

## GIFTS OF COMFORT AND COMPASSION

WHEN IT COMES TO HELPING THE ELDERLY, LITTLE THINGS MEAN A LOT.

WINTER 2005

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An elderly man overcame mental disabilities and isolation thanks to a social worker who gave him calligraphy tools. As a young man in China, he had been a well-known artist. The man lived at San Francisco's Laguna Honda Hospital. When the hospital exhibited his art, visitors recognized him. He spent the rest of his life productive and happy.



A homebound World War I vet in Michigan was so in need of companionship and something to look forward to that he put on a three-piece suit to welcome three volunteers from Little Brothers—Friends of the Elderly who had brought him a holiday meal. Ignoring his dinner to feed his hunger for human contact, he regaled his guests with stories.

When a woman with Alzheimer's disease started attending a respite-care program at The Seniors Place in Houston, she reclaimed her own life. She had been cared for by her daughter, but that situation took a toll on both women. Now the mother has friends and daily activities to tell her daughter about when both come home in the evening.

Legions of similar stories are unfolding as elder-service organizations around the

country deliver food, companionship, residential care, nursing, transportation, social activities and other essentials to older people in their communities. "We're helping disenfranchised seniors, especially those who don't have friends and family to rely on," says Dan Facchini, development director at Chicago's Housing Opportunities and Maintenance for the Elderly (HOME).

Elder-service organizations understand that every older person has a life—and a future. Yet they struggle to raise funds, battling the myth that older people have had their chance. Like anyone else, however, seniors need companionship, social and intellectual stimulation and the ability to control their lives. Many could remain independent with just a little help. And they have much to give back, including wisdom, stories and time.

"We just had a man playing clarinet to entertain us," says Margaret Bandy, executive director at The Seniors Place. "The gentleman happens to hold 25 patents. These people did everything from flipping hamburgers to inventing wonderful things."

"The elderly have so many wonderful stories to tell you," says Amy Dietrich, who with her husband, Brian, has a donor-advised fund with the Schwab Fund for Charitable Giving. One of their favorite charities is the Little Brothers—Friends of the Elderly affiliate in Hancock, Mich., where her father, Bill Briggs, is a past board member and longtime volunteer. She recalls many family outings to visit with the older people there. "We'd sit down and they'd talk—about their lives, about what it was like here years ago," Dietrich says. "They just want somebody to talk to."

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ON A CHARITABLE NOTE



*Our feature article in this issue is about an invisible portion of our society, the elderly, particularly the elderly poor.*

*When I read the story, I was struck by the isolation that too often comes with being elderly in America and how important human contact is for quality of life. I realize how precious time is, but I think it is good news that the problem can be addressed, not only by sending a grant check but also by spending a little time with an older person in need.*

*My grandparents were lucky and unusual; they were ranchers and therefore had extended family around in their older years. However, I remember staying with my grandmother during the period when her health was deteriorating. I was very pregnant, and my impulse to nest was strong. So I started organizing her closet and cleaning her kitchen cabinets. After a couple of days of this cleaning frenzy, my sister walked into the kitchen where I was standing on a stool holding a stack of plates. She said, "You are going to need to go home soon. Don't you think it would mean more to you and 'Ma' if you sat with her versus cleaning for her?" She was right. I got off my stool and spent the rest of my visit truly visiting. It was a precious time, for both of us.*

*This article is a nice reminder that our time can often have as much impact as our money.*

*Helping you make the most of your charitable dollars is part of our responsibility. To that end, we will be introducing four new investment pools early in 2006. This will almost double the investment choices from which you can make recommendations. On our website and in our Spring 2006 newsletter, we will provide guidance on how to recommend investments for your particular granting goals.*

*The Schwab Fund for Charitable Giving continues to thrive because more than 6,800 donors, such as you, have selected the Fund to help steward their charitable giving. We have processed more than 95,000 grants totaling more than \$365 million dollars since we launched in the fall of 1999. We feel grateful to be a small part of your process of giving.*

*Thank you for choosing the Schwab Fund for Charitable Giving.*

A handwritten signature in cursive script, reading "Kimberly Wright-Violich".

**Kimberly Wright-Violich**

*President  
Schwab Fund for Charitable Giving*



**COMING SOON:  
NEW INVESTMENT POOL CHOICES**

In early 2006, the Schwab Fund for Charitable Giving will add four new investment pools to the investment choices currently available for your Charitable Gift Account, expanding the selection from five to eight pools.

Watch for more details at [www.schwabcharitable.org](http://www.schwabcharitable.org) and in the Spring 2006 newsletter.

### **Isolation and Poverty**

After their working years, many people slip into isolation and inactivity, particularly if money, family and friends are scarce.

Family remains the primary source of care for older people. But with divorce and geographic separation common, families can no longer be counted on to support older relatives. Many older people find themselves alone at the very time in their lives when they most need help and human contact.

“A lot of seniors in our Meals on Wheels program feel isolated,” says Keith Regan, executive director of Orange Elderly Services in Orange, Calif. “A lot of them don’t have family; they’ve outlived their friends. They sit there all day and look at the TV set. What a lot of people don’t realize is that alcoholism, drug abuse and suicide are high in the senior population.”

The subject is of mounting concern. As improved medical care extends life, the number of Americans 65 and older has doubled since 1960. By 2030, once the baby boomers have turned 65, as much as 20 percent of the population will be considered elderly. There will be a tremendous need for “special services in housing, transportation, recreation and education, as well as health and nutrition,” the U.S. Administration on Aging reports.

The downside of longer lives is that people can outlive their resources and find themselves poor. “Even a lifetime of work does not assure a retirement free of poverty in the United States,” writes David Callahan in *The American Prospect*.

It’s a common misconception that Social Security provides adequately for old age. True, since 1967, when Congress increased Social Security benefits, the rate of poverty among the elderly has fallen. But the statistics don’t tell the whole story. The average Social Security payment was \$895 a month in 2002—less than \$11,000 per year. And many people receive much less than that.



Social Security is the most important income source for the older population, and dependence on Social Security increases with age.

Studies show that older people are more likely to experience poverty than any other adult age group, and it’s more difficult for them to escape poverty once they’re in it. In addition to the usual living costs, the cost of health care hits older people especially hard.

Some demographic segments are especially vulnerable. Older women are at higher risk of poverty, particularly after loss of a spouse. Those living alone are more likely to be poor than those who share their home with a spouse, relative or friend. And for minorities, regardless of age, the rate of poverty is more than twice as high as among whites.

“Most of the people we work with are blue-collar types who worked all their lives,” says Roberta Steiner, executive director of Chicago’s HOME. “They’re not people who depended on handouts. They didn’t know they would live this long or what it would cost to maintain themselves.”

### **The Power of Compassion**

As many donors have discovered, when it comes to making life better for elderly people,

little things go a long way. Giving time and money to elder-service organizations can be tremendously rewarding. A visit, a meal, a ride to the doctor’s office, an invitation to a concert, a chance to talk about one’s memories—such gestures can make a huge difference in an older person’s quality of life.

Housing and transportation are the top material needs for seniors and the mainstays of many elder-service organizations. The need for housing includes not only a place to live, but also home repair, furnishings and moving services. For people with illnesses or disabilities, it includes residential long-term and short-term care or day programs. Because many seniors no longer drive, they need someone to take them to appointments and shopping as well as trips and community events.

Senior organizations may offer social activities, such as dances, parties and gardening; educational activities, such as classes and tours; community centers; meals; hospice; advocacy; and miscellaneous services to enable independent living. Little Brothers in Michigan even cuts wood for those who heat their homes with wood.

In almost every case, these organizations need both volunteers and donors. “The volunteers are really dedicated,” says Bill



## SERVING THE ELDERLY POOR WITH COMPASSION

In June, the Schwab Fund for Charitable Giving sent a photo crew to the San Francisco-based St. Anthony Foundation soup kitchen to discover what a little time spent can mean to older people in need. "I was amazed at how many people they serve each day and the compassion with which they do that," says Mark Sackett, creative director for the photo shoot. "And St. Anthony's works very hard to protect the privacy and dignity of each person."

That day at St. Anthony showed how a simple act, such as that of a volunteer extending a tray of food to a senior in need, is an everyday miracle that can make a difference.

"The guests were so thankful to receive food that day, and the volunteers were equally thrilled to be helping," Sackett says.

St. Anthony provides outreach and social services to seniors 60 years and older, striving to promote independence and self-determination and alleviate isolation.

"We welcome folks to come in out of the fear and isolation," says Barry Stenger, director of development and communications at St. Anthony. "We're told by our guests that one of the most important things we offer is a place where they can be safe; a place where they can remember who they really are."

To contact us, write to the Schwab Fund for Charitable Giving, 101 Montgomery Street, San Francisco, California 94104. Call us at 800.746.6216 or send an e-mail to [questions@schwabcharitable.org](mailto:questions@schwabcharitable.org).

Briggs, a longtime donor and volunteer with Little Brothers. "I think they feel they're getting more back than they're giving."

At Laguna Honda Hospital, donors make it possible for elderly and disabled residents to enjoy movies, music, bingo, dances, bus trips to the zoo or baseball games, and other events. Executive Administrator John Kanaley says, "If we didn't have [these donors], we'd have a more introverted patient population."

### Fundraising Challenges

As federal and state governments have cut social service funding, private donors have been asked to pick up the slack. Schwab Fund for Charitable Giving donors have given more than \$52 million to social service agencies in the last six years, a portion of which has gone to elder-service organizations.

The need for contributions is growing along with the population of seniors. But raising money for the cause is never easy.

Some simply assume the elderly have no future, so why give? But a better tomorrow is a future, and it is all most people can ask. "[Seniors] have no resources to improve their situation unless somebody reaches out to them," Steiner, of HOME, says.

Organizations that help older people can be found in almost every community. Most welcome the opportunity to acquaint potential donors with their organizations and show how contributions are used. For example, you can:

- *Call and ask questions.* "A donor shouldn't be afraid to ask to see an annual audit," says Regan, of Orange Elderly Services. "You want to make sure you're getting your money's worth."
- *Look around the place.* "Agencies love it when someone calls and says they'd like to take a tour," Regan says. That also gives you a chance to talk to seniors who use the services.

- *Volunteer.* "When anybody is interested in donating, I tell them to volunteer and see what it's all about," Briggs says. He's convinced that once people see how useful they can be and how much they're appreciated, they'll get involved.

### A Better Tomorrow

Elder-service organizations are stretched thin. "As the senior population booms, the demand for our services is greater than what we can keep up with," Facchini, of HOME, says. "Increasing our donor base would enable us to help more seniors."

By recognizing the role older people play in a community, senior-service organizations add meaningful years and unexpected joys to older lives. For example, a woman who suddenly lost her spouse after attending Orange Senior Center with him every day for years credited friends at the center for keeping her from isolation and despair. The center gave her a place to go and things to do, and the weekly grief support group helped her cope. Now she's planning a wedding with another man she met at the center.

Ultimately, these organizations address the most basic human need of all. As Facchini puts it, "All of our programs really come down to making sure each senior lives with dignity and respect for the rest of their lives."

