

Our Mission: To enrich the life of each senior we serve.

October, 2017

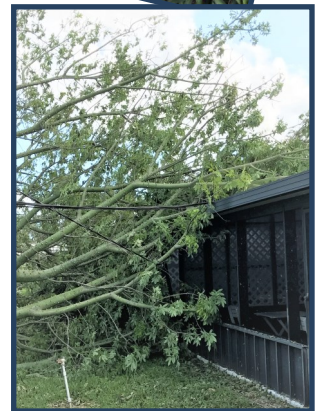
Hurricane Irma at East Ridge

While Hurricane Irma forced an evacuation of East Ridge last month, our residents are back home now, *safe and secure!* Associates (*many of whom worked around the clock during the storm*) continue working to return things to normal.

YOU CAN HELP

You can donate to the Foundation's **Associate Assistance Fund** to help an associate in financial difficulty due to Irma, or to enhance *associate awards/rewards* provided to those who worked during the Hurricane.

Thanks to great donors over the last 25 years, the Foundation's **Capital Gifts Fund**, *an emergency disaster relief fund started after Hurricane Andrew*, can fully cover the estimated \$350,000 in Irma evacuation and clean-up expenses. Donations also are welcome to replenish this fund.



Pictures: East Ridge damage, residents & associates evacuated to Gainesville & Orlando where resident Ruth Howard even met movie star Kristen Bell!

Congratulations!

Capital Gifts Fund Hits Needed Level!



Just prior to Hurricane Irma, the Capital Gifts Fund was considered **fully funded** and no additional gifts were being sought for this purpose.

This emergency-use fund had reached its goal!

In 1992, Hurricane Andrew thrust its Category 5 anger into South Florida. It was the most destructive hurricane in the state's history. With winds as high as 165 miles an hour, it did substantial damage to East Ridge.

After the storm, residents had a dream to create a fund to supply needed money in the event of another such disaster or some other kind of "urgent emergency." They called it the "**Capital Gifts Fund**" and it *now can fully cover our substantial Irma costs!*

The Capital Gifts Fund is part of the East Ridge at Cutler Bay Foundation. The fund is one of about a dozen funds held by the Foundation for various purposes at East Ridge. **The Capital Gifts Fund had \$4,397,000 prior to covering Irma costs.**

In the event of yet another disaster, the total aggregate insurance deductible for all buildings, in the unlikely event all would suffer terrible damage, would be about \$4.5 million. The largest deductible would be for the new Three Palms building at \$1.9 million. However, our insurance company reminds us Three Palms is built to newer, stronger safety codes and we could expect minimal damage in the event of a storm. Also, we have taken extensive risk mitigation measures to install hurricane straps, metal roofing and shutters.

So, *if we can replenish the Capital Gifts Fund* to about \$4.5-million, there will once again be sufficient money to cover a potential catastrophe . **A big 'thank-you' to all of our Foundation donors who helped make this happen!**

Of course donations to the East Ridge at Cutler Bay Foundation also are needed for other purposes like:

- Helping Hands-benevolent care fund for residents who run out of resources
- Supporting new or existing services and programs, new equipment, technology & facilities to enrich the lives of those served
- Helping associates with educational scholarships and emergency financial aid



Margaret Holan’s Journey from Cuba To Philanthropy at East Ridge

Former East Ridge resident & Legacy Society member Margaret Holan had interesting stories. She made a last-minute escape from Cuba when Fidel Castro came to power, leaving everything behind. A school teacher, she was originally from Cleveland. She always enjoyed

helping others and volunteered to assist the blind. Fellow residents described her in an East Ridge publication as, “A most attractive and interesting woman.” She came to East Ridge in 1980 and was a resident for 21 years before passing away. While she was living, Margaret made plans to Leave a Legacy of caring for her friends and neighbors at East Ridge. An unrestricted gift in her estate resulted in more than \$89,000 for the East Ridge at Cutler Bay Foundation. **Everyone leaves a legacy.** *What will yours be? Please consider* including a simple bequest gift to East Ridge at Cutler Bay Foundation in your will or trust. You can make a difference in the lives of others just as Margaret did! *Thank you.*

Board of Directors 100% Support for our Foundation

East Ridge at Cutler Bay is part of SantaFe Senior Living, Inc., which, in turn, is part of the SantaFe HealthCare family of non-profit organizations. The Board of Directors for SantaFe HealthCare serves as the Board for both East Ridge at Cutler Bay and East Ridge at Cutler Bay Foundation. Board members recently completed their annual campaign and 100% of its members are financially supporting our charitable entities. We are grateful to have their leadership and support!

In addition to the SantaFe HealthCare Board of Directors, East Ridge has a local Corporate Advisory Board which provides valuable insight and guidance to the SantaFe HealthCare Board of Directors. The local Corporate Advisory Board now is conducting its own annual campaign to support East Ridge at Cutler Bay Foundation and we are grateful for their advice and contributions.

The Foundation also has several committees and 100% of the members are donors to the Foundation. These include members of the associate scholarship selection committee and the planned giving committee. We’re so blessed and thankful to have such wonderful and generous people helping to enrich the life of each senior we serve.

Start Earning a 5-9% Return with our Charitable Gift Annuities



Disappointed in your bank or CD earnings lately? Ask for a free, no obligation proposal from East Ridge at Cutler Bay Foundation on establishing a **charitable gift annuity!**

How It Works

- You transfer cash or securities to the Foundation (minimum \$10,000)
- The Foundation pays you, or you and a spouse, a guaranteed fixed income for life . Your rate of return could be 5 to 9% depending on your age!
- Annuitants must be at least 65 years of age at the time of the gift & 72 to start receiving payments
- When you pass away, any remaining balance goes to the Foundation as a gift

With a **charitable gift annuity (CGA)**, you receive a dependable fixed income for life *regardless of fluctuations in the market*. No more worries watching investment news on TV. The CGA is part annuity *and* part gift and should only be considered by those whose motivations include the desire to support East Ridge at Cutler Bay Foundation. **You receive a substantial charitable deduction** (*normally 40 to 60% of the annuity amount*) in the year the annuity is created. All we need to give you a free proposal is your birthdate(s) and the amount you might put into the annuity.

Please call 352-262-6510 today for your free, no obligation proposal.

Thank you!



East Ridge at Cutler
Bay Foundation
@EastRidgeCutlerBayFou
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New Facebook Page!

Along with the East Ridge at Cutler Bay Facebook page,

<https://www.facebook.com/EastRidgeAtCutlerBay>

The Foundation now has its own Facebook page as well:

<https://www.facebook.com/EastRidgeCutlerBayFoundation/>

Be sure to like both pages!



Worship Space

East Ridge leadership is working with residents to continue discussion about creating an appropriate worship space in our community. While decisions are not final, if you'd like to donate toward the new worship space, please make your check payable to East Ridge at Cutler Bay Foundation and note that it is for the new worship space. You can also easily donate online. Thank you!

Holiday Giving

As we enter the 'giving season' of the year, you may have people on your list who really don't need any new 'things.' Did you know you can make a gift to East Ridge at Cutler Bay Foundation in their honor? We'll let them know of your kindness without sharing the gift amount. Memorial gifts at year-end also are a nice way to remember a loved one who has passed away.

New Town Hall Fund

The East Ridge Town Hall has created a new fund in the East Ridge at Cutler Bay Foundation. Town Hall residents will vote on potential uses of the money in the fund as needs arise. We are grateful to have the support and trust of the residents!

Year-End IRA Rollover



If you're required to take a minimum distribution (RMD) from your retirement plan, and you are looking for a way to lower your income taxes this year, consider making a donation directly from your IRA, 401(k) or 403 (b) instead of taking a distribution and then making a gift. A Qualified Charitable Distribution (QCD) enables you to exclude that amount from your taxable income. If you're considering making a donation to East Ridge at Cutler Bay Foundation, this "IRA Rollover" is a great tool to use that benefits both you and the residents of East Ridge. Simply contact the company holding your IRA and ask them to make the gift directly from the IRA to East Ridge at Cutler Bay Foundation.

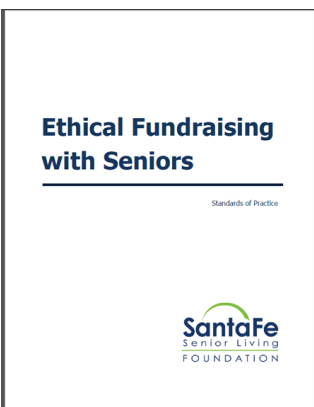
Thank you!

Five Key Ways to Protect Yourself

By David Kremer

The aging process brings with it special challenges. Here are five actions we strongly recommend seniors consider now to prepare themselves and their families for situations which may arise:

1. Have a **durable power of attorney** drafted for business and financial matters. This is recommended by the AARP, the Financial Industry Regulatory Authority (FINRA) and the Alzheimer's Association and will make things easier on your loved ones should something happen. You may want to consider having the document held in escrow, not to be released to the agent except under circumstances you identify in the escrow letter.
2. **Create an estate plan** to detail how your assets will be distributed after your passing to family, friends and charities like East Ridge at Cutler Bay Foundation. This step also is recommended by the Alzheimer's Association and ensures your wishes are honored.
3. Create a Florida **Designation of Healthcare Surrogate**, living will, and a designation of a pre-need guardian. These steps are recommended by lawyers to help deal with healthcare decisions.
4. Establish **relationships with trusted** financial, tax, insurance and legal **advisers** giving special consideration to working with attorneys who specialize in elder law and/or estate planning, as recommended by the Financial Planners Association and AARP.
5. **Involve and inform family** members in the planning of such issues and consider adding designated agents under durable powers of attorney to financial accounts along with payable on death beneficiaries (POD's).



Visit <https://www.eastridgeatcutlerbay.com/foundation/> and click on the image at left to see our ethical standards in fundraising practices with seniors.

David Kremer has 22 years of successful fundraising experience, with 17 of those years focusing on helping seniors to achieve their philanthropic dreams. He is a national speaker on the topic of Ethical Fundraising with Seniors.

Values: East Ridge C.A.R.E.S.

East Ridge at Cutler Bay is Collaborative, Accountable, Respectful, Ethical and Service-driven.

Recent Memorial Giving

Recent gifts listed below were received as a tribute to someone special. Memorial gifts are frequently made to remember a loved one who has passed away. Others make gifts to honor those still living. We thank these donors:

In Memory of Ethel Felts
Barbara Horvath

In Honor of Carolyn Garwood
Robert & Janet Parkerson

In Memory of Doris Jensen
Suzanne & Brian Keeley

In Memory of Marty McLaren
Robert & Janet Parkerson

In Memory of Betty Metcalf
Robert & Janet Parkerson

In Memory of Phyllis Verell
Robert & Janet Parkerson
Art & Gwen North

Martinez Scholarship



East Ridge at Cutler Bay Foundation's Associate Scholarship Selection Committee recently awarded a \$6,700 scholarship to Manny Silva-Martinez! He's studying heating, ventilation and air conditioning systems at the College of Business & Technology. When finished, Manny hopes to put his new skills to work at East Ridge. You can help by donating to the Associate Scholarship Fund. More scholarships will be given out next year!

Donor Impact

Recent Foundation accomplishments thanks to donor support:

- \$2,400 for a 1-year grief support program which meets twice a month
- \$3,960 to fund a second "Mind & Melody" musical program. The program in memory support was so successful, we are funding a second one for Assisted Living residents for six months
- \$1,100 in associate assistance to help a homeless associate with down payment on an apartment and another associate to recover their vehicle after it was repossessed
- Our resident activity attendance fund is paying for residents to attend events outside our community ***Thank you!***

Our Vision: To Be The Trusted Choice for Seniors

The Foundation amplifies the gifts of compassionate donors to enrich the lives of seniors in our community by caring for seniors in need, providing vital services and programs, ensuring state of the art homes and technology and advancing exceptional associates.

A copy of the official Florida Department of Agriculture and Consumer Services solicitation of contributions registration and financial information may be obtained from the division of consumer services by calling toll free within the state: 1-800-HELP-FLA (435-7352) or visiting www.800helpfla.com. If you no longer wish to receive fundraising communications from us, simply call (352) 548-3582 or email dkremer@eastridgeatcutlerbay.com to let us know. Please include the spelling of your name and your mailing address. Thank you.



SantaFe Senior Living Foundation, Inc. is doing business in the Greater Miami area as East Ridge at Cutler Bay Foundation.

East Ridge
at Cutler Bay

F O U N D A T I O N

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