Celebrate the Season of Giving

Covia’s commitment to positive aging through cultivating healthy and engaged communities is based on our heritage of service since the 1800s and our long standing values and belief in compassion.

Residents, staff members and participants throughout our communities and community outreach programs are committed to building connections. These are people who care about one another.

The spirit of community is at the heart of Covia communities and services. A local project started by parishioners in the 1860s to house older women who were on their own eventually became a Covia Affordable Community. One family’s gift of land for a retirement community in the 1890s became the first Covia Community. The efforts of a single individual in the 1970s to provide resources to seniors blossomed into Covia Community Services, now reaching more than 10,000 seniors every year. The founding spirit of community and compassion lives on today in the services supported by gifts to the Covia Foundation.

Supporters of the Covia Foundation make possible this wide range of programs and a continuum of services to seniors, wherever they call home. In this season of generosity, we share some of the stories that make up this vibrant community network of people who care.

Profiles in Generosity

Cathy Gordon

Cathy Gordon served as her mother’s primary caregiver through increasing hospitalizations. She was determined that her children were never going to have to take care of her in that way.

For 17 years, Canterbury Woods has given Cathy the life and security she wanted — and she’s paid it forward through her support of the Covia Foundation and the Circle of Friends Fund.

Before meeting Martha Buck, her partner of 22 years, Cathy was a librarian at the University of California for over 20 years. After retiring, she served as a docent at the Oakland Museum of California and got her second master’s degree at the Church Divinity School in Berkeley.

As members of St. Mark’s Episcopal Church in Berkeley, Cathy and Martha noticed many of their friends choosing to live at Canterbury Woods in Pacific Grove. The couple thought to themselves, “What a lovely place to live!” When Martha retired from her job with the West Contra Costa school district, they decided to pursue this idea more seriously. Cathy and Martha made Canterbury Woods their home in May 2001. Continued on page 2
Profiles in Generosity

Ching-Ching Ganley was born in China and moved to Taiwan with her parents when she was young. After attending graduate school in the United States, she worked for many years as a software programmer in Boston until she “hit the glass ceiling.” Ready for a fresh start, she moved to New Mexico, where she started a company, Abba Technologies, which consulted on computer integration and worked closely with the Sandia and Los Alamos National Laboratories. Her business was named one of the top 25 woman-owned businesses in New Mexico. During this time, Ching-Ching was named by the Department of Commerce as the National Female Minority Entrepreneur of the Year. After about 10 years in New Mexico, she was ready to retire. She sold the company to her employees and moved to California.

Ching-Ching first lived in the East Bay, but she enjoyed the many cultural activities that San Francisco has to offer, including the opera and the symphony. San Francisco Towers was the perfect fit as it allowed her convenience and proximity to her favorite activities. “I also love the fact that I can go to church without even going outside!” said Ching-Ching.

A new resident to the Towers, Ching-Ching has quickly come to love the community. “The people here are very accepting. Everyone cares about their fellow residents,” she said. This culture of caring appealed to Ching-Ching. “I don’t have any children, and my nieces and nephews are taken care of, so I always knew I wanted to leave everything to charity. When I thought they had planned well, but have outlived their resources,” Cathy said. “The Circle of Friends appealed to me because that could very easily be me.”

Throughout their time at Canterbury Woods, Cathy and Martha have helped to build a supportive, caring community. Says Cathy, “I’m impressed with the organization and know that it won’t just take care of my needs, but will be there to take care of others as well. My donation to the Covia Foundation is one small way to help.”

Dave & Judy Creek

After spending their working years raising their family in Palo Alto, Dave and Judy Creek took early retirement to live in the Sierra foothills and in Sonoma County’s wine country. With their children scattered around the country, Dave and Judy decided to return to the family’s original home base. When they found Webster House, blocks from downtown Palo Alto, they knew it was perfect.

“For us, it was all about location, location, location. We got to come home and bring it all full circle,” shares Judy. Dave adds, “We love being able to walk everywhere and to be part of the Webster House community. The staff here at Webster House is wonderful, beyond all expectations.”

One of their favorite aspects of living at Webster House is the dining. “Not having to prepare our own dinner is great,” Dave says. “The last few years before we moved to Webster House, I was doing most of the cooking, and no one was enjoying that!”

Throughout their lives, Dave and Judy have been actively involved with their community, especially local politics and education. They also support their local food banks and environmental causes. Now, Dave and Judy have chosen to contribute to Covia Foundation for the Circle of Friends because of its importance to their community, providing support to residents with life care contracts who might outlive their resources.

Through their involvement, the Creeks celebrate the “many wonderful friends” they have made at Webster House. “We want to help make that possible for others,” they say, “because not everyone has been as lucky as we have.”

Ching-Ching Ganley

Ching-Ching Ganley was born in China and moved to Taiwan with her parents when she was young. After attending graduate school in the United States, she worked for many years as a software programmer in Boston until she “hit the glass ceiling.” Ready for a fresh start, she moved to New Mexico, where she started a company, Abba Technologies, which consulted on computer integration and worked closely with the Sandia and Los Alamos National Laboratories. Her business was named one of the top 25 woman-owned businesses in New Mexico. During this time, Ching-Ching was named by the Department of Commerce as the National Female Minority Entrepreneur of the Year. After about 10 years in New Mexico, she was ready to retire. She sold the company to her employees and moved to California.

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A new resident to the Towers, Ching-Ching has quickly come to love the community. “The people here are very accepting. Everyone cares about their fellow residents,” she said. This culture of caring appealed to Ching-Ching. “I don’t have any children, and my nieces and nephews are taken care of, so I always knew I wanted to leave everything to charity. When I was choosing where to live, the marketing team at the Towers told me about the Circle of Friends (Resident Assistance Fund). I learned more about Covia Foundation and decided I wanted to leave assets to the Covia Foundation through my charitable remainder trust. Helping other residents in my community is the right thing to do,” she said.
Paul Hull, a resident of Spring Lake Village in Santa Rosa, grew up in Oklahoma where his father worked in the oil business. Paul followed in his father’s footsteps and spent his career working at Chevron, which brought him west to San Francisco. At Chevron, he served “as a bit of a jack-of-all-trades,” working off and on as a geologist and as an engineer before retiring as Chief Production Geologist. After retirement, he and his wife, Jeannie, lived in Tiburon for 15 years before looking for a community where they could live with support and comfort.

After looking around on the web, Paul came upon Covia (then known as Episcopal Senior Communities). The couple visited Canterbury Woods, a Covia Community in Pacific Grove, but found it had a long wait list for the type of residence they wanted. They visited Spring Lake Village, mainly with gifts for specific projects such as new artwork for the café. However, when the Sonoma firestorm hit in Fall 2017, he was inspired to make a larger contribution. “When I heard about so many of our employees, who I know so well, losing their homes, I decided to divert my entire Individual Retirement Account disbursement for the year to support the Employee Emergency Fund. When things like that come up, you need to do what is right.”

Paul Hull

Paul and Jeannie moved in 15 years ago and quickly became active members of the community. An artist, Jeannie took many art classes while at Spring Lake Village. Following her death in 2016, the community displayed a retrospective of her artwork. Paul, a photographer in his own right, has also displayed much of his work at Spring Lake Village. He has also served on several committees, including the Resident Council, and was the head of the resident computer center for many years. He retired from those activities at age 90, “11 years early as I plan to live to 101!” he said.

Paul became a Covia Foundation supporter early on in his time at Spring Lake Village, mainly with gifts for specific projects such as new artwork for the café. However, when the Sonoma firestorm hit in Fall 2017, he was inspired to make a larger contribution. “When I heard about so many of our employees, who I know so well, losing their homes, I decided to divert my entire Individual Retirement Account disbursement for the year to support the Employee Emergency Fund. When things like that come up, you need to do what is right.”

Giving a Qualified Charitable Distribution (QCD) directly from your IRA can allow you to benefit from charitable giving even if you don’t normally itemize your deductions. Giving directly from your IRA allows you to ignore your QCD IRA distribution when calculating your taxable income. For information on making a charitable gift from an Individual Retirement Account, please contact Covia Foundation Executive Director Katharine Miller at 925.956.7414 or kmiller@covia.org.

Crafting a Legacy

You don’t have to be wealthy to make a difference. Like Virginia, you just have to plant a gift in your will. Your wishes will grow from there, enriching the community of caring and services for seniors.

**WHAT TYPES OF GIFTS CAN I LEAVE TO THE COVIA FOUNDATION IN MY WILL?**

You may leave items such as cash, property, land, securities or real estate. Every gift, no matter how small or large, can make a difference in the lives of seniors.

**CAN I SUPPORT A SPECIFIC PROGRAM IN MY COMMUNITY THROUGH MY WILL?**

Yes, you may support a specific community or program. You may also designate your gift be used where the need is greatest. These unrestricted gifts are especially valuable, as they provide flexibility to respond to changing needs and priorities.

**IS A GIFT THROUGH MY WILL TAX DEDUCTIBLE?**

The Covia Foundation is a nonprofit 501(c)3 organization. Charitable gifts are deductible to the full extent of the law. However, we suggest you seek advice from your tax advisor. Administrative charges are not deducted from gifts.

**I ALREADY HAVE A WILL — CAN I STILL LEAVE A GIFT TO THE COVIA FOUNDATION?**

Yes. Simply specify the Covia Foundation as a beneficiary of a particular account (such as a savings account or a retirement account). You can also amend your will with simple language (referred to as a codicil) to include a gift to the Covia Foundation.

**HOW DO I GET STARTED?**

Please contact Katharine Miller, Covia Foundation Executive Director (925.956.7414 or kmiller@covia.org), to discuss your priorities and options. The Covia Foundation receives and administers all charitable gifts made to support Covia Communities, Covia Affordable Communities and Covia Community Services.

Please notify us of your intentions to provide a bequest gift so that we may include your name as a member of the Heritage Society on the Honor Roll of Donors.

Virginia Bradford and her sister Nancy lived in Oakland and were members of the St. Paul’s Episcopal Church congregation. Virginia had health challenges so when her sister died, Virginia made her home at the St. Paul’s Towers Health Center. During her years there, she was sociable and enjoyed getting to know her new neighbors and friends. She was also passionate about her time spent painting and drawing. Ms. Bradford had no close immediate family members and, when she died, left much of her estate to charities whose work she cared about. She included in her will a very generous gift to support St. Paul’s Towers. Her spirit of generosity, as well as some of her artwork, live on at St. Paul’s Towers, the place she called home.

— Paul Hull, Spring Lake Village Resident
The Paul Harris Fellowship is more confident in their homes. Who are living on their own maintain valuable service helps aging adults safety and maintenance. This hand around the house for home Rotary Clubs to provide seniors a Community Services program, Rotary Home Team, a Covia Rotary Home Team program.

For her superior service to the Rotary Club of Lamorinda Sunrise the Paul Harris Fellowship by the County, was recently awarded Resources for Contra Costa Annette Balter, Director of Senior Resources for Contra Costa County who now supports Covia's one other time: to Patt Schroeder, an award has only been given out in his 12 years with Rotary, this donation to the Rotary Endowment is commemorated by a $1,000

And as a Resident Service Coordinator for the past 10 years for Oak Center Towers, a Covia Affordable Community, Margarita Molina-Hinkley works with residents to help them get the services and support they need to be able to live independently at their community.

Throughout her education and career, Margarita has always loved working with seniors. While getting her master’s degree in counseling and psychology, she knew her work would be focused on the older population. “I’ve always recognized the importance of respecting our elders and giving back to them,” Margarita shared. Before working at Oak Center Towers, she worked at the Society of St. Vincent De Paul and at St. Mary’s Center, a shelter and resource center for Oakland seniors living in poverty.

When she first started working at Cova, Margarita signed up for payroll deductions to make a gift each pay period to the Cova Foundation for the Employee Emergency Fund. The Employee Emergency Fund provides confidential financial assistance to Cova employees for help with everything from an emergency roof repair, unexpected funeral expenses, and the unimaginable loss of one’s home in the recent Sonoma County firestorm.

“I always wished I had more to give. If everyone gave $10–20, imagine what we could do. We are just helping our family, even if we may never know exactly who we are helping."

Covia is like “working in a family,” Margarita shared. “Everyone is so kind, and I always feel immediately welcomed.” At Oak Center Towers, she has coffee with the residents and sometimes a dance party breaks out. “Everything is fun,” she said. “It’s the spirit of the place that brings me back every morning.”

Margarita has been inspired by the work of Covia’s Senior Resource Directors, especially Carolyn Bolton in Alameda County. “At Oak Center Towers, we get folks who are moving in off the street and have nothing to their name sometimes beyond a bag of clothes,” she said. “We can call Carolyn and get them what we need.”

When she isn’t busy supporting the residents of Oak Center Towers, Margarita volunteers with Kaiser at their breast cancer support clinic. A breast cancer survivor herself, she serves as a resource and connection for those newly diagnosed who don’t have a support system of their own.

Margarita also loves to garden and had a bumper crop of pumpkins and corn this season. She spends a lot of time with her children and grandchildren and recently moved from her home of 43 years in Oakland to be closer to them in a neighboring city.

When asked about the hardest part of her job, Margarita replied that the hardest part will be retiring. “I know the time will come, but I truly love my job and working at Covia and Oak Center Towers.”

Annette Balter, Director of Senior Resources for Contra Costa County, was recently awarded the Paul Harris Fellowship by the Rotary Club of Lamorinda Sunrise for her superior service to the Rotary Home Team program.

Annette Balter, Director of Senior Resources for Contra Costa County who now supports Covia’s Well Connected program. The decision to honor Annette was made because “she is a fabulous example of the Rotary concept and spirit. Annette has worked diligently with us for many years and Home Team has grown exponentially directly due to her efforts,” he said.

For more information on Rotary Home Team, please call: 1.888.204.5573

“I was totally surprised and honored to receive such a prestigious award, and am proud to partner with local Rotary Clubs and the amazing volunteers in the Home Team program to help older adults in our community.”

— Annette Balter, Director of Senior Resources for Contra Costa County
Well Connected: Where Community Begins

Lynn, 77, suffered a severe accident several years ago, which left her bedridden and isolated. She spent a lot of time watching television and listening to the radio. One evening, listening to a national call-in radio show, she heard someone say they were an isolated senior, just like Lynn. “He called the show just to talk,” Lynn says. “I remember empathizing with him and wishing there was somewhere I could call, just for a little bit of connection.”

Thanks to Well Connected, that little bit of connection is available to seniors across the country. Well Connected, a Covia Community Services program, offers activities, education and friendly conversation that older adults can access from the comfort of home by phone or online.

From its start as Senior Center Without Walls more than a decade ago, Well Connected has grown from a group of a dozen to more than 1,200 seniors across 38 states sharing, learning and building community. Some participants call into multiple groups in a single day. Others start as participants and move on to facilitating their own groups, sharing their interests and expertise.

While the program has grown tremendously, one of its hallmarks has always been the twice-daily Gratitude groups. Every day of the year, the Gratitude group provides every caller with an opportunity to share what they are grateful for in a safe and welcoming space.

“Finding Well Connected truly gave me a new lease on life.”
— Kathleen, Well Connected participant

Kathleen, who facilitates many Well Connected groups and has been a participant since the program started, emphasizes that the program is “revolutionary and life-changing for isolated seniors.” Many Well Connected participants describe themselves as a community of people who care deeply for one another. Many of them have been calling into the same group for more than a decade and have developed true friendships with their fellow participants, most of whom have never met in person. When asked what this group means to each of them individually, many say, without exaggeration, that “this program has saved our lives over and over again.”

“I was suicidal before I found Well Connected and my daily Gratitude group.” Vi, a long time participant shares. Another caller, Marie, says, “I look forward to calling in every day. I love these people, even though I’ve never met them.” Kathleen, who facilitates many of the groups and has been around since the inception of Well Connected, reiterates “this program is revolutionary and life-changing for isolated seniors. I live in Clear Lake, CA, a rural area where my neighbors and opportunities for connection are few and far between. I don’t know what I’d do without this group of people. Finding Well Connected truly gave me a new lease on life.”

Covia Named Best Workplace 2018

Fortune magazine listed Covia as one of the 50 Best Workplaces in Aging Services. Covia ranked 29th among organizations nationwide.

Leadership Spotlight

Elvyra Abare
Executive Director at Canterbury Woods

Elvyra Abare is the new Executive Director of Canterbury Woods in Pacific Grove. Prior to joining Covia, she served as the Administrator of a skilled nursing center in Monterey County. Before that, she spent 18 years in Sacramento in various management positions for local retirement communities. Elvyra is a licensed nursing home administrator in California. She grew up in Russia and earned a master’s degree in Business at the Bratsk Industrial University in Russia.

“I’m happy to be here in this exciting new position. By taking pride in our performance, we will work together to develop an environment where our residents and employees will thrive.”

Mitzi Hyland
Controller and Vice President of Finance

In September, Mitzi Hyland assumed the role of Controller and Vice President of Finance for Covia. A CPA who brings 25 years of experience in finance, accounting, banking and business management to her role, Mitzi served as a Senior Accountant with Covia for three years before her promotion.

“Since joining Covia Communities I have always felt as if the organization is my extended family. I am grateful for my new opportunity as VP of Finance/Corporate Controller and I look forward to contributing to the growth of the organization.”

Christina Spence
Executive Director at San Francisco Towers

Christina Spence, newly on board as Executive Director at San Francisco Towers, is originally from North Carolina, and earned a bachelor’s degree in public policy from the University of North Carolina at Chapel Hill. She holds a master’s degree in leadership of healthcare organizations from University of California, San Diego. Prior to joining Covia, she served as Associate Administrator and then as Executive Director for various senior services organizations. She appreciates the positive changes that the master planning process can bring to a community and is looking forward to understanding and fulfilling the needs of San Francisco Towers for memory care and innovative services and programs for existing and future residents.

“It is a great privilege to join the San Francisco Towers team to contribute to the tradition of service to the accomplished and highly esteemed residents of this beautiful community!”
Covia Welcomes a New Community

Covia Communities is pleased to announce a new management contract with Friends House, a not-for-profit Life Plan Community in Santa Rosa. Their campus is nestled among seven acres with 70 cottages and four houses for independent living. This beautiful, garden-rich community was founded by an inclusive and loving, Quaker-inspired philosophy centered on simplicity, peace, integrity, equality and community. Clara Allen, former Assistant Executive Director at San Francisco Towers, has been named as the new Executive Director of Friends House.

Week of Caring with Chevron

Chevron employees recently provided “human energy” to clean up overgrown yards for a dozen Novato seniors. This was the 13th year that the Chevron team volunteered during an annual week of service with Senior Resources Marin, a Covia Community Services program.

The Chevron group provided almost 60 hours of volunteer work clearing weeds, cutting shrubbery and reducing the risk of fire from dry vegetation. In addition, the newly-manicured yards help stave off complaints from neighbors and landlords — and provide a safe and enjoyable environment for seniors, many of them long-time neighborhood residents.

During the Week of Caring, Chevron and other corporate employees choose projects from a long list of not-for-profit opportunities. Novato-area seniors are overjoyed to welcome back the Chevron team year after year.

“We appreciate Chevron and its employees for supporting Covia’s mission to help seniors live well and age well, anywhere they call home,” said Carol Ann Moore, Covia’s Director of Senior Resources Marin.

Chevron employees came together to volunteer during the “Week of Caring.”