison Living,” said Jamie Gerkowski, Regional Director of Operations for Morrison. “Our partnership with Front Porch and the communities we serve has always been rooted in our shared commitment to making a difference. Supporting causes like the Celtic Cup and the Circle of Friends is not just gratifying, but it’s also deeply fulfilling to see the positive impact we can create together. We’re honored to be a part of such meaningful initiatives that truly make a difference in the lives of residents.” ●



It's not too late to join us!

To reserve a sponsorship, register to golf, or join us for the post-event reception, visit www.celticcup.org or contact Julie Hoerl, Foundation Development Manager at jhoerl@frontporch.net or 925.956.7393.



Love is listening: a legacy of connection through Memory Bridge

Dick and Jean Eckert shared a joyous life — and left a gift that offers joyous discovery for others.

Dick and Jean met in 1950 as teenagers at a Northern California Studebaker dealership. Jean knew Dick was “the one” when he asked her to join him for a milkshake after their high school graduation dinner. They married, and Dick became an airline pilot while Jean raised their two sons in their Los Altos home, celebrating milestones together and living the American dream. In retirement, Dick began to show signs of Alzheimer’s disease, and the Eckerts moved to Sunny View in Cupertino.

“I needed more help with Dick as he became more reliant on me,” recalled Jean at the time. “And I was very comfortable with the care team at Sunny View.”

As Dick’s disease progressed, Jean found few resources for family members trying to stay connected with loved ones who were experiencing dementia. Then she attended a Memory Bridge training. “It was like a shining beacon,” she told a staff member at the time.

Memory Bridge is a non-profit organization founded by Michael Verde to end the emotional isolation of people with dementia. Michael offers trainings to connect people with and without dementia to each other in life-changing ways. “Alzheimer’s disease is a biological condition that occurs in the brain,” notes Michael. “The ‘disease’ of Alzheimer’s, however, is the emotional isolation that many people with dementia and their loved ones experience when ‘normal’ communication breaks down.”

Emotional isolation produces loneliness, anxiety and depression. It intensifies feelings of sadness, grief, guilt, shame, paranoia and helplessness. Research even indicates that emotional isolation

increases the risk of dementia significantly. “Ending emotional isolation can eliminate significant suffering,” says Michael.

Memory Bridge offers an experience-centered learning journey that positions people with dementia in the roles of teacher, guide, and companion. Memory Bridge training graduates become bridges of human connection and affection to people who are emotionally isolated. “Memory Bridge brings people together to discover what they have to learn from each other about communicating,” Michael notes.

To date, Memory Bridge’s award-winning training program, “I Am a Bridge,” has connected over 8,500 people with and without dementia. The educational programs are hosted on three continents and followed

virtually by people in more than a dozen countries. Michael earned a Master’s degree in theology from the University of Durham, England, and is currently finishing his Ph.D. at Indiana University focused on empathetic education.

Jean Eckert wanted to be sure that others could benefit from Memory Bridge. In honor of Dick, she established a fund with the Front Porch Communities Foundation that supports Memory Bridge resources for Sunny View and

other Front Porch communities.

This spring, Michael screened a new Memory Bridge documentary — Love is Listening — at four Front Porch communities.

“This one film will change the way I relate to and perhaps even stay in love with the dementia-affected people I encounter. No need for fancy speeches, just honest and intentional connecting,” said one resident.

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“The film was helpful in raising consciousness about the power of nonverbal communication in connecting meaningfully to individuals with severe dementia. As a psychologist, I particularly liked seeing demonstrations of some creative interventions that contributed to raising the quality of life while also caringly intervening on negative behavior,” another resident noted. “I was particularly intrigued when one person indicated the film made her less fearful of experiencing dementia herself.”

Dick and Jean spent many wonderful years at Sunny View. After their passing, they left the gift of Memory Bridge through the Foundation to help others listen through dementia to connect with the person who has dementia. ●

Diversity, equity, inclusion...Fredericka Manor Culture Club!

When Dorothy Astorga moved to Fredericka Manor in April 2023, things weren't all sunshine and roses. “I spent a little time feeling down about the move, as it wasn't entirely my idea,” Dorothy shared. “But my daughter, who I love and trust, told me that it was up to me what I made of my life here. Soon enough I found something that I felt called to make a difference in my new home.”

Dorothy felt like there could be more diversity among the residents and in the activities and programs available. “Getting involved seemed like a way to both make me feel better and bring something different to the community at Fredericka Manor,” Dorothy said. It was at that moment that the Culture Club was born.

Hill Gates' journey: discovering community and purpose



Hill Gates' journey to Friends House was somewhat accidental. Hill herself wasn't necessarily looking to move; her mother lived in Santa Rosa and had a friend at Friends House. While visiting her friend, Hill's mother found Friends House to be a lovely, relatively small community with lots of outdoor space. Hill also came to appreciate the community as she visited. When Hill's mother was ready for a move, Friends House seemed like the natural next step. Since Hill was living on her own at the time and her mother needed a little extra support, they moved to Friends House together.

“I feel really lucky that I got the time with my mother, to get to know her a little better in the last few years of her life,” Hill shared. “Now my mother's gone, I'm still at home. I really like the many tangible benefits of living at Friends House, like the gardening plots, but even more than that, I like the way of life here. There are things put in place that channel and shape your life, but it's also possible to go your own way. When you are trying to build community, it is nice to have that freedom.”

Before becoming a resident at Friends House, Hill lived an

One of the first Culture Club events was a traditional American hoedown with a square dance caller. “This choice was intentional, and the response from my neighbors was great. Everyone wanted to dance,” Dorothy said. “Early on, we also brought in a Navy officer who gave a lecture on the art of immortalizing heroes. It isn’t just about entertainment. It’s educational experiences and representing all backgrounds, like veterans and teachers, in addition to ethnic backgrounds. It’s important to me for the meaning to be present.”

The response from the residents has been overwhelmingly positive, and Culture Club activities have quickly become a staple of the Fredericka Manor social calendar, valued equally for the joy they bring as well as the exposure to new cultural traditions and getting to know the speakers and performers. “After a performance or lecture, the residents stick around and ask questions, giving our guests an opportunity to share more about their lives. I’m always hearing from residents, ‘I’ve never heard about this before!’”

Last October, the Culture Club celebrated el Día de los Muertos, the Day of the Dead, a Mexican holiday where families welcome back the souls of their deceased relatives for a brief reunion that includes food, drink and celebration.

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Fredericka Manor resident Dorothy Astorga was inspired to bring more diverse programs to her community, and her fellow residents have been equally inspired by her efforts, finding joy and meaning in their exposure to new cultural traditions.

e at Friends House

adventurous life, having unique experiences around the world. “After completing graduate school with a Ph.D. in anthropology, I traveled extensively to Taiwan and to China. I found China to be one of the most interesting places in the world,” Hill said. “I got to go to places where no western person had ever been before, meeting people living in essentially pre-industrial civilization and getting to know a part of the world that is still largely hidden and misunderstood, even today.”

One of the most interesting aspects of Chinese culture that Hill experienced in her travels

was the meaning of democracy there. “Common people in China are able to have an influence and put a lot of pressure on their government, to make a difference and effect change. It wasn’t as one-sided as many people think,” Hill remembered. “I’m grateful to the leadership of Front Porch for giving the residents at Friends House the autonomy to shape our own local culture and have a say in decisions that affect our daily lives. It’s up to us to use our voices and be a part of the conversation.”

This idea of individuals being able to have an impact is what drives Hill to support Friends

House through donations to the Front Porch Communities Foundation. “I know my gift can have a direct and tangible impact on my community,” Hill said. “I have recently started supporting the Friends House Employee Scholarship Fund as I saw it as a way to help some of the staff who didn’t have the same opportunities available to them as I did at their age. For example, one of the housekeepers who used to clean my cottage was recently able to get her medical assistant certification through the scholarship program. It means so much to be able to be a part of that.” ●

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A blend of Mesoamerican ritual, European religion and Spanish culture, the holiday is commonly celebrated on or around All Saints' Day, November 1. A significant element of the tradition is to put photos of loved ones who have passed away on an ofrenda, or altar, as a way to encourage their souls to visit. The residents and staff embraced this tradition with their whole hearts. Members of the staff built an ofrenda for the residents, who showed up with the photos of their loved ones.

"People were bringing two or three photos! We had to limit it and say there is only room for one for everyone!" Dorothy remembered with a smile. "I was so grateful to the support of the staff, especially Rhonda Hernandez, the life enrichment director at Fredericka Manor. I couldn't have done it without her."

"Dorothy's dedication to start the first Culture Club at Fredericka is evident in her efforts to promote cultural understanding and appreciation," Rhonda shared. "She actively engages with community members, listening to their experiences and advocating for their voices to be heard. The Culture Club committee and Life Enrichment department now help plan events that celebrate different cultures, inviting people to share their traditions, cuisine and art."

Nana Hughs, a longtime Fredericka Manor resident who has worked closely with Dorothy, sees the Culture Club as being "a bit of



Fredericka Manor residents placed photos of loved ones who have passed away on an ofrenda, or altar, to celebrate Día de los Muertos. The celebration was part of the Culture Club, a program started by Fredericka Manor resident Dorothy Astorga.

fresh air" for the community. "We live in Chula Vista, a very multicultural area, and many Fredericka residents move here from other places that are often not as diverse," Nana said. "We've been able to introduce our neighbors to other cultures, and the interest it has sparked has been great. It's also been a lot of fun. We are very fortunate to be near so much culture, and we must take advantage and learn from it. I'm very proud of what we've done here."

When Dorothy first started the Culture Club, she paid for the performers and activities out of her own pocket. As it began to pick up speed, she found generous support from Fredericka Manor Life Enrichment, the Fredericka Club, and eventually, the Foundation. "Since it wasn't an official program at first, I was funding it myself,"

Dorothy said. "When it became clear that the Culture Club was a keeper, Katie Boskoff, the chair of the Fredericka Manor Philanthropy Committee, advocated for it to receive funds from the Front Porch Communities Foundation."

Jackie Smith, Front Porch Communities Foundation associate philanthropy officer, worked with Dorothy, Fredericka Manor Executive Director Ben Geske, and the Fredericka Manor Philanthropy Committee to allocate money from the Foundation's Fredericka Manor Discretionary Fund for the Culture Club. The Foundation raises money for the community's Discretionary Fund, largely from residents and family members, to support community enhancements, improving the quality of life for residents.

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Charitable filters can save you money

If you found this tax year painful, you were probably not alone. The IRS is reporting that there were far fewer tax refunds this year than there had been in previous years.

Looking ahead to this year's tax bill, if you are committed to paying quarterly taxes, you're already feeling the pain. Wouldn't it be wonderful if there were some tools to help you reduce that tax burden for this year, and possibly the next?

Have you considered using charitable filters? Here are three excellent charitable filters that you can consider depending on your goals and situation:

- The IRA Qualified Charitable Deduction (QCD)
- Charitable Gift Annuities (CGAs), either directly or through a QCD
- Charitable Remainder Unitrusts (CRUTs)

The QCD works if you already give directly to charity, have a traditional or rollover IRA and are over the age of 70½. Your IRA custodian sends a charitable gift in the dollar amount you specify to one or more charities. If those gifts are equal or more than your Required Minimum Distribution (RMD), you do not have to personally take that RMD income, reducing your taxable income. **The QCD is a direct tax savings** that you can do every year — whether for the full amount of your RMD or just a portion.

A CGA is effective if you want an income tax deduction and a lifetime income stream. The CGA is a contract between you and a charity that will pay you a lifetime, fixed income (and another person if you wish). Setting up a CGA gives you an **immediate, partial income tax deduction**, an **annual revenue stream that may be partially tax-free** and most

importantly, a future gift to a charity that you want to support. It's easy to do and can be funded with cash or appreciated stock or bonds.

The QCD CGA is slightly different as there is no income tax deduction and income is fully taxable. However, you can eliminate or minimize your taxable RMD payment and gain a lifetime revenue stream.

The CRUT works well if you have a highly appreciated asset and want to avoid capital gains. For example, in selling your home of many years, you can minimize or eliminate any capital gains tax through the CRUT process. It is a more complicated, but effective tool that can save you a substantial tax bill next April 15th!

The Front Porch Communities Foundation is here to help you understand how these tax-saving tools can work in your own situation. We're happy to talk over what might be best for you and, as appropriate, provide you with a no-obligation overview of how a specific charitable filter might work for you. ●

Please feel free to contact us for more information at 818.254.4096 or fpcf@frontporch.net.

This information is provided as a service of the Front Porch Communities Foundation to give you ideas about how you might be able to reduce your tax bill. You should always review this material with your own advisors as they can best guide you in what is best for your own situation.



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Building a culture where everybody belongs is one of the fundamental goals Front Porch is focused on. “Dorothy’s focus on diversity and inclusion has been greatly appreciated here at Fredericka Manor,” Ben said. “To this end, her help in the formation and running of the Culture Club here on our campus is invaluable. In order to be able to continue to offer programming that is supportive of diversity and inclusion, the Foundation’s support of the Culture Club has been equally invaluable.”

“Having a fund like this shows me how committed the Foundation and Front Porch are to supporting residents who are working hard to improve their communities,” Dorothy shared. “This funding will help us continue to bring high quality activities, something I take a lot of pride in.”

The future is looking bright for the Culture Club, with many exciting festivities coming up this summer and throughout the fall. “We’re old, but we aren’t dead yet,” Dorothy said with a laugh.

“There is still so much we can do. There are many days where some residents barely leave their rooms, but when we have Culture Club activities, they come out. When we had the jazz and blues band, a resident said to me, ‘Dorothy, I don’t need to take my medicine today. They made me feel younger and so much better. I almost got up and danced. I forgot I had a walker!’ Those comments are my favorite part. To see their happy faces, that makes it all worth it for me.” ●

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

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