

Our Mission: To enrich the life of each senior we serve. October, 2017



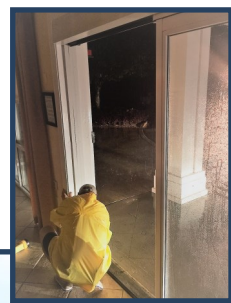
Irma Scrapbook

Hurricane Irma knocked out power and damaged trees last month, but our residents were *safe and secure*! Associates (*many of whom worked around the clock during the storm*) have nearly everything back to normal. During the storm, we also hosted 150 evacuated residents and 40 associates from our sister community from Cutler Bay. Our team did an excellent job of providing for them and even filled up a truck full of donated supplies for another sister community in Bonita Springs!



YOU CAN HELP

You can donate to the **Associate Assistance Fund** to help an associate in financial difficulty due to Irma. We also established an **Emergency Disaster Relief Fund** for future hurricane or disaster costs. The new fund can cover evacuation expenses, fund clean-up and even pay insurance deductibles for damage to buildings. Our Cutler Bay community used its disaster relief fund to fully cover *more than \$350,000* in Irma related evacuation and clean-up expenses. We'd like to offer residents here that same peace of mind. *nations are appreciated.*





Deducting Medical Expenses

By Marc Schnoll, CPA

If 2017 is proving to be a challenging year for you medically, there may be a silver lining at tax time. If you itemize, your medical expenses may be deductible.

What's deductible?

1. Generally, you can deduct medical expenses if they exceed 10% of your adjusted gross income
2. Deductible expenses include payments for doctor visits – that includes physicians, chiropractors, psychiatrists, surgeons – basically any doctor treating your physical or mental health
3. Prescription drugs are deductible
4. Vision care – including optometrist's exams, glasses and contacts are deductible
5. Dentistry is also deductible. Many people do not have dental insurance, so the cost of dental work is often what puts people over the 10% threshold for out-of-pocket costs
6. In-home nurse visits, or nursing home care, is also generally deductible
7. Health insurance premiums (including Medicare premiums) are generally deductible

This is not an exhaustive list of deductible medical expenses, but you can see that many common medical expenses are deductible. That said, you should keep in mind that expenses cannot be deducted if they are reimbursed or paid by health insurance, or a Health Savings Account. In addition, expenses for cosmetic surgery and most non-prescription drugs generally also are not deductible.

How to maximize your deduction?

A few easy steps:

1. Save all of your receipts for medical bills
2. Many pharmacies will provide an annual report showing all of the prescriptions you paid for during the year
3. If you're unsure whether it's deductible, ask your accountant

Editor's Note: Marc Schnoll is a volunteer member of The Village at Gainesville Foundation's planned giving committee. He owns the Sexton & Schnoll CPA firm at 4432 NW 23 Ave, Gainesville, FL 32606 . You can reach him at 352-336-1001 or marc@sectonandschnoll.com . He would be happy to answer questions about this topic or taxes in general.

New Picnic Area to Honor Military Veterans at The Village!

A generous gift of \$13,300 from Village resident, Lt. Col. Ken Beasock, USMC Ret., is funding a brand new BBQ and picnic area at The Village!

The picnic area will be a paved, safe area for residents to enjoy with neighbors, friends and family! A final location is being determined now. It will feature new picnic tables, one of which is handicapped accessible, grills, waste cans, a fire extinguisher and signage naming the area **to honor past, present and future Village military veterans**. There's a contest for residents to come up with wording for the plaque to honor veterans that will be in the new area.



Food and beverage grilling packages will be available from dining services and will even feature the option to have an associate do the grilling for you! *We're so grateful for this wonderful gift!* Can't wait for picnic time!

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 Village at Gainesville 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.

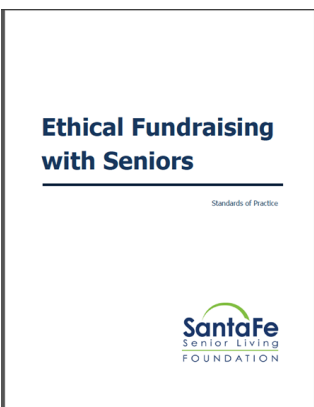
With a **charitable gift annuity (CGA)**, you receive a dependable fixed income for life *regardless of fluctuations in the market*. **You receive a substantial charitable deduction (normally 40 to 60% of the annuity)**. **Please call 352-262-6510 today for your free, no obligation proposal. Thank you!**

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 The Village at Gainesville 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.thevillageonline.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 Village C.A.R.E.S.

The Village at Gainesville is Collaborative, Accountable, Respectful, Ethical and Service-driven.

Scholarships!

The Village at Gainesville Foundation's Associate Scholarship Selection Committee recently awarded \$18,000 in scholarship to six Village associates! Thanks to great donors, this year's recipients included (in photo from left to right) Nakia Sheppard, Shatavia Sumpter, Emily Jacobs, Megan Linzmaier, Mary Saltzgiver and Bradley Wyrosdick. Scholarship awards ranged from \$1,000 to \$5,000. An awards ceremony was held this summer at The Village. You can help by donating to the Associate Scholarship Fund. More scholarships will be given out next year! ***Thank you!***



Board of Directors 100% Support for our Foundation

The Village at Gainesville 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 Village at Gainesville and The Village at Gainesville 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 Village 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 Village at Gainesville 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.

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 Honor of
Azalea Trace Residents**
Ajsha Mims

In Memory of Sam Greenberg
Marie Reidling

In Memory of Frances Head
Vickie Rodenwoldt

In Memory of Alice Martin
Marie Reidling

In Honor of William Peach
Cheryl Huntington

In Memory of Rosaria Rinkoski
Marie Reidling

In Memory of Ellen Roach Smith
Vicki Pappas
Cathryn Hagan
Art and Claire Timmons
Helen Glover
Marie Reidling

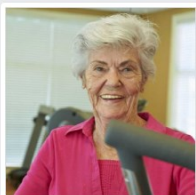
**In Honor of Past, Present and
Future Village Military Veterans**
Lt. Col. Ken Beasock, USMC Ret.

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

Thank you!



The Village at
Gainesville
Foundation
@TheVillageGainesvilleFo
undation

New Facebook Page!

Along with The Village at Gainesville Facebook page,

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

The Foundation now has its own Facebook page as well:

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

Be sure to like both pages!

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 Village at Gainesville Foundation." Once you have included a gift to The Village at Gainesville 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.thevillageonline.com/waystohelp/#will>

Legacy Society

Our new Legacy Society now has ten members. The society exists to recognize and thank those who include a gift to The Village in their will, trust or estate plan and to encourage others to do so as well. Please consider including a simple bequest to "The Village at Gainesville Foundation" in your will or trust. Thank you!

Holiday Giving

As we enter the 'giving season,' 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 Village at Gainesville 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.

Impact Report

Thanks to generous gifts from friends like you, The Village at Gainesville Foundation has recently...

- Provided \$6,000 to wire the Tower Club for wi-fi service
- Provided about \$37,000 in Helping Hands benevolent care assistance to seniors in financial need during the first 7 months of 2017
- Provided \$18,000 in scholarship awards for associates (see page 5)
- Funded the new memorial brick paver area near the garden
- Added \$500 to the associate of the quarter awards
- Gave \$280 to an associate experiencing financial hardship that made a car payment impossible
- Paid \$1,330 for chapel improvements: new armrests for chairs, new wall sconces, new LED lights and a wall wreath

It's all thanks to happy residents and families experiencing the joy of living at The Village! By mid-September, we have raised 77% of our \$150,000 fundraising goal for the year. **We need your help** to reach our goal. Please donate today at <https://www.thevillageonline.com/foundation/>.

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. Check out our gold star status at Guidestar: <http://www.guidestar.org/profile/26-4464727>.

If you no longer wish to receive fundraising communications from us, simply call 352-548-3582 or email dkremer@nfrv.org to let us know. Please include the spelling of your name & your address.



SantaFe Senior Living Foundation, Inc. is doing business in the Gainesville area as The Village at Gainesville Foundation.



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