



community matters

Building Community Through Art

Covia embraces and nourishes creative aging throughout its communities and programs. Ruth's Table at Bethany Center (see page 2) engages residents and neighbors in a wide variety of creative endeavors. Leon Kennedy, a resident of Oak Center Towers, shares his story of creative inspiration with us here.

Leon Kennedy has lived and worked in Oakland, California for over 25 years and has been a resident of Oak Center Towers, a Covia Affordable Community, for seven. If you are out, about, and aware, you may just run into him on an Oakland street — where he is busy capturing on canvas the people and scenes of Bay Area life. Leon paints on “everything.” Some of his most impressive works have been captured on bed sheets he has found on the streets. Works on wood, tables and chairs, glass, and metal (even hubcaps) have been known to grace a thorough Kennedy collection. Many of the materials he works with come from the East Bay Depot for Creative Reuse in Oakland. He creates his artworks with markers, paints, crayons, beads, glitter, cotton, yarn, and rope.

Leon is rated one of the top 100 self-taught artists in the country. His works are coveted by prominent Folk Art collectors everywhere. Serious collectors take huge store in the fact that Mr. Kennedy's works appear in the Smithsonian Institute, which adds value to the ownership of a Kennedy original.

Community is a central part of Kennedy's vision of life, as shown in his painting, “Thou Shalt Love Thy Neighbor as Thyself.” Kennedy explains that his art stems from his love for humanity, and he especially loves to paint the faces of the people that matter most to him, his close friends and family and neighbors.

“I love to see a picture of the beauty of old faces, young faces, all colors,” he says. “Everyone has their own beauty, everyone has character, and everyone goes through something. My work is based

“My work is based on community and family, and I love doing the faces and showing the heart and love.”

— Leon Kennedy, Oak Center Towers resident

on community and family, and I love doing the faces and showing the heart and love. The heart of the community — you call it love.”

It is profoundly important for Leon Kennedy that his art serves the community. In a recent application Kennedy made for a public mural, a panelist said, “Mr. Kennedy actively builds community through his art.” His proposal was approved and the mural will be completed in 2020 at the African American Museum and Library.

“The main idea of my art is concern for people, encouraging someone else,” he said. “I love when someone loves the work, and feels touched. We're here to serve and love and encourage one another. When I get a vision, I hope it helps someone.”

He has long had a vision as an artist. “As a child I knew that art was my vocation,” Kennedy said. Born in 1945 in Houston, Texas, he moved to the Bay Area in 1965. He lived in San Francisco's Mission District in the 1970s and painted his first public mural in Hunter's Point during that time. In Oakland, Kennedy began by painting on cloth, but he soon ran out of canvas, so he started painting on bed sheets and other found materials.

It seems fitting that he often finds his “canvases” on the street. “My art studio is the street,” Kennedy explained. “I paint on bed sheets that I hang on wooden fences and building walls.”

Kennedy paints nearly every day, often working on a bed sheet or a huge piece of cloth spread out on the floor of his studio apartment. He paints while kneeling, as if immersed in prayer. He explains that artistic visions constantly come to him. Living at Oak Center Towers provides him with a steady home base as well as a community from which to draw inspiration. “I love the variety of people here, I love my view of downtown,” he said. “The staff here is so supportive; anything that needs fixed is taken care of right away. I'm also inspired by the other artists here. I'd love to bring them all together so the world can see our creativity.”

Leon Kennedy will have a public mural called Oakland Faces on display at the Oakland Public Library in January. His work will be on exhibition at the Oakland Asian Cultural Center in February as a part of the Black History Month celebration.

Quotes adapted from a *Street Spirit* article from April 2014. ▼



Thou Shalt Love Thy Neighbor as Thyself
Acrylic, marker, gold foil, glitter, plastic,
glue on canvas 74" w x 36" h
Leon Kennedy 2014



Self Portrait, Artist at 67
Acrylic on canvas panel with
make believe snow 16" w x 16" h
Leon Kennedy 2012



Artist Leon Kennedy often works in his apartment at Oak Center Towers, bringing his vision of community to life.

For more information about purchasing Leon Kennedy's art, please contact leonkennedyfolkart@yahoo.com

Home Match: A Perfect Match



Homemates Jonathan and Jackie have been living together for several months and have developed a true friendship already.

Jonathan and Jackie have only lived together for a few months, but they both say it already feels like they've known each other forever. They found each other through Home Match, a program of Covia Community Services. Jonathan describes Home Match as "a 'dating service' that helps you find the perfect roommate." For both Jonathan and Jackie, finding Home Match was a life saver.

Jonathan, a social worker with the city of San Francisco, couldn't find affordable rentals in San Francisco and was commuting daily from Hercules. "I was searching for a place to live. I tried Craigslist, Apartments.com, asking through friends, with no success," he says. "It was either Home Match or I had to leave San Francisco."

Jackie, a retired hotel worker, was thinking of giving up her San Francisco apartment where she'd lived for years in order to save some money. "Then I thought I LOVE this neighborhood," she said. "Why don't I just see about a roommate."

Home Match was the key for both Jonathan and Jackie. Home Match helps homeowners with extra rooms connect with home seekers who need an affordable place to live, creating a win-win situation. Home Match staff interview prospective homeowners and home seekers to check backgrounds and ensure compatibility, then connect people by researching personal preferences, house types, and interests. In some cases, accommodation can be provided in exchange for services, such as driving to the grocery store or lending a hand around the house. With this kind of arrangement, senior homeowners can often continue to be successful in their own home, while lodgers have access to affordable housing so they can remain in the area and continue their good work.

"Home Match is making the world nice again."

— Jackie, Home Match participant

"With Home Match, along comes Jonathan, and he's been a blessing," said Jackie. "Living with him has opened the door back to life. It's the best thing that could have happened to me."

Jonathan and Jackie both appreciated the personal nature of the application and matching process. "I felt that I was being treated with dignity throughout the process," Jonathan noted. "I always felt like I could trust the Home Match team."

"I would absolutely recommend Home Match to anyone in my position. I love it because it brings people together, even those who you wouldn't think would connect," Jonathan says. ▾

Finding Home in a New Place

When the closure of Los Gatos Meadows was announced in February 2019, it was difficult news for Jack and Janet Shnider, residents of the Covia community since 2005. "Our life really felt up-ended," remembers Jack. "We loved our life at the Meadows and were apprehensive about having to find a new place to live."

Fortunately, the transition was positive. "Thank God for Covia," says Jack. "There was genuine concern for us, and when we met with Chris Ichien, Executive Director of Los Gatos Meadows, he assured us that we had nothing to worry about."

For Jack and Janet, it was an easy decision to stay within the Covia family. They moved to St. Paul's Towers in May and were surprised how smoothly the move happened. "The residents and staff at St. Paul's Towers have been so welcoming," says Jack. "What started out as a nightmare has ended up being such a positive change. We are actually happier here."



Jack and Janet Shnider enjoy spending time together in their new apartment at St. Paul's Towers.

Despite missing the open campus and smaller community of Los Gatos Meadows, living in the single building of St. Paul's Towers has been a positive for the Shnidrs. Janet suffered two bad falls just prior to their move and

is residing in the health care center, a short elevator ride from their 20th-floor apartment. "I can spend the entire day with Jan and eat meals with her," Jack says. "It's much easier for us to be together in a place like St. Paul's Towers, even though we are living separately."

"Home for me is anywhere Janet is. If we were living on the moon, it would feel like home because of her," Jack says. "I just want to be with her, wherever we are. Fortunately, this move has brought us closer together." ▾



Ruth's Table

Ruth's Table, a program of Covia Community Services, is committed to increasing access to creative opportunities for older adults and adults with disabilities. Located at Bethany Center in San Francisco, Ruth's Table brings diverse interests and age groups together through a dynamic combination of rotating gallery exhibitions, creative projects and community initiatives. The program celebrates its 10th anniversary this year. ▾

Feeling at Home in a Community



Beth and Heinz Vergin enjoy being active and supportive members of their community at Spring Lake Village.

Beth and Heinz Vergin moved to Spring Lake Village in 2011 from Virginia after looking at communities all around the country. There was something about Spring Lake Village that attracted them despite not being from the area or knowing anyone nearby. “You can tell that people really want to be here,” Beth remembers. “That sense of togetherness and the desire to connect — those are the building blocks for something great.”

Beth immersed herself in the Spring Lake Village community from the start. She was the hostess in her building cluster, helping to welcome new residents. As she does with most tasks in front of her, Beth went above and beyond in her duties. “There was a brand new resident who gave me a call one evening, very worried because she had a medical procedure at 5:30 the next morning, and she had no idea how she was going to get there,” Beth says. “Heinz and I volunteered to take her. That’s how you build and strengthen community.”

Beth reflects that she feels like her life really began at Spring Lake Village. “I’ve always been very active in whatever community I’ve lived in and have supported local causes and businesses,” she says. “But Heinz and I have more of a

social life here than we ever did before. We are always seeing people we know and making plans to get together later or meet up at an activity. It just feels natural.”

Beth has become a devoted advocate for the Covia Foundation *Circle of Friends* resident assistance fund and was one of the founding members of the annual *Circle of Friends* Luncheon committee. “Imagine if it was you or one of your dear friends you’ve made here who faced outliving your resources,” she reflects. “Imagine the terror of realizing that this was happening to you. I hope my enthusiasm rubs off on people as I’ve really grown to love this cause.”

It was the 2017 Sonoma firestorm that really cemented Beth’s love for her new home. “I never referred to Spring Lake Village as my home until we had to evacuate from the fire. I couldn’t wait to go home after such a terrifying experience. I still have a strong feeling of it even now, two years later,” she says. “Home is the essence of our existence, of who we are, and our hearts. Here at Spring Lake Village, it’s really the people who make it home. During a crisis like the fires, everybody came together, and it really affirmed the community for me.”

Tax-Smart Generosity

During this season of generosity, many people make charitable gifts — and many also consider their year-end tax planning. With the new tax rules in play, more seniors are considering the advantage of Qualified Charitable Distributions from their Individual Retirement Accounts (IRAs). These direct transfers from IRAs to charities can help you accomplish the generosity of charitable gifts as well as tax-smart financial planning.

Qualified Charitable Distributions (or QCDs) from IRAs are not new but the impact of the new tax rules has made them even more relevant. Many taxpayers will be using the new, larger standard deductions and not itemizing on their tax returns — meaning you will no longer be able to deduct your charitable contributions from your income.

But using a QCD can give you both the larger standard deduction and the tax benefit of giving to charity. The QCD is available only to IRA owners and IRA beneficiaries who are age 70½ or older — who are generally subject to required minimum distributions from IRAs.

The QCD allows you to make charitable donations through direct transfers from your IRA to a nonprofit like Covia to support causes you care about. The IRA transfer is excluded from your income, which is similar to a tax deduction but even better. Excluding the IRA income decreases your adjusted gross income.

So you can get the best of both worlds — generosity and savings — all in one transaction with an IRA QCD. ▼

For more information on making Qualified Charitable Distributions from your IRA, contact Katharine Miller, Executive Director of Covia Foundation, at 925.956.7414 or kmiller@covia.org.

IRA QCDs must be completed before the last day of December to be eligible for 2019 tax treatment.

Finding the Place that Feels Like Home

Dr. Anne Smith found a new home when she joined St. Paul’s Towers last year. It’s not the first time she has made a significant change in the place she called home.

In her early 30s, Anne left her life as a high school teacher in Freeport, NY, moved to San Francisco, and started a new career as an arts management professional. She managed dance companies and other arts organizations, worked for the California Arts Council, and served on boards of organizations like the San Francisco Girls Chorus and Chanticleer.

Now retired, Anne still keeps busy with many activities in and out of St. Paul’s Towers. She is still active on several nonprofit boards, including Theatre Bay Area and the Fountain Project, focusing on how organizations can serve the aging population of California. Anne is also co-chair of the Commonwealth Club of California’s arts forum and is a member of the Book Club of California. In her personal life, Anne practices qi chong and is an avid San Francisco Giants Fan.

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“I don’t have to worry about where I’m going next. If aging catches up with me, I know that I’m supported in a nurturing, caring environment.”

— Dr. Anne Smith, St. Paul’s Towers resident

The Support of a Community

Karen Lovejoy and her husband Tom always dreamed of living near the beach. While visiting Tom's mother at Canterbury Woods, they enjoyed the community's location perched at the edge of the Pacific Ocean, but found that they also appreciated the levels of care available to her.

For many years, the Lovejoys lived, worked, and raised their family in Mountain View. When their daughters grew up and moved away, the couple was ready for the next phase of their lives. When it came time for them to choose their next home, Canterbury Woods checked all the boxes. They loved the small-town atmosphere, the short walk into Pacific Grove, and the nearby beach.

While the Lovejoys prepared to sell their home in Mountain View, they realized they faced paying high capital gains taxes because the house had appreciated significantly in value. They worked with the Covia Foundation to place a portion of the house in a Charitable

“Tom loved the idea that the money would ultimately benefit low-income housing in Oakland, where he was born.”

— Karen Lovejoy, Canterbury Woods resident

Remainder Unitrust (CRUT) before it was sold. The CRUT made it possible for the Lovejoys to sell their property tax free, receive much needed cash for the first phase of their retirement, benefit from an income stream for the rest of their lives, and provide a philanthropic legacy.

“Tom loved the idea that the money would ultimately benefit low-income housing in Oakland, where he was born,” Karen explains. “The CRUT also saved us a ton of money in income taxes, so having that option was a huge personal benefit.”

At Canterbury Woods, Karen manages the benefit shop, where residents can donate used items which are then sold to benefit the Employee Appreciation Fund. “It's really my passion, and such a huge benefit to our beloved staff here at Canterbury Woods,” Karen says.

The Lovejoys experienced the levels of care available at Canterbury Woods as Tom spent several months in the healthcare center before his death in 2017.

“We never had to worry about a thing, and he received the best of care,” Karen remembers. “If I could give some advice to someone thinking about moving to a community, I'd



Karen Lovejoy enjoys the proximity of Canterbury Woods to Pacific Grove, where she likes to support the local businesses.

say, 'Move now!' One of the disadvantages of aging at home is becoming isolated. At Canterbury Woods, you can connect with anyone at any time and build your support system. During one of the most difficult times of my life, I was so grateful for this strong net of support here. Because of the people, Canterbury Woods is a very wonderful place to call home. I feel very fortunate that Tom and I ended up here,” says Karen. ▼

Going Green at Home



Inspired by the dedication of a group of residents to sustainable living at St. Paul's Towers, Covia is implementing CoviaGreen, a system-wide program focused on sustainable living and environmental responsibility. Moved by their passion for protecting the environment for future generations, members of St. Paul's Towers' Green Action Committee joined together in 2010 to organize better recycling practices, but quickly involved management to begin improving sustainability across all operations at St. Paul's Towers.

Mary Strauss, one of the founding members of the Green Action Committee, said, “In my life before

St. Paul's Towers, I always recycled and tried to be environmentally conscious. When I moved here, I just saw that there was so much that could be done and what an impact a place like this could have. The environment is our biggest challenge as a society right now, so it's logical to devote my time and energy to it. I'm worried about what the world will look like for our grandchildren.”

CoviaGreen is centered around the CoviaGreen pledge, which offers residents and staff a number of options to reduce negative impacts on the environment. Pledge items fall into four categories: Waste & Energy Reduction, Materials & Products, Culture & Community, and Water & Food. The categories allow pledge signers to choose which items are the most relevant to their individual situations. The most popular action items among residents have included turning off lights and appliances when not in use, eating more seasonal fruits and vegetables, and learning how to recycle in their community.

At St. Paul's Towers, CoviaGreen extends throughout the community, with changes undertaken in dining and environmental services. In the dining room, Impossible Burgers are now available at every meal, and

staff are introducing new vegetarian dishes and plant-based proteins. Elsewhere in the community, housekeeping has adopted a program where residents can put out laminated cards to indicate that linens don't need to be changed or showers don't need to be cleaned that week.

Staff are also encouraged to sign the CoviaGreen pledge. St. Paul's Towers Resident Service Manager Jaclyn Carenbauer, who along with the Green Action Committee, has been a driving force for the program, has integrated the pledge into her daily life by biking to and from work. “The program is a great way to bring our community together and to help the environment,” she notes.

Jaclyn commented that CoviaGreen's main goal is education, explaining that it's often easy to understand that composting or recycling is important without fully realizing how to go about it. “I didn't compost before I started this,” she said. “It's not popular where I'm from and I thought that if you just put food in the garbage, it would compost.” CoviaGreen provides more information on how everyone can reduce their impact, which can be especially helpful for “people who thought recycling was enough.”



The CoviaGreen pledge is making its way through all Covia Communities and its corporate offices, led by Mary Linde, Executive Director at St. Paul's Towers. “Change is slow but steady,” Mary reports. “We have had over 100 staff and residents at St. Paul's Towers take our pledge, which is a personal commitment to creating an environmentally responsible community. The pledge allows respondents to participate in small and large ways, thus allowing those new to this to wade in slowly and make small changes that, hopefully, lead to bigger ones.” ▼



10 Things About Social Call on Its 10-Year Anniversary



Social isolation and loneliness affect up to half of all older adults, negatively impacting seniors' physical and mental health. For 10 years, Covia has been addressing these issues through a friendly visitor program, Social Call. When it was founded in 2009, the program provided in-person visits to older adults living in San Francisco. Today Social Call works to prevent isolation by connecting volunteer visitors with older adults across the country, both in person and by phone. To celebrate Social Call's 10th anniversary, here are 10 things you may not know about this life-changing program:

1 Social Call is one way Covia lives out its mission.

Covia promotes positive aging by cultivating healthy and engaged communities with a continuum of innovative services that actively support people's well-being.

Although Covia is known primarily for its communities for seniors (both market-rate and affordable), it also provides an extensive array of services to older adults living in the community at large, including Social Call. Social Call is a vital part of Covia's mission to help people live well and age well — wherever they call home.



2 Social Call is a way to create community with older adults.

Social Call Director Katie Wade finds that Social Call's visits create a sense of community that is often lost in today's busy society. "Social Call honors our need for connection," says Wade. Thanks to Social Call, 194 participants ranging in age from 54 to 102 have weekly one-on-one visits with a volunteer.

3 A "Social Call" can be a visit in person or on the phone.

While Social Call started with in-person visits, phone visits eliminate the barriers of transportation and mobility. Scheduling phone visits gives Social Call staff the added flexibility of creating matches based on personalities and specific interest, not just local availability. Participant Ilana shared that "I had a really interesting conversation with [my matched volunteer] by phone on Sunday. She has spent two years in the country where I was born and knows so much about my culture. Thank you for matching me with her. This seems to be the beginning of a great friendship."

4 Volunteers are carefully vetted.

Whether it's a student who wants to give back to the community or a newcomer to the area who desires a connection in the neighborhood, volunteers are screened, trained, and matched with compatible seniors. During the training process, volunteers learn about indicators of a healthy relationship and reminders about communication skills.



5 Matching seniors and volunteers is an art.

Covia's Program Managers review the list of people requesting a visitor and align preferences such as age, personalities, and language requirements. Volunteers and seniors meet weekly for one-on-one visits or conversations to swap stories or enjoy one another's company. Pairs might discuss a variety of topics and events, share stories, play cards, go out for a cup of coffee, take a walk, and much more.

6 Social Call visits improve mental and physical health.

Social connection affects health in myriad ways, for both volunteers and participants. One volunteer notes, "Anna has such a great sense of humor. We can talk about really heavy, painful things, and we can still have some good laughs. When I left, Anna said that she was suddenly feeling much improved health-wise. I must say though, I think our visits benefit me even more than they do her! Truly."

7 Reciprocation is the key.

Social Call is based on the idea that the volunteer and participant both benefit from the visits, ensuring a reciprocal bond. Being present, finding appreciation for the aging process, and gaining wisdom from hours of conversation with someone older are just a few of the benefits that volunteers experience. Participants and volunteers say they often feel energized by the visits where they can provide emotional support and impart insight or share stories. Says one Social Call volunteer: "We share our memories; we laugh together and sometimes we cry a bit too. I know our talks have lifted her spirits and made my life better too."



8 All participants desire a sense of connection.

Despite the many ways available to connect with one another, research shows that people are feeling more and more isolated. Once considered a problem facing mainly older adults, Wade, a mental health therapist in her earlier career, believes it's clear that isolation and loneliness are a society-wide problem stretching across age groups. "Both volunteers and seniors are looking for social connections and Social Call is a conduit for that," Wade says.



9 Social Call brings creativity into the conversation.

Social Call is introducing creativity into visits to foster meaningful experiences. During training, volunteers learn about how to incorporate creative activities into their weekly visits. Some pairs are incorporating storytelling, painting, poetry, and more to promote creative exploration, which often provides a more meaningful connection.

10 Social Call creates unexpected discoveries!

You might hear of June's experience growing up in Germany, or learn of Jerry's leadership in LA's alternative music scene. You might find a friend that you never would have come across in your daily life or rethink your view of aging. For 10 years, in connecting people with one another, Social Call has offered journeys of exploration and amazing discoveries. We look forward to more adventures ahead and invite you to join us!



If you're interested in learning more about Social Call, visit us on [VolunteerMatch.org](https://www.volunteermatch.org), or call us today at 877.797.7299 for more information.

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Before joining St. Paul's Towers, Anne owned a house in San Francisco's Mission District, where she lived for 40 years. She had grown tired of the upkeep required and decided to look for her next home. When she found St. Paul's Towers, she remembers that "it felt like home."

"I liked how the building looked and felt when walking in and how a positive attitude was being communicated among residents and staff," she recalls. "It seemed to be a warm and busy place, yet relaxed and quiet in living spaces."

She was ready to move, and fortunately, her house sold quickly. "I was so grateful to the Covia staff who were helpful in the transition," she says.

Using the proceeds from the sale of her home, Anne worked with the Covia Foundation to set

up a Charitable Remainder Unitrust (CRUT), which helped limit the capital gains tax she had to pay and generates regular income for her. The remainder of the gifted assets at death will benefit programs and services through the Covia Foundation.

"Setting up my CRUT made sense to me as a responsible way to manage my estate that was protective and productive at the same time," Anne says. "I also am glad to support a community that cares for its residents so well."

Anne says she has found a true home at St. Paul's Towers. "It is my home now, and they took me in, with open arms," reflects Anne. "I don't have to worry about where I'm going next. If aging catches up with me, I know that I'm supported in a nurturing, caring environment. I'm comforted by being here. I feel right at home. This is my place." ▼



Anne is a passionate supporter of her community, including the local teams like the SF Giants.



covia

Live Well and
Age Well —
Anywhere You
Call Home

Life Plan Communities

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

Affordable Communities

- Bethany Center
- Jennings Court
- Lytton Gardens
- Oak Center Towers
- Presidio Gate Apartments
- Shires Memorial Center

Community Services

- Home Match
- Market Day
- Rotary Home Team
- Social Call
- Well Connected
- Senior Resources



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