

# Heritage Society

Ensuring the Future of San Diego Seniors

Summer 2017



St. Paul's supporters Yolanda and Richard Emery believe in services to their community. They have served our country with 20-plus years in the military. They have served their family through 50 years of marriage, children, and grandchildren. And they have served vocationally - Yolanda as a high school and community college language teacher and Richard helping customers in the retail industry.

"For me, it's been my faith in action through social justice that has inspired and empowered us to serve the greater

community", says Yolanda. "As members of St. Dunstan's Episcopal Church and its outreach committee, we believe in serving vulnerable groups like St. Paul's PACE Participants, specifically the homeless." When PACE Celadon opened in the fall of 2015 there were 63 homeless seniors moving into a new home. Yolanda took a lead role in making sure apartments were furnished and food was in the refrigerators. "San Diego has a homeless problem," says Yolanda. "We give what we can and help inspire others to do the same. Homeless seniors need our help."

Yolanda and Richard learned about St. Paul's through long-time St. Paul's board member and current development committee member, Betty Brayshay. Yolanda has followed Betty's lead by becoming a board member herself. It wasn't long before Yolanda and Richard really understood the need of San Diego's seniors and made a commitment in their estate plan by designating St. Paul's as a beneficiary. "We told our children of our planned gift intention so they were aware of how important philanthropy is to us," says Yolanda.

Yolanda retired as a Navy commander and is proud of earning that rank, especially as a woman during the Vietnam conflict. She's hosted a veterans' social at St. Paul's Villa where she and other resident veterans shared their service stories. Richard retired as an Army lieutenant, but he also served in the Navy. "I'm always a winner at the end of the annual Army vs. Navy football game", says Richard. "Both of us knew we wanted to do something with our lives at a young age." Richard grew up in Michigan and Yolanda in Puerto Rico. Both are pleased to make San Diego their home. "We want to continue being champions for San Diego seniors," says Richard and Yolanda.

If you have any questions about designating St. Paul's in your estate plan, please call the Foundation at (619) 239-6900.

# Heritage Society Member Profile: Sally Bixler



Sally Bixler

A native San Diegan, Sally Bixler is a firm believer in St. Paul's mission of service to seniors. "I was close to my grandparents growing up and spent time with elderly neighbors as a child." Later in life, she cared for her parents when they were ill. "Seniors need protectors and people that will care for them," says Sally. "That is why I like the staff at St. Paul's. They have a lot of compassion."

Sally first heard about St. Paul's when she moved to Imperial Beach in 1987. "I met Cheryl [Wilson, St. Paul's CEO] early on. I was impressed by her leadership and passion for seniors." It wasn't long before Sally became involved with St. Paul's mission to serve seniors. Over the past 30 years, Sally has worn several St. Paul's hats – family member, both her mom and dad were residents at St. Paul's McColl Nursing and Rehabilitation,

board member, LUV Gala Chair, donor, volunteer, and most recently, Heritage Society member. Sally designated St. Paul's as a beneficiary in her pre-existing trust after some careful consideration. She's seen the good stewardship of philanthropic resources through her involvement with St. Paul's and wants to ensure continued success for senior care as part of her legacy.

"I have been impressed with the expansion of St. Paul's mission through innovative care. I know that philanthropy has allowed St. Paul's to grow significantly over the last ten years." Indeed, it was through several fundraising campaigns that St. Paul's added two PACE Centers, three supportive housing programs for homeless seniors, Memory Care services at St. Paul's Villa, and the creation of St. Paul's Plaza. Sally recognizes that senior care will continue to evolve as baby boomers like her begin to retire and aging adults need more care.

In 2007, Sally was honored by receiving the Woman of Dedication award by the Salvation Army for her volunteer work as a board member of The Museum of Photographic Arts, Sharp Coronado Hospital Foundation, St. Paul's Senior Services and the Point Loma Association. Her focus with these organizations has always been fund raising, and planned giving.

Sally has a BA from the University of Oregon and has been in the securities industry since 1983. At UBS Financial Services, Inc., Sally and her husband, Mike, help their clients create and protect their legacies through appropriate gifting and estate planning strategies.

## Heritage Society Membership

It's simple: designate St. Paul's Senior Services in your will or estate plan and notify St. Paul's Foundation of your intent (you can be listed anonymously if you so choose). There is no minimum gift threshold to become a Heritage Society member. Rather, we welcome your participation. Your gift should be a joyful act of philanthropy.

## Language Matters

If you would like to include a gift to St. Paul's through a provision in your will or living trust, the following language may be helpful to your attorney:

"X% (or dollar amount) of Donor's Name estate should be designated to St. Paul's Senior Services Foundation, Tax ID #33-0627795"

# Giving Appreciated Stock

By: Charlie King, Partner DLK Investment Management

March 2009 marked the eighth anniversary of the current bull market, the fourth longest bull market in U.S. history. In March 2009, the Dow Jones Industrial Average was approximately 6,500 and as of the end of May 2019, it was approximately 21,000. It's been a great run for those who stayed invested in the market.

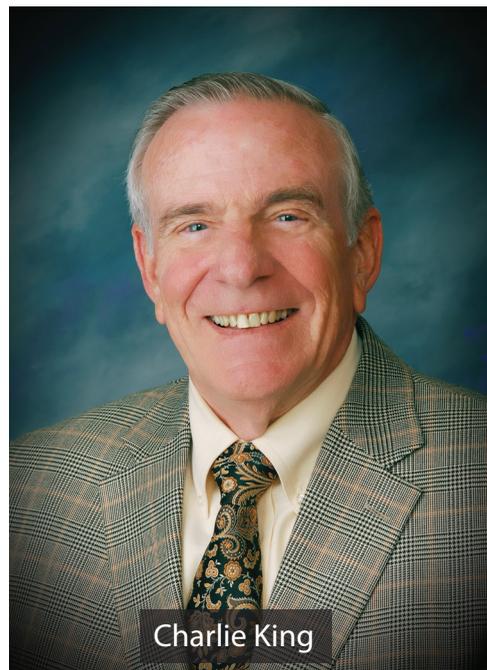
In today's robust market, most stocks that have been held since March 2009 are worth more. Congratulations! You have been patient and have earned a profit. However, if you're considering selling appreciated stocks or securities, you have a dilemma because of long term capital gain taxes. Stocks held for greater than one-year are subject to the long-term capital gain tax of 15%. For example, if you invested \$10,000 in March 2009 it may be worth \$30,000 today. You've had a gain of \$20,000, of which 15% (\$3,000) will go to Uncle Sam.

Perhaps you don't need all of the profit and want to support your favorite charitable organization(s) like St. Paul's Senior Services. It's a win-win. Instead of making a cash donation, transfer the stocks to your favorite charity and let them sell the stock or securities to support its mission. You can deduct the value of the stock and you incur no capital gains tax. It's important that you do not sell the stock, let the charitable organization earn the tax credit.

Some of my clients need income from appreciated investments and are not able to give all of it to a charitable organization at once. Well, depending on your age, it may make sense for you to fund a Charitable Gift Annuity (CGA) with stocks. CGAs funded with appreciated stocks are win-win-win. They provide you income for life at a fixed rate, a tax deduction, and only minimal taxation on the income you received in the years ahead.

Many of us are thankful to be part of a market environment that has seen tremendous growth since the Great Recession. It's refreshing to see clients support their favorite causes now and in the future by using their appreciated stocks or securities.

If you're interested in learning more about making a stock gift, please call the St. Paul's Senior Services Foundation at (619) 239-6900.



Charlie King

## Why Do You Give?

We are interested in knowing what inspired you to make a planned gift to St. Paul's Senior Services. Please share your story.

[StPaulsSeniors.org/giving](https://StPaulsSeniors.org/giving)

(619) 239-6900



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## Philanthropy at Work – Celebrating 10 Years of PACE

When Fr. Robinson presented a vision of a senior community to his parish in the 1950s, who could have foreseen that St. Paul's Senior Services would go on to serve over 1,000 seniors daily, including almost 700 PACE Participants!?!

St. Paul's PACE is celebrating its 10-year anniversary. It took seven years of planning and fundraising to open PACE Reasner (downtown San Diego) in 2007. In 2012, with five years of experience and a growing need in the South Bay, PACE Akaloa (Chula Vista) opened. St. Paul's has a vision to expand PACE throughout San Diego County. We look forward to sharing our plans for St. Paul's PACE in the coming months, including our PACE supportive housing event on September 21st.



Original PACE Participants  
(From L to R): Dan, Roger, and Walt

Together, we can grow our mission through short and long-term philanthropy. For information about how to support PACE seniors, please call the Foundation at (619) 239-6900.