



community matters

covia.org

Welcome to Covia: Live Well and Age Well — Anywhere You Call Home

More than 50 years after its founding, the identity of Episcopal Senior Communities is evolving to fully reflect the wide range of offerings and people we serve — with our mission and purpose as strong as ever. The organization has grown into a new identity: Covia. What remains unchanged is our mission to advocate for and promote wellbeing and positive aging. At Covia, we believe that people should live well and age well, anywhere they call home.

OUR PROMISE

Covia provides outstanding residential options and community services. We remain committed to our charitable purpose and to our Episcopal heritage: the values of welcome, inclusion, social justice, and grace. We've been working with California seniors for over 50

years, and as a nonprofit, public-benefit organization, we're proud of our commitment to serving people of all means.

Covia promotes well-being by building strong and engaging communities, connecting people with the services they need to thrive, and providing compassionate, personalized support. At Covia, we're celebrating age, not just talking about it.

Covia continues to be made up of many vital services:

COVIA COMMUNITIES

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

COVIA AFFORDABLE COMMUNITIES

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

COVIA COMMUNITY SERVICES

Providing programs and services in the community at large.

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

COVIA GROUP

Managing new ventures.



COVIA FOUNDATION



Fulfilling Covia's philanthropic efforts to ensure seniors have the resources and tools to live their best lives, regardless of finances, and partnering with residents for opportunities to give back or pay it forward. ▾

Covia Welcomes New Communities



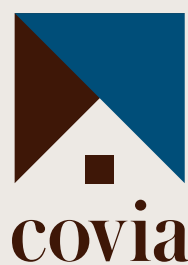
Covia Affordable Communities is pleased to announce two new affiliations to provide housing and services to low-income seniors. Bethany Center Senior Housing in San Francisco and Shires Memorial Center in San Jose are joining Covia Affordable Communities.

Shires Memorial provides 99 affordable apartments for seniors near St. James Park in San Jose.

Bethany Center celebrates its 50th anniversary this year of serving low-income seniors in San Francisco's Mission District. In addition to 133 apartments,

Bethany offers programs, activities, and special events through Ruth's Table, an art and wellness space named for artist Ruth Asawa.

"Bethany Center looks forward to becoming part of the Covia Affordable Communities vision on how to best meet the needs of our aging population through housing and supportive service delivery in the place they call home," said Bethany Center Chief Executive Officer Jerry Brown. ▾



ESC's brand has evolved while our purpose remains grounded in our historic commitment to serving seniors. Covia, our new system name, provides housing and services designed to build community, enhance well being, end isolation, and honor an individual's sense of home. The name is a created word that focuses on the mutual, common services and activities ("co") coming together on the road of life ("via"). *Aging is a good thing — let's live it together.*

Why a new brand?

Attract employees and residents	Build affinity among partners, staff, volunteers	Demonstrate values of welcome and inclusivity	Create synergy
Reinforce leadership	Showcase our work	Motivate our people and unify our messages	Support our plan to grow

A Community Cares for Those Affected by the Fire

The special Spring Lake Village Employee Fire Emergency Fund established through the ESC Foundation, now the Covia Foundation, raised more than \$180,000 to help Spring Lake Village staff members who were affected by the October 2017 firestorm that ripped through Sonoma County.

The 12 SLV staff members who lost their homes to the fire, as well as other SLV staff members who were affected by the disaster, received grants from the fund. Many Spring Lake Village residents and staff donated generously to the fund, as did residents and staff from throughout the organization, along with vendors and community friends. Proceeds from holiday bake sales at Webster House and Lytton Gardens in Palo Alto were also donated to the fund.

One staff member who received a grant from the fund reflected on the nature of the community spirit: "Your gift contains much more than financial help: It brings with it our amazing community's message of 'we've got your back.' I have never before worked someplace where I feel blessed to arrive in the morning, where both residents and staff

consciously contribute to the well-being of the whole."

"What a wonderful feeling to have the support and love of co-workers and friends. When you help one person you elevate the whole family."

— Staff Member & Grant Recipient

A fitting sentiment, indeed, for the residents, staff, and friends of an organization that cares about its own. Our thanks to all who made gifts to help our colleagues and friends in need. ▼

The Employee Emergency Fund provides assistance to staff members in times of crisis. For further information or to make a gift, contact Katharine Miller, Covia Foundation Executive Director, at 925.956.7414 or kmiller@covia.org.



St. Paul's Towers and Spring Lake Village recently met for a friendly volleyball match, allowing many residents to catch up on friendships and fond memories that were forged during last year's firestorm. St. Paul's Towers hosted many evacuated Spring Lake Village residents (and pets!) who fled the disaster that threatened their homes. Covia communities throughout the Bay Area drew together to respond and serve residents from the Santa Rosa communities who were threatened by the disaster.

Encouraging Social Connections and Intellectual Stimulation



Celeste (pictured above), a Social Call volunteer, visits weekly with Sylvia, who at 88 has difficulty traveling outside of her home. She's "an angel" who brightens the day, says Sylvia.

The road of life presents a multitude of transitions the farther we travel — loss of spouses and friends, changes in health and mobility, or difficulty accessing transportation. These changes can create barriers to everyday activities and staying involved with others. People can experience loneliness even when living with others or within a community.

One cure for social isolation and loneliness is surprisingly simple — offering opportunities for people

to connect and engage. Covia Community Services understood this early on when developing programs. In 2004, Senior Resource Director Terry Englehart asked the question: How do you engage people within their homes? She posed a solution to connect people over the phone

"The fact that the program offers so many varied activities is excellent. I started with low-vision support and slowly added more groups."

— Sandy, Well Connected Participant

and Senior Center Without Walls (SCWW) was born. Today, the program has blossomed into "Well Connected," a Covia Community Services program.

Since 2004, Well Connected has developed programs to encourage and support social connection and intellectual stimulation by providing over 70 activities all by way of the telephone. Throughout the year, over 1,100 people around the country dial in to participate in activities ranging from book clubs to advocacy discussions, poetry to museum tours, and many other topics, including grief support, health and wellness, armchair travel, group games, and special events.

In January, Well Connected launched a virtual *Creative Aging Symposium: Power to Change*, bringing renowned speakers and workshops into the homes of individuals and groups at senior housing communities, Villages, and community centers across the country. Over 300 individuals left the Symposium feeling inspired by the creative aging movement and the understanding

that every individual voice can be part of the mosaic of change.

One such person is Sandy, a 70-year-old from Colorado, who retired as a college professor when diagnosed with a brain tumor. After surgery, she had lost 75% of her vision. She joined low-vision support groups and senior centers to fill her time, but found transportation an increasing challenge. Says Sandy, "I was wearing my husband out as I can no longer drive." She discovered Well Connected and joined the low-vision support group. Then, she started participating in Where Were You When, Meditation, Bingo, Poetically Speaking, and the Creative Aging Symposium. "All I have to do is find my space where I can call in comfortably for each call," she said. "I'm so happy to have discovered Well Connected. The more socialization the better!"

Another Covia Community Services program, Social Call (formerly ElderWISE), connects individuals one-to-one with a friendly volunteer visitor. During these regular visits, participants spend time together — sharing stories, looking at family albums or movies, working on art projects, reading together, chatting about current events, and ultimately building strong connections and relationships.

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Tax Code Updates: Impact on Your Charitable Giving

For many residents, friends, and business partners who care about seniors, charitable gifts to the Foundation are a way they express their compassion and support. Many people are asking how the recently-enacted tax law changes will affect their taxes and their favorite non-profit organizations.

The new tax law preserves the deduction for charitable contributions — this is not changing. What has changed is the substantial increase in the standard deduction and new limits on some other itemized deductions. With these changes, it has been estimated that fewer taxpayers will continue to itemize under the new law. While tax benefits are not the primary motivation for most people who support non-profit organizations, donors will want to consider ways to maximize their charitable gifts under the new rules.

APPRECIATED STOCK:

Giving appreciated stock that you have held for more than a year can be better than giving cash. You will avoid capital-gains taxes on the increase in value in the stock, which you would have paid if you sold the stock then gave the charity the cash proceeds. If you do itemize contributions, you can deduct the full fair market value of the stock recorded on the day you make the gift.

DONOR ADVISED FUNDS:

Many donors maximize their tax benefit by creating or adding to a Donor Advised Fund (DAF) at a community foundation or an institution like Fidelity, Schwab, or Vanguard. A DAF allows donors to make a significant charitable contribution, receive an immediate tax benefit and then recommend grants from the fund over time. With an increase in the standard deduction, a donor can make a significant gift to establish a DAF and take advantage of a charitable deduction in one year, then recommend gifts from the fund over a number of years. Cash as well as appreciated stock can be contributed to DAFs.



The new tax code changes may seem as mysterious as a rare eclipse. Some simple strategies, though, can help donors maximize charitable giving under the new rules.

IRA CHARITABLE ROLLOVER:

Those age 70½ or older can contribute up to \$100,000 from Individual Retirement Accounts (IRA) directly to charity without paying income tax on the transaction. This qualified charitable distribution or charitable rollover counts toward the required minimum distribution you must take each year. (Each spouse can make a charitable contribution of up to \$100,000 from their respective IRAs.) An IRA charitable rollover may be more tax efficient than taking the distribution as income and then donating it because it will keep your Adjusted Gross Income (AGI) lower (which is beneficial when calculating other items including taxability of Social Security). The rollover must come directly from your IRA administrator and is normally a simple process to complete. ▼

To learn more about stock gifts, DAF gifts, or IRA Charitable Rollovers, contact Katharine Miller, Covia Foundation Executive Director, at 925.956.7414 or kmiller@covia.org.

Mark Your Calendars for A Tasteful Affair



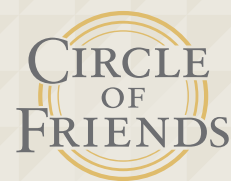
The Morrison Executive Chefs and their teams partner with the Covia Foundation to present A Tasteful Affair on August 4, 2018 to support the Circle of Friends. This year's host community is San Francisco Towers.

A Tasteful AFFAIR

August 4, 2018
San Francisco Towers

An Event to Benefit the Circle of Friends Fund:
Helping to Support Life Plan Residents Who Outlive their Resources

"A Tasteful Affair" will again bring residents together to meet new friends and to help their neighbors through the Covia Foundation's Circle of Friends Fund. This year's event will take advantage of summer's bounty, providing a tasting menu with paired wines that reflect Northern California's abundance.



The Circle of Friends Fund provides vital support for residents in our life plan communities — neighbors and friends of ours — who have outlived their resources.

Most of the residents who receive assistance through the Circle of Friends Fund are in their 90s.

More than 80% are single, primarily women who have outlived their spouse or partner.

Nearly 40% are living in Assisted, Memory or Skilled Care.

They have lived in our communities an average of 16 years.

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Our Promise

Covia gives you the power to live more fully, to make yourself at home. Because home is probably one of the most personal experiences there is. It's where you feel safe, comfortable, loved. It is both a sanctuary during hard times and a place of celebration when things are good. But most importantly, home is where you can truly be yourself. And, really, that means that home is anywhere you want it to be.

That's why creating an authentic sense of home is at the heart of everything we do. Whether that means making a home in one of our exceptional communities with the inspiring people who live there, or connecting with services designed to help you engage in your own community, Covia helps you create the life you'll feel great about today and tomorrow.



CELTIC CUP
GOLF TOURNAMENT 2018

Join Us for the Covia Foundation's
7th Annual Celtic Cup Golf Tournament,
Dinner and Awards Presentation

MONDAY, MAY 21, 2018 • ORINDA COUNTRY CLUB



The tournament benefits Covia's programs and life-changing services for isolated and low-income seniors in our Affordable Communities and through our Community Services.

Reserve a sponsor opportunity, register for the event, or make a supporting gift at CelticCup.org or call Michelle Haines at 925.956.7448

*Passionately Providing
Life-Changing Support for Seniors*

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Celeste, a Social Call visitor in her early 60s is matched with 88-year-old Sylvia. Sylvia says of Celeste, "I never thought this would grow into a friendship and so much more. She always offers to help in any way she can...she has made me feel more secure because I know she cares about me. She even came on Christmas and brought her husband to meet me. She makes me feel loved."

Residents in Covia communities have the unique opportunity to engage with programs like Well Connected and Social Call as participants and/or volunteers. Both programs leverage the time, skills, passions, and hobbies of adults over 60. About 80% of Well Connected facilitators and 15% of Social Call visitors are older adults. ▼

For more information about engaging in Well Connected or Social Call, please contact Amber Carroll, Program Director, at 877.797.7299 or acarroll@covia.org.



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