

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

October, 2017

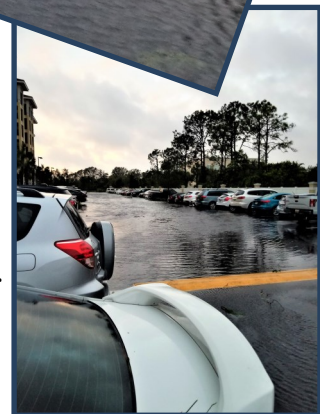
Hurricane Irma at The Terraces



The good news is that everyone at The Terraces was *safe and secure* during Irma last month! Once power was restored, associates (*many of whom worked around the clock during the storm*) were able 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. We also have established an **Emergency Disaster Relief Fund** for future hurricane or disaster-related efforts at the Terraces. This new fund can be used to cover evacuation expenses, fund clean-up efforts after a storm and even pay insurance deductibles for potential damage to buildings. Our SantaFe Senior Living community in Miami used its emergency disaster relief fund to fully cover *more than \$350,000* in Hurricane Irma related evacuation and clean-up expenses. We'd like to offer residents here that same peace of mind. Donations are appreciated.



The Terraces' First Endowment Fund

YOUR NAME HERE?

The words “endowment,” and “foundation,” are sometimes used interchangeably. However, they do *not* mean the same thing. A true endowment fund is a special type of fund held *within* a charitable Foundation. With an endowed fund, an agreement is signed with a donor to establish the fund and the money given is invested. Only the earnings it produces each year are used for the purpose established by the donor.



It's like planting a seed today so it can grow into a strong tree and produce fruit for years to come. Charities are always looking for annual donations to help make things happen right now. Endowment funds are great ways a charity, like The Terraces at Bonita Springs Foundation, can plant seeds today to help plan a strong future for residents we serve.

The Terraces at Bonita Springs Foundation is set up to house *both* immediate impact gifts (money donated is used right away) *and* endowment gifts. **We're hoping to create our first endowment fund soon!**

Perhaps it will be to provide a named educational scholarship for associates. This new Scholarship Endowment fund, for example, would generate needed income in your honor each year, year after year, to help associates build a better future for themselves.

You might want to establish *this* endowment fund *or* create one for a different purpose that is close to your heart. Endowment funds can be named to honor the donor or perhaps a parent or a loved one (example: The Patty G. Smith Skilled Nursing Program Endowment"). Working with us, you may also create an endowment fund with a gift in your trust, will or estate. Residents with refundable portions of their entrance fee can also use that resource to establish an endowment.

If you'd like to be the special donor who helps us grow by creating our first endowment fund with a gift of \$10,000 or more, please contact Foundation Director David Kremer today (mobile: 352-262-6510) to arrange a time to discuss your many options.

Thank you!

Dee Carter—Making a Difference in the Lives of Others

When the Terraces at Bonita Springs Foundation got started in 2015, Terraces resident Dee Carter was among the very first to step forward and offer to help. Now a resident at The Renaissance, she continues to impact the lives of others through her generosity and kindness. She's grateful to the associates who enrich the life of each senior we serve and recently made a generous \$5,000 donation to the Associate Scholarship Fund. She's hoping her gift will inspire and encourage others to do the same. This year, the Associate Scholarship Fund provided educational scholarships of \$2,000 each to Donna Gamez, Madelyn Frane, Jessica Machado, Lucas Parmer and Luis Jose Cruz. Donations to the fund are welcome year-round.



Thank you!

Board of Directors 100% Support for our Foundation

The Terraces at Bonita Springs 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 The Terraces at Bonita Springs and The Terraces at Bonita Springs 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, The Terraces 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 The Terraces at Bonita Springs Foundation and we are grateful for their advice and contributions.

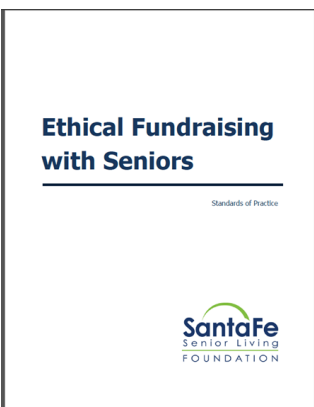
The Foundation also has several committees and 100% of the members are donors to the Foundation. These include members of the associate scholarship selection committee and the planned giving committee. We're so blessed and thankful to have such wonderful and generous people helping to enrich the life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

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 The Terraces at Bonita Springs 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.theterracesatbonitasprings.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: The Terraces C.A.R.E.S.

The Terraces at Bonita Springs is Collaborative, Accountable, Respectful, Ethical and Service-driven.

Recent Memorial & Honor Gifts

The Foundation is grateful for these recent memorial and honor gifts received since our last newsletter.

In Memory of Dr. Bob & Mrs. Elayne Fanne

Margaret & Russell Gieselmann
Jacquie Lenard

In Memory of Dr. Henry Lenard

Jacquie Lenard

In Memory of Lloyd Rauch

Margaret & Russell Gieselmann
Jacquie Lenard

Memorial Brick Pavers

Brick pavers may be engraved in honor or memory of a loved one. The bricks are displayed outside the main entrance to The Terraces.



Memorial brick pavers are offered in gratitude for gifts of \$350 or more. Additional memorial and naming opportunities can be found online at <https://www.theterracesatbonitasprings.com/foundation/> by clicking on the brochure.

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 The Terraces at Bonita Springs Foundation, this "IRA Rollover" is a great tool to use that benefits both you and the residents of The Terraces. Simply contact the company holding your IRA and ask them to make the gift directly from the IRA to The Terraces at Bonita Springs Foundation.

Thank you!

Three Invitations for You!

You're invited to RSVP to join us for these lunch-n-learn educational sessions. Residents, family and friends are welcome. Event is open to the public.

1. What Happens When You Die? Duties and Timelines for Your Personal Representative

Your personal representative is welcome to join you!

Thursday, **October 26th** at Noon
Speaker: Mary Beth Crawford, Esq.,
Cummings & Lockwood

Please **RSVP** by October 19th

2. Protection from the Financial Storm!

Thursday, **November 2nd** at Noon
Speaker: Dave Moreland, CRPC, Genesis
Wealth Mgmt.

Please **RSVP** by October 26th

3. Is a Charitable Gift Annuity right for me?

Thursday, **November 30th** at Noon
Speaker: David Kremer, Foundation
Director

Please **RSVP** by November 23rd

All sessions in PAC room at The Terraces. **RSVP Required to:**
Concierge at 239-949-7555
or Email: dkremer@theterracesatbonitasprings.com

Your Will or Trust

Including a gift in your will or trust is one of the most common and easy ways to help. You may gift a specific dollar amount, a percentage, and/or the 'residue' of your estate. The legal name you can use for inclusion in your will, trust or estate plans is, "The Terraces at Bonita Springs Foundation." Once you have included a gift to The Terraces at Bonita Springs Foundation in your will, trust or estate plan, *please be sure to let us know* so we can be certain your wishes are honored. Sample language online: <https://www.theterracesatbonitasprings.com/waystohelp/#will>

Legacy Society

Our new Legacy Society now has three members. The society exists to recognize and thank those who include a gift to The Terraces/The Renaissance in their will, trust or estate plan and to encourage others to do so as well. Please consider including a simple bequest to 'The Terraces at Bonita Springs Foundation' in your will or trust. 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 The Terraces at Bonita Springs 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 .

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 The Terraces at Bonita Springs 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 The Terraces at Bonita Springs 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!



The Terraces at
Bonita Springs
Foundation
@TheTerracesBonitaSprin
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New Facebook Page!

Along with The Terraces at Bonita Springs Facebook page,

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

The Foundation now has its own Facebook page as well:

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

Be sure to like both pages!



Our Vision: To be the Trusted Choice for Seniors

The Foundation amplifies the gifts of compassionate donors to enrich the lives of seniors at **The Renaissance & The Terraces** 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@theterracesatbonitasprings.com to let us know. Please include the spelling of your name and your address. Thank you.



The Terraces

at Bonita Springs
FOUNDATION

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26455 S Tamiami Trl
Bonita Springs, FL 34134

Office: 239-949-7561

dkremer@theterracesatbonitasprings.com

Online:

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SantaFe Senior Living Foundation, Inc. is doing business in Bonita Springs as The Terraces at Bonita Springs Foundation.