

# Community *Matters*

## Dorothy Larzelere: A Commitment to Canterbury Woods



*Dorothy Larzelere was deeply committed to her community at Canterbury Woods.*

Long-time Canterbury Woods resident Dorothy Larzelere, who passed away in August, truly cared for her community and her friends. So deep was her devotion that she made the decision to leave her estate to the Circle of Friends Fund\* for resident assistance at Canterbury Woods upon her death. "Dorothy had a real sensitivity and caring for her neighbors at Canterbury, especially those who had outlived their resources," recalls John Benz, her late partner's son.

Dorothy's work in the community's library also left a lasting mark on Canterbury

Woods. Residents can now enjoy the modernized and expanded library thanks to Dorothy's 17-year term as the director. She is remembered as a clever woman who regularly solved the *New York Times'* cryptic and difficult crossword puzzles.

Dorothy grew up New Mexico and trained as an X-ray technician. After moving to California, she met her husband, Bob, a Navy veteran who became a CPA. The two moved to Canterbury Woods in 1988 and established a fast friendship with residents Stan and Sally Benz. After Mr. Larzelere and Mrs. Benz passed away, Dorothy and Stan remained friends and eventually fell in love. They spent the next 16 years together traveling and staying active.

Having developed Parkinson's disease, Dorothy became a strong advocate on behalf of patient's rights. She met with Senator Bill Monning who, at her invitation, spoke at Canterbury Woods in 2015.

The Canterbury Woods community is grateful for Dorothy's generosity towards her neighbors who have outlived their resources. "I certainly do miss her," says John Benz. "We spent time shopping and on excursions. She was so grateful – but I used to tell her it's a 50-50 thing. I greatly valued her coaching and her philosophies."

*\*The Circle of Friends Fund supports Continuing Care contract residents who have outlived their resources.*



*An international couple – Sumiko and Thomas Potts fell in love in Japan, married and moved to San Francisco.*

## Sumiko Potts: Community Connections at San Francisco Towers

Sumiko Potts met her husband Thomas when they worked for the same company in Japan. Almost 50 years ago, the couple moved to San Francisco and settled in a home just nine blocks from San Francisco Towers. Thomas, an architect, enjoyed watching the Towers as it went up, contemplating the structural intricacies of how this striking community was built. Sumiko and Thomas appreciated the Towers' architecture and came to know and love the caring community that it represented. In 1999, they chose to make San Francisco Towers their home.

The residents of San Francisco Towers experience Sumiko and Thomas' compassionate sharing and love of community in many ways. Before his death in 2009, Thomas designed and created the lighting that illuminates the 2nd floor art gallery to enhance the exhibits for residents and visitors. He was also involved in early discussions of developing a memory care program.

For 10 years, Sumiko belonged to the SFT flower arranging group that creates fresh flower arrangements to adorn the Towers hallways. She also inputs the daily meal menus that appear on the TV screens in the community so residents have ready access to information about upcoming meals.

**Continued on page 2**

## The ESC Foundation Heritage Society: Honoring Legacy

*The ESC Foundation Heritage Society recognizes donors who have designated a future charitable gift in support of ESC communities, programs or services through their...*

- Wills, estate plans or trusts
- Insurance policy, retirement plan or bank account beneficiary designation
- Charitable Gift Annuity or Charitable Remainder Trust

These generous donors who make legacy gifts become members of the ESC Foundation Heritage Society and, if they choose, have their names proudly displayed on the Honor Roll of Donors in each ESC Continuing Care Retirement Community.

If you have named the ESC Foundation or one of the ESC communities or programs as a beneficiary in your will, your living trust or through a beneficiary designation, please let us know so that we may honor your generosity as a member of the Heritage Society.

*For more information, please contact Katharine Miller, Senior Director of Giving, at 925.956.7414 or kmiller@jtm-esc.org.*



SLV Resident John Norall created a collection of drawings depicting the progress made by Cahill Contractors over the two-year construction project.

## Cahill Contractors: Partnership & Connection

Episcopal Senior Communities and the ESC Foundation rely on strong partnerships and community business connections to ensure the highest quality of services for seniors that we serve. For the past 10 years, we have been fortunate to forge a solid partnership with Cahill Contractors, which recently completed a major project at Spring Lake Village.

Cahill Contractors was introduced to ESC through a structural engineer. Very early on in the relationship, Cahill's leadership appreciated that in ESC they had found a partner with a passionate, intelligent and ethical team, the very same tenets found at Cahill.

"We enjoy working with nonprofit organizations because the people are passionate about what they are doing and truly believe in the societal benefits provided by the services and amenities their organization provides," says Cahill's Executive Vice President, Blair Allison.

The two companies began their relationship with the Spring Lake Village project which included renovations to the existing campus as well as construction of the West Grove complex, which brought an additional 62 units to the community. With this project, Cahill Contractors further established itself as one of the preeminent builders of senior housing in the Bay Area, taking care to ensure minimal disruption for residents and paying close attention to resident safety during

pre-construction and construction. Many of the Spring Lake Village residents speak fondly of the Cahill crew and the courtesy and consideration they provided during the two-year project. Residents even wrote and performed a special song for the crew at SLV's grand re-opening party.

Cahill is working in partnership on Viamonte – the first Continuing Care Retirement Community in Walnut Creek.

A commitment to working with and supporting nonprofit organizations is part of what makes Cahill Contractors a unique and special company. As title sponsor of the Celtic Cup in 2015, Cahill helped spearhead the ESC Foundation's record-breaking success in raising funds for services within ESC's affordable senior housing communities and ESC's charitable outreach programs for seniors. Cahill has also shown its dedication through construction projects for local nonprofit housing developers, employee volunteer activity and other types of community engagement.

"It's very rewarding to be part of a team that benefits the greater good, and the nonprofit team experience truly feels like a collaborative team effort," says Blair.

Both ESC and the ESC Foundation are proud to partner with Cahill – an intelligent, civic-minded and socially-conscious company that cares deeply about seniors and service.

### Sumiko Potts: Community Connections at San Francisco Towers, continued from page 1.

Sumiko and Thomas had often discussed making a charitable gift that would leave a legacy to support a cause about which the couple was passionate. Sumiko was committed to realizing the legacy dream they had shared together. In honor of her husband, she recently created a Charitable Gift Annuity through the ESC Foundation to support memory care at San Francisco Towers. The vision for memory care services at the community that Thomas helped nurture will be supported through this generous gift.

“Thomas was very quiet and he worked very hard on memory care,” Sumiko said. “He would be so happy that his wish is coming true!”

## Charitable Gift Annuity: The Gift that Gives Back

A Charitable Gift Annuity (CGA) is a gift that benefits both you and your community. A CGA is a way for you to make a tax-deductible charitable gift to the ESC Foundation and create fixed income for your lifetime. Because the payment rate is fixed based on your age, your income will never change and a portion of your payment could be tax free. (As an example, the rate for someone aged 81 is 7%.)

A Charitable Gift Annuity offers other tax planning benefits, including bypassing capital gains tax.

You can choose to have your gift used where it is most needed or for a specific purpose, such as a particular community or program.

For more information on how a Charitable Gift Annuity might benefit you, contact Katharine Miller, Senior Director of Giving, at 925.956.7414 or [kmiller@jtm-esc.org](mailto:kmiller@jtm-esc.org).

“It's very rewarding to be part of a team that benefits the greater good, and the nonprofit team experience truly feels like a collaborative team effort.”



## ESC Community Residents: Generations of Connections

*Connections in ESC's communities go even deeper than the friendships residents form with each other. Relatives and long-time friends continue the tradition of the continuum of care in our communities:*

**Betsy Wood** often visited her parents when they lived at St. Paul's Towers. "I must have been in the building at least 1,500 times to see them," she says. Her mother, Sooch Rannells, lived to be 104 years old! A little over a year after her mother's passing, Betsy moved into St. Paul's, where she discovered ready-made connections within the community. Many of the staff and residents already knew her from her many visits with her mother. She even maintained a close friendship with one of her mother's friends who only recently passed away.

Betsy, the first child of residents to move into this community, has made her home at St. Paul's Towers for 10 years. Since that time, other children of former residents have made St. Paul's their home including John Polt, whose mother was a close friend of Betsy's mother.



*John and Sooch Rannells lived at St. Paul's Towers for 17 and 22 years, respectively. Paintings of their daughters are pictured behind the couple, Betsy on the right.*



*Grace McMillen introduced her daughter Claire Oudermeulen to the community she loved.*

When **Claire Oudermeulen** moved to Spring Lake Village just over a year ago, the community already felt like home – her mother and three aunts were all former residents. During her many visits to Spring Lake Village over the years, Claire became a surrogate daughter to her aunts. One of her aunts lived in the community for nearly 20 years before she passed away. When the time came to decide where she wanted to live during her retirement years, Claire chose Spring Lake Village, "I already knew my way around here and I already knew I loved the community."

**Doug and Peggy Fuerstenau** have happily resided in their cottage in Spring Lake Village since 2010. After they had lived in the community for a few years, a new couple, Len and Ginny Richardson, moved in across the walkway. Len's name was familiar to Peggy and when she talked to him, they realized that their mothers had been childhood friends in the little town of Sussex, New Jersey!

Peggy Fuerstenau also found another unexpected and welcome connection at Spring Lake Village: A nearby neighbor, Alison Wood, who has lived in the community for nearly 8 years, also lived in the same dorm as Peggy at Radcliffe College in the 1950s!

**Connections are found in expected places and ways, and they help make ESC's communities even more special, vibrant and welcoming.**



*The mothers of Spring Lake Village residents and neighbors Peggy Fuerstenau and Len Richardson were childhood friends. (Photo circa 1919.)*

## Los Gatos Meadows: Welcoming New Neighbors

Residents of Los Gatos Meadows recently welcomed their neighbors at El Sombroso Oaks, ESC's newest senior community, which is now part of Los Gatos Meadows. The 22 homes at El Sombroso Oaks feature duplex and triplex accommodations located just off Santa Cruz Avenue, one of the main streets in Los Gatos.

El Sombroso Oaks was built in the 1970s and was formerly owned by the Presbyterian Pension Fund. ESC purchased the community last year and several of the apartments have already been renovated. "They're one- and two-bedroom apartments that are very nice and spacious and each includes a garage," says Dee Ann Campbell, ESC's Senior Vice President of Organizational Advancement. "We saw it as a great opportunity that further demonstrates our commitment to Los Gatos."



*Los Gatos Meadows staff members recently welcomed their neighbors at El Sombroso Oaks.*

# The PATH for Your Individual Retirement Account



*PATH allows seniors to make donations to charities directly from their IRA accounts.*

“I know I have to pay taxes on the required minimum distribution amount that I have to take out of my Individual Retirement Account (IRA),” a community resident said recently. “But it bumps me into a whole new tax bracket and costs me even more tax dollars!”

Congress has created a solution! Last December, Congress passed and the President signed the “Protecting Americans from Tax Hikes Act” (PATH). The Act allows individuals over the age of 70.5 to have their IRA Trustee

make a payment to a charity (or charities) directly from their IRA accounts.

These distributions (up to the \$100,000 maximum per year) are not taxed to the donor AND so long as the value transfer is at least equal to or greater than the required minimum distribution, the donor is not required to take any income out of the IRA that year.

This opportunity had been available off and on in the past, but the new legislation makes it permanent. IRA beneficiaries can count on this opportunity in their yearly tax planning.

Gifts transferred directly from your IRA to the ESC Foundation will qualify for this benefit.

The bottom line is that if you do not itemize deductions on your 1040 personal income tax return, you'll come out ahead making charitable gifts this way. There are no taxes.

If you do itemize, this gift is not deductible but you will likely still come out ahead. Taking withdrawals from your traditional IRA, paying income taxes, and then making a gift to charity is not the same as the direct distribution. Congress has created a win-win for you to plan around! Talk to your advisors about how you might benefit.

*For information on making a charitable rollover gift to the ESC Foundation, please contact Katharine Miller, Senior Director of Giving, at 925.956.7414 or [kmiller@jtm-esc.org](mailto:kmiller@jtm-esc.org).*

## SECURITY AND COMPANIONSHIP: ESC's Shared Housing Program

A safe and secure place to live is one of life's most basic requirements. As the Bay Area cost of living continues to rise, particularly for housing, many seniors have found themselves forced to choose between purchasing such basic necessities as food or medication and paying housing costs.

ESC's Shared Housing Program provides a beacon of hope for seniors in our community. Initially piloted through ESC's Senior Resources division in Marin County, the program has matched more than 50 senior homeowners with older-adult home-seekers in exchange for reduced rent or services. ESC's Shared Housing Program allows vulnerable and socially-isolated seniors to safely age in place with much-needed companionship and support. The program has also helped prevent homelessness by safely housing at-risk older adults.

ESC has partnered with Northern California Presbyterian Homes & Services (NCPHS) to launch this life-changing program in San Francisco. To address the severe affordable housing shortage, the Mayor's Office of Housing and Community Development in San Francisco awarded the two organizations an implementation grant of \$230,000. Over the next year, ESC and NCPHS will



*ESC's Shared Housing program is a groundbreaking effort to provide San Francisco and Marin County seniors with a safe and secure place to live.*

continue to develop and expand the shared housing model in San Francisco.

“This is an exciting opportunity to provide a new option for homeowners who will benefit from having a lodger as well as homeseekers in dire need of housing,” says Tracy Powell, ESC's Vice President of Community Outreach.

Thanks to the hard work and dedication of ESC's Senior Resources team, the Shared Housing Program will provide hope and much-needed help for Bay Area seniors.

“This is an exciting opportunity to provide a new option for homeowners who will benefit from having a lodger as well as homeseekers in dire need of housing.”

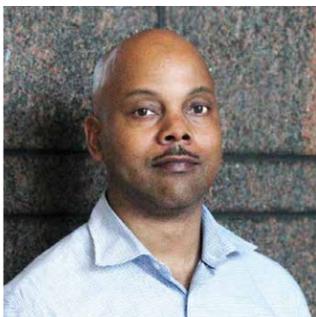
# Welcome to New ESC Leadership Team Members



## **Ron Schaefer** *Chief Operating Officer (COO)*

ESC is pleased to welcome new Chief Operating Officer Ron Schaefer. Ron will oversee ESC's daily operations and will serve as a leader and a resource for the Executive Directors of ESC's communities, affordable housing and Home and Community based services. Ron has spent his entire career in the nonprofit sector and has many years of experience working in Continuing Care Retirement Communities. His latest position was as President and CEO at Casa Dorinda, a stand-alone life care community in the Santa Barbara area, where he raised his family. Ron's distinguished career in aging services also includes positions as Executive Director at two American Baptist Homes of the West (ABHOW) communities.

"What I enjoy most about this field is getting to know people and getting to know who they are. That doesn't happen in most other types of health care organizations," says Ron. "ESC has such a great reputation – it's an honor to be part of a great team at Support Services and in the communities."



## **Karim Sultan** *Senior Director of Affordable Housing*

Please join us in welcoming Karim Sultan, ESC's new Senior Director of Affordable Housing. Karim oversees all operations for ESC's six Affordable Senior Housing communities – Jennings Court, Lytton Arbor, Lytton Commons, Lytton Courtyard, Oak Center Towers and Presidio Gate Apartments.

Formerly at Mercy Housing in San Francisco, Karim has worked in the nonprofit affordable housing field for eight years.

"I heard great things about ESC," says Karim. "I'm very pleased to now be a part of this impressive team."

## ESC Employees: Helping One Another

Jane\* has worked at one of ESC's communities for several years. Her husband recently lost his job and rain had caused part of the roof of their home to collapse. With only one paycheck to live on, they were unable to pay for the repairs. Jane applied for assistance from the Employee Emergency Fund. With help from the Fund, Jane and her husband had the money to fix their roof in time for even more severe winter weather.

"I'm so grateful for the Employee Emergency Fund," says Jane. "Our roof was in really bad shape, I was afraid it might fall in even further while we were sleeping. Without this help, we wouldn't have been able to repair it."

ESC established the Employee Emergency Fund in 2010 to help employees pay for unexpected emergencies such as fire damage repairs, family funeral expenses or medical bills. Nearly all of the funds available for employee emergencies come from fellow employee contributions. Over the past five years, these contributions have provided confidential financial assistance to over 50 ESC employees in their time of need.

*\*Name and identifying details have been changed.*



*“I’m so grateful for the Emergency Fund. Our roof was in really bad shape, I was afraid it might fall in even further while we were sleeping. Without this help, we wouldn’t have been able to repair it.”*

## Episcopal Senior Communities – A Tradition of Community, Compassion and Generosity

For more than a half century, this spirit of community and connection has served Bay Area seniors through Continuing Care Retirement Communities, Affordable Senior Housing Communities and programs for vulnerable seniors aging at home. As we look forward to the future, we continue to celebrate you, our group of caring friends who have created strong connections to sustain our work in providing services for seniors.

*If you have a suggestion for the Community Matters newsletter, please contact the editor, Dafna Kapshud, ESCF Development and Communications Manager, at [dkapshud@jtm-esc.org](mailto:dkapshud@jtm-esc.org) or 925.956.7393.*

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ESC FOUNDATION  
**CELTIC CUP 5**  
GOLF TOURNAMENT 2016

*Join us for ESC Foundation's  
5<sup>th</sup> Annual Celtic Cup Golf Tournament,  
Dinner and Awards Presentation.*

**Monday, May 23, 2016**  
at the Orinda Country Club

The tournament benefits ESC's programs and life-changing services for isolated and low-income seniors in our Affordable Senior Housing Communities and through our Senior Resources programs.

Register online: [www.CelticCup.org](http://www.CelticCup.org) or call Karen Huff at 925.956.7448.

*Providing Life-Changing Support for Seniors*



*Providing life-changing support for seniors*

E P I S C O P A L  
SENIOR COMMUNITIES

- Canterbury Woods
- St. Paul's Towers
- Los Gatos Meadows
- Spring Lake Village
- San Francisco Towers
- Webster House

**Senior Resources of the West**

- Senior Resources @ Home
- Senior Resources Explorer

**Affordable Housing Communities**

- Presidio Gate Apartments
- Oak Center Towers
- Jennings Court
- Lytton Arbor
- Lytton Commons
- Lytton Courtyard

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- Senior Produce Markets
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**ESC FOUNDATION:  
Supporting Our Communities**

The ESC Foundation has established a tradition of charitable service to seniors – both those living in our communities and those who remain in their own homes. Every donation makes a life-changing difference to a senior in need. ESCF is a nonprofit, non-denominational charitable foundation.

All contributed dollars go directly toward the designated cause. Unlike other charities, donations to ESCF do not fund salaries, administration and/or fundraising expenses.