Habitat for Humanity and REAL Services Partner to Help Seniors

A new program provides no-cost home repairs, helping low-income seniors stay in their own homes longer.

Since 1998, REAL Services has offered a free weatherization program for local seniors to make their homes more energy efficient. However, the organization frequently encountered homes that were so dilapidated that they were beyond the program’s scope.

“In those cases, we’ve had to walk away. And that’s incredibly hard,” says Becky Zazeck, president and CEO of REAL Services.

Now, a new partnership with Habitat for Humanity of St. Joseph County—supported with funding from the Community Foundation—is creating some options.

Habitat’s Aging in Place program will serve low-income seniors across the county by providing critical repairs that allow them to stay in their own homes longer. Modeled after a similar partnership in Memphis, TN, Aging in Place uses REAL Service’s existing network to accept and review applications from eligible seniors. Then Habitat staff work with the approved homeowners to coordinate and perform the repairs, which can include roof and window replacements, modifications to improve mobility, accessibility, and safety, and weatherization improvements.

For Ruth Mack, who lives near South Bend’s Kennedy Park, that means a new roof. Tad Konopka, whose home is about a mile north of Mack’s, will be receiving new windows. Mack and Konopka are two of the program’s first 10 pilot projects, which will serve as “trial runs” to ensure that the process works as smoothly as possible before Habitat opens up Aging in Place to the general public in 2017.

“The need is enormous,” says Paul Kirk, Habitat’s director of business development. “We anticipate a lot of interest.”

Habitat hopes to make the program self-sustaining within three years, Kirk says, through a combination of grant support and revenue from its ReStores.

For more details on eligibility and applications for Aging in Place, contact REAL Services at (574) 284-2644.
The man who created REAL Services in 1966 made sure that the charity he loved would benefit from his support forever.

Lester J. Fox, former president and CEO of REAL Services, died this past October at the age of 92. Recognized at the local, state, and federal level for his many contributions and years of service, this remarkable man changed our community for the better through the work of the organization he founded to serve the elderly.

Growing up in Milwaukee during the Great Depression gave Fox a deep sense of responsibility for others. “We were poor and didn’t know it,” he said, remembering those days in a Community Foundation interview. “Everybody was poor.”

Unified by common need, everyone in the Foxes’ neighborhood did whatever possible to help one another. That lesson in charity remained with Les Fox throughout his life.

In 1944, at the age of 18, Fox moved to South Bend. He found work at Studebaker and became active in the union, rising through the ranks to become vice president of United Auto Works Local #5.

When the plant closed in 1964, Fox knew that his co-workers—many of whom had been with Studebaker for decades—would struggle to find new jobs. He dedicated himself to advocating for them as president of Project ABLE (Ability Based on Long Experience), a project funded by the Department of Labor to assist older employees displaced by Studebaker’s shutdown.

After about 18 months with Project ABLE, Fox succeeded in finding placements for all but about 600 of the 4,000 workers who were 60 or older. As those efforts wound down, the planning division of United Way decided to create REAL Services, with the intention of developing a service network that would meet the needs of older adults in St. Joseph County. Because of his success with Project ABLE, Fox was hired as the agency’s first director.

Fox never forgot his first days on the job. “I’d been there about two weeks, and I said to my boss, ‘What is expected from me?’ And he said something like, ‘If we knew what was expected, we wouldn’t have hired you.’ So I took that as license to do the best I could.”

For more than 40 years, Fox served as president and CEO of REAL Services. Under his leadership, the organization expanded exponentially. Today, REAL Services has offices in five counties, and offers more than 20 different programs that improve the quality of life of thousands of local seniors.

Creating the Les and Viola Fox Fund for REAL Services with the Community Foundation “was one of the smartest things I ever did,” said Fox.

During his life, Fox established several charitable gift annuities with the Community Foundation to benefit REAL Services. These annuities paid him a fixed quarterly income throughout his life. When he died, the assets that remained were transferred to the Lester and Viola Fox Fund for REAL Services—an endowed fund that the Foxes created. In addition, Fox made a substantial bequest to the fund through his will. Every year, REAL Services receives grants generated by the earnings from that fund, helping fulfil the organization’s mission of serving our community’s seniors, now and forever.

Like Les Fox did, you can support your favorite charity forever with a gift to its endowed fund with the Community Foundation. To make a gift that lasts, visit www.cfsjc.org/give.
Smart Giving Strategies: Making the Most of Your Philanthropy

Community Foundation President Rose Meissner offers her tips on end-of-the-year giving.

If you’re like me, you do most of your charitable giving toward the end of the year. Gifts must be made by December 31, 2016 to be deductible on your next tax return. Now is a great time to think about which charities you wish to support with an annual gift. Here are a few tips to keep in mind:

**Income tax deduction.** Gifts to public charities are fully deductible up to 50% of your adjusted gross income for cash gifts (30% for gifts of appreciated securities). I think of this as the government putting gifts on sale. If your tax rate is 28%, your gift to charity ultimately costs only 72 cents on the dollar.

**Give stock, not cash.** Another great way to save taxes is to use appreciated stock instead of cash for charitable giving, even if you like the stocks in your portfolio. Use the stock to make your charitable gifts. If you wish, you can use the cash you were going to give to charity to buy new shares of the stock at a stepped-up basis. This reduces capital gain tax when you ultimately sell the stock.

**Gifts from IRA accounts.** If you’re over 70½, you can make gifts up to $100,000 directly from your IRA to public charities (excluding donor-advised funds). These gifts do count toward your annual required minimum distribution and will not be counted as personal income. They are not tax deductible, though, because IRA assets were never taxed to begin with.

**Build an endowment for the future.** Consider placing a portion of your annual giving into an endowed fund, either your own named family fund or the fund of a favorite charity. Many Community Foundation donors establish donor-advised funds as a charitable savings account. Their fund is invested to produce earnings that subsidize their annual gifts to charities in the future while creating a permanent legacy.

**Benefit yourself now and charity later.** Charitable gift annuities are a great way to increase your personal income now and benefit your favorite charity later. How? You give a minimum gift of cash or stock to the Community Foundation now, for which we pay you (and your spouse, if applicable) a guaranteed income for life. The gift annuity rate is based on age (older people receive higher rates). You receive a partial charitable deduction and annuity income is tax-favored. You pick which charity you wish to receive assets remaining in the annuity upon death. To find out how this would work for you, visit our website at [www.cfsjc.org/for-donors/give-later](http://www.cfsjc.org/for-donors/give-later) or call me at (574) 232-0041 for a free illustration.

Best wishes for the holiday season!

Riverbend Cancer Services established a fund with the Community Foundation in 2016.

More than 80 funds within the Community Foundation provide ongoing annual support for our area’s best charities—permanently. Is your favorite charity among them? Check online at [www.cfsjc.org/endowments](http://www.cfsjc.org/endowments).

Endowment Funds Added in 2016:
- Cathedral Church of St. James
- Riverbend Cancer Services
- South Bend River Lights Fund
Fall Special Project Grants

The Community Foundation has awarded **more than $184,000 in Special Project Grants** as part of our fall grant cycle. These include:

- **Memorial Health Foundation**, in support of Memorial Children’s Hospital Newborn Intensive Care Unit expansion project
- expanded programming at the LGBTQ Resource Center of Michiana
- the **South Bend Community School Corporation**’s One-to-One program, which will personalize the learning process for 18,000 students
- a new park created by **South Bend Heritage Foundation** near South Bend Mutual Homes and the Colfax Cultural Center

and many others. For more details on the scope of these grants and other recipients, visit [www.cfsjc.org/grants](http://www.cfsjc.org/grants).

Recent CF Grant Helps Local Ronald McDonald House Charities Expand

Ronald McDonald House Charities® of Michiana serves the families of critically ill and injured children at Memorial Children’s Hospital in South Bend. For years, the organization has operated a three-bedroom Family Room at the hospital—a home-away-from-home where families can rest, shower, or share a meal at no cost.

More and more families need services each year, and in response, RMHC® of Michiana launched a campaign to expand. Its new Ronald McDonald House will include 20 bedrooms, as well as a large kitchen with multiple cooking areas, a play area for siblings and outpatients, an overnight lounge, and quiet spaces for families to reflect.

This spring, the Community Foundation of St. Joseph County approved a $50,000 Special Project matching grant to support the campaign. With the help of many other funders, RMHC® of Michiana is close to its goal and plans to open the new space on February 14.

For thousands of hospitalized children each year, that means family members will be close by, helping them heal.