



UPDATES

ISSUE 2, 2017

CELEBRATING 30, 40 AND 50! YEARS OF SERVICE

At the Community Leaders Conference which took place in May in Orlando FL, 71 people were honored for 30+ years of service to United Way. What a remarkable achievement! As said by Brian Gallagher President and CEO, United Way Worldwide in the awards program:

AT THE HEART OF UNITED WAY'S VISION is a community of interconnected individuals, groups and institutions working together for the benefit of all. The success of these efforts is dependent on the skills and abilities of the leadership and staff of United Ways.

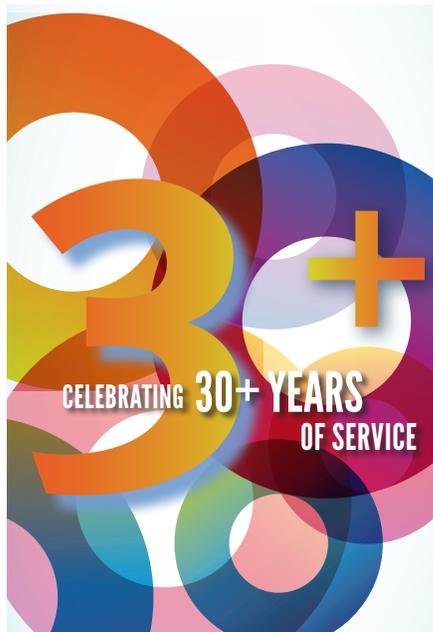
United Way is about people and through our work we put their passion and expertise together to create opportunities for a better life for all.

Today, we celebrate and honor the accomplishments and service of many extraordinary United Way colleagues who have dedicated their career and shared their talents to make communities across this country and in other countries stronger for 30 years. Theirs is a rare and remarkable achievement – and one in which they should take a tremendous amount of pride.

Your contribution and accomplishments have helped build the United Way that we know today.

Through your work, you have left an indelible mark on our system and have made it a much stronger force for the years to come. Today, we honor your commitment and service.

Please join me in thanking our 30-year colleagues for all they have done for our communities and for our movement.



Given that Membership in UWRA is about tenure in and commitment to United Way; these honorees, who were not already UWRA members, were invited to join UWRA through a one year complimentary membership in recognition and celebration of their service. Whether retiring soon or in 5 to 10 years, we hope the UWRA membership will be of benefit for the awardees who chose to accept this invitation, and that they may find areas of interest such as our retirement planning webinar series.

The brochure with the listing of the service award honorees and photos can be found on UWOnline: <https://online.unitedway.org/groups/2017-30-years-service-awards>

Thank you all for your commitment and dedication to United Way!

UWRA - THE WAY TO STAY UNITED

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Chairman's Corner

by Ralph Gregory

Our organization has been very fortunate! For more than 15 years, we have had an incredibly talented, committed and visionary professional leader. Therefore, I know that you join our Board of Directors in wishing Tricia Smith every success as she begins the next phase of her career with United Way Worldwide in mid-August.

I am sure you agree that all of us who have been involved with UWRA will truly miss Tricia's ability to continuously carry our organization forward in a highly strategic and organized manner, build strong relationships with our many constituencies, and create an ever-increasing range of innovative program initiatives.

So how do we find a successor to someone who has meant so much to us for so many years? It will not be easy. But our Board is taking every step necessary to ensure that we can effectively build on Tricia's remarkable accomplishments – respond to your interests and expectations -- and position our organization for continued relevance and growth.

As our Board moves forward with its search process, we promise to communicate with you on a regular basis to report on progress – and seek your further thoughts. Check our listserv often.

Your continued commitment to UWRA and the United Way network is deeply valued.

UWRA Board Meeting Highlights

The UWRA Board met in Alexandria, VA on April 24th and 25th at the Mary M. Gates Learning Center. Below are highlights of the proceedings:

- Board Chair Ralph Gregory opened the proceedings, thanked the Board and staff for all their hard work, and welcomed new Board members Deborah Bayle and Joe Tolan.

- Key items approved under the Consent agenda procedure included the progress against five Committee Workplans (i.e., Nominating, Membership, Program, Resource Development, and Endowment) and status reports by the Treasurer and President.

- Ralph Gregory reported for Nominating Chair Mike McLarney who was unable to attend the meeting; and presented a 2017 Nominating Committee for a Board vote; and encouraged Board members to indicate their interest in Committees and/or leadership positions and to provide feedback on a prospective Board list.

- Susan Dunn, Resource Development Vice-Chair, reported on the UWRA annual campaign progress, and reinforced the necessity of conveying and quantifying the value of the organization to the United Way network and to alumni/retirees.

- Treasurer Roger Frick's report included a review of 2016 end of year financial figures, the 2017 approved budget of \$192,985, and the preliminary first quarter financial statements. Roger noted that it will be important for the Board to actively pursue sponsorship opportunities.

- Board Chair Ralph Gregory summarized some recent United Way network and UWRA happenings. Afternoon breakout sessions were geared to reviewing the information, discussing potential implications for UWRA and brainstorming ideas on the best way forward.

- Brian Lachance (UWW Chief of Staff and EVP, and liaison to UWRA) shared a slide show developed for the UWW staff to celebrate 2016 accomplishments. He noted current priorities include encouraging working together as One Network with One Brand and One Voice, elevating United Way performance, and working on strengthening corporate relationships.

- Leslie Howard, UWW Senior Advisor to the CEO, joined the Board to describe the United Way of the Future effort and some takeaways that may help UWRA. The Board and Leslie discussed potential ways UWRA may be able to help with the strategies geared to raising United Way revenue performance.

- The Board was provided a brief update on the 2017 UWRA gatherings: Wildacres is taking place September 25th to 28th and Sharron and Bob Cornelius are the Chairs for the event; and Carl Zapora and his wife Cheryl Foster are leading a Committee planning the September 5th to 9th Seattle gathering. Carl gave an update on the event planning, the agenda, and the vibrancy and draws of the Seattle area.

- The Board worked on additional policy guidelines related to the effort around Sponsorships, Advertisements, and Grants as ways to build the UWRA revenue stream in order to expand mission oriented work.

- The UWW Chief Culture Officer Lori Malcolm joined the Board and shared the responsibilities of this new position. Lori noted one of her main charges is figuring out how we work together as one. The process has included lots of interviews and listening and then choosing a few priority areas to start: planning and setting priorities, jobs and compensation, and establishing value we can agree on and agree to live on.

It has been a busy spring and summer. I was fortunate to be able to attend the United Way Community Leaders Conference in Orlando in May (and took advantage of the location and visited Universal and loved the Harry Potter world!). At the conference I had the opportunity to help with a session that is mentioned on page 8 where United Ways discussed the new brand credo and recently launched PSA's. It was also a great forum to network and attend interesting sessions - one of my favorites was smaller United Ways sharing their impressive work around framing impact strategies as investment products, and how it has led to stronger outcomes as they serve their communities.

A Fond Farewell

On another note as many of you have heard by now after 15 years with UWRA I am moving on to another United Way position. Please see below the note I posted on the UWRA listserv.

Dear UWRA Members,

This is a bittersweet notification. I am writing to let you all know that I have accepted another position in the United Way family as the Director, US Small Cities Engagement & Performance which will begin on August 14th. I had given the UWRA Board advance notice that I planned to apply for this position; and they have been working diligently to ensure a smooth and thoughtful transition.

As I communicated to the UWRA Board, through my time at UWRA I could not have had a more supportive environment – the Board Chairs, Board members, staff, volunteers, and members will always have a special place in my heart; and I of course will still be a member. I truly believe that change at the top at any organization is healthy and gives an opportunity for fresh ideas and approaches, and I look forward to where the organization goes from here.

There are so many people to whom I owe a debt of gratitude – for the opportunity to work

at an amazing place with an incredible group of service oriented people, and the terrific learning experience it has been along the way – and while I am not able to personally thank all of you please know I so appreciate you!

This is only a small list of the people to whom I owe a huge thanks (sorry for the lengthy message!)

Lyanne Wassermann, UWRA's first Executive Director who had such terrific ideas and vision for the organization and believed in me, even though I was here only a short time, and recommended to the Board that I take over her position as she was poised to leave. Anne Hunt who not only was a huge help to me but also assisted the association from almost the very beginning, and of course Debbie Casselbury who has been an invaluable counterpart for over 10 years helping in many ways and tackling new assignments without hesitation and a wonderful attitude.

Special thanks to each Board Chair I served with - Don Sanders, Bernie Hyman, Leon Matthews (who is sadly deceased), Henry Monaco, Alice Thacker, Dick Aft, Tom Brown, Mike McLarney and current Chair Ralph Gregory – each of you have brought amazing and different gifts to the table that I learned so much from. In addition to providing your leadership to the association you have played key roles (along with many wonderful volunteers) in our programs such as the preservation of history, retirement planning initiative, mentoring, endowment and planned giving assistance to local United Ways, UWRA gatherings, and the list goes on. A debt a gratitude to each of the Vice-Chairs over the years (I wish I could name you all) who have put in so much work (more than you wanted sometimes!) for the benefit of the organization and have been my support system in the execution of the work. And each and every Board member that I have had the privilege to know has worked hard for the association in various capacities, and brought something to my life.

A couple of shout outs - wish I could list them

President's Message

by Tricia Smith



all: Updates publication is one of the highly rated UWRA items – thank you to editors George Wilkinson and Judy Quinlan for all their great work. To all those visionaries who started UWRA and worked hard on behalf of the association. And to Monica Estabrooke, former Board member and active volunteer who has successfully applied several times on our behalf to obtain IBM Community Grants to support our work. To those who helped launch and who have supported the UWRA Endowment Fund in order to expand mission oriented work. And all our terrific volunteers who have contributed their talents, including the wonderful people who have helped plan the UWRA gatherings.

And you are the best group of individual members – many who I have come to know well – I have appreciated your support and friendship, commitment and dedication to United Way and UWRA. And am I also very grateful to the local and state UWs who have supported UWRA's work; as well as the incredible and varied support UWRA receives from United Way Worldwide. Through my time here we have also had many wonderful liaisons to UWW and I thank them all for helping to facilitate a stronger relationship.

I am looking forward to the new opportunity to continue my work around strengthening the UW network through a different role. It's been a great ride and has ignited a passion in me for United Way and all the wonderful people that I have met along the way. And I hope to find ways to continue to leverage our members' expertise to make the United Way family and the communities served stronger.

I have every confidence that the Board will guide a very successful leadership transition, and I look forward to great things! Tricia

An Impactful Volunteer Opportunity with a Short Time Commitment

By Carole M. Watson

The United Way Bay Area (UWBA), that serves eight San Francisco Bay counties, through the **Earn It! Keep It! Save It!** (EKS) program recently celebrated its fifteenth year in Alameda County. This county was the birth place of a local campaign to provide Volunteer Income Tax Assistance (VITA) services to Earned Income Tax Credit (EITC) eligible filers and low income earners during the 2003 tax season.

The VITA program is managed by the Internal Revenue Service (IRS) nationally and began in 1973. Our local program expanded from six (6) sites to fourteen sites throughout Alameda County. EKS trained volunteers, provided technical assistance to the sites and recruited new nonprofit organizations to serve as free tax preparation sites. In 2003, 2,050 returns were filed facilitating \$1.8 million in EITC refunds and \$3 million in total refunds

The 15-year-old **Earn It! Keep It! Save It!** free tax preparation program would not have served as many Bay Area residents in the eight counties (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara and Solano) without the collaboration between the public and private sector with the nonprofit community. The building block stages began in 2002 when the Internal Revenue Service's Stakeholders Partnership Education Communication (SPEC) Division team joined with Congresswoman Barbara Lee (District 13) Staff and United Way of the Bay Area to expand the VITA program for EITC-eligible tax filers, securing their whole refunds at free tax preparation sites.

The goals included (1) eliminating fees paid for filing basic tax returns; (2) eliminating predatory loans based on projected tax refunds; (3) promoting positive relationships with financial institutions through opening checking or saving accounts to receive direct deposit refunds; (4) helping low income families to deal with an immediate financial challenge; and (5) bringing more money back to the local communities.

Earn It! Keep It Save It!'s longevity has been supported by annual contributions from financial institutions, private philanthropy, local and country public sector entities and partnerships with Association of American Retired Persons (AARP), IRS Enrolled Agents and higher educational institutions who provided accounting students and/or ran sites on their campuses to name a few. EKS created opportunities to serve diverse communities.

UWBA facilitated secured language interpreters for service delivery; conducted outreach in several languages and collaborated with nonprofits located within the ethnic communities.

During the 15th Year Celebration, long term volunteer commitments to AARP and EKS sites were recognized. Some volunteers had served for 30+ years. This volunteer opportunity has appeal to those who want to support low income families,

but have limited schedules due to traveling; serving as care givers; grand parenting; and new employment opportunities. Many United Ways across the nation spearhead collaborations that provide free tax preparation services during tax season. United Way Worldwide can provide the local contacts. Summer time is a great time to learn about this volunteer opportunity. Volunteers need to be trained and certified to provide this service during the ten (10) week tax season.

Fifteen tax seasons later, UWBA, considered the nation's largest program funded by IRS achieved the following that has contributed to

the reduction of poverty in Alameda County:

- 200,744 tax returns completed
- \$83,037,033 in EITC
- \$223,393,369 total refunds

In the 2004 tax season, EKS expanded to San Francisco and Contra Costa counties. Within five years expanded to seven counties. EKS now serves 8 Bay Area Counties that newly includes Santa Clara. The total accomplishments to date are:

- 678,842 tax returns completed
- \$274,987,580 in EITC
- \$711,040,491 in total tax refunds
- 40,000 volunteers since 2003 have been estimated to provide 675,000 volunteer hours to complete tax returns.
- The donated time of 675,000 hours has been valued for IRS funding at \$18 million @ \$27 per hour

Many volunteers testified during the 15th Anniversary how rewarding the experience had been for them. Many had served tax filers annually and watched the low-income tax filers become savers; reducing their debt and improving credit scores; children who grew up successfully graduating from high school and attending college; starting their own businesses and buying homes. Some volunteers provided on-going mentorship to their clients



(LEFT TO RIGHT) VANESSA MUÑIZ AND KELLY BATSON FROM UNITED WAY BAY AREA JOIN CAROLE WATSON (FORMER CHIEF COMMUNITY INVESTMENT OFFICER AT UWBA AND THE "GOD-MOTHER OF EKS") AND DEBORAH TORRES FROM IRS SPEC

UWRA Boomer-Retiree Initiative Supported by IBM Grant

UWRA is about Celebrating United Way experience and keeping connections alive. UWRA programs transmit knowledge to future generations by effectively using the rich experience and talents of UWRA members to make a difference in each other lives and United Way communities. Similar to the concept of UWRA (i.e., not wanting expertise to walk out the door and keeping people connected) many United Ways are missing out on a wonderful resource when they lose touch with the boomers/retirees in their community.

This market segment represents a skilled volunteer group that can buttress and enhance United Way initiatives by leveraging their wealth of experience and expertise! And valuing their service and knowledge base contributes to a feeling of self-worth as people transition from the workplace. In addition research has shown United Way has an older than average donor base relative to other nonprofits, and that boomers/retirees are UWs strongest and most loyal contributors. Using their experience and cultivating boomers for major, planned gifts or endowed gifts can expand United Ways impact in communities.

UWRA has been advocating for United Ways to develop a boomer/retiree strategy for their local community; and has been engaged in an initiative (conference presentations, webinars, and documents) to better equip United Ways to develop a project plan targeted to boomers/retirees – and the effort has resonated with the network! To continue activities UWRA applied for and received an IBM Community Grant in recognition of the volunteer service of Monica Estabrooke. IBM's Service Grants are based on requests from employees or retirees who have a record of active and ongoing involvement with not-for-profit organizations and schools. Monica is a UWRA past Board member and active volunteer helping United Ways develop and strengthen planned giving programs.

The grant has enabled UWRA to expand the effort and summer activities include:

- Initiating a calls series with the network featuring United Ways relating their strategies, results, and lessons learned around this market segment, that will ultimately provide information for the development and dissemination of a toolkit. United Ways who have shared their efforts to date:

- › Mandi Cambre, Director of Resource Development and Communications, United Way of Greater Kingsport, Kingsport, TN.
- › Jessica Wagner-Schultz, Manager, Donor Networks, United Way of Greater Milwaukee & Waukesha County, Milwaukee, WI.
- › Julie Capaldi, President and CEO, United Way of Pickens County, Easley, SC
- › Kayla Paulson, 55+ Initiative Coordinator (RSVP Director), United Way of East Central Iowa, Cedar Rapids, IA



Boomer Retiree Call Series

Monday, July 10, 2017



- A Boomer-Retiree Engagement session at the United Way Western conference in Henderson, NV. Monica Estabrooke led the session and was joined by Reid DeSpiegelaere (National Director, VELLOValley of the Sun United Way). Monica addressed why we need to pay attention to this market segment, the critical importance of donor-centric development, engaging volunteers in your fundraising efforts, and reviewing Major Gift, Endowment and Planned Gift opportunities geared to the retiree/boomer market. Reid shared information about the Retire United efforts of the Phoenix United Way including the Vello Program – a program aimed at impacting literacy through virtual volunteerism.

UWRA wishes to thank the many United Ways willing to share their stories to help other United Ways develop a realistic strategy based on their own resources; and ultimately improve communities and the quality of life of the boomer/retiree group.



2017 UWRA Annual Campaign

Susan B. Dunn, UWRA Vice-Chair Resource Development



We invest considerable time and expertise to assist the network using the rich experience of our members, and work to keep United Way alumni connected to each other and the mission. We sincerely hope you will consider investing in us.

Our portfolio of programs, projects, and special initiatives is aimed at making the United Way family stronger. **And we need you to help us accomplish our mission!** Our annual giving campaign (i.e., Individual and United Ways gifts) is crucial, given our modest budget (about \$190,000), to our ability to provide the level of support that we do for retirees/alumni and local United Ways.



By Alice Thacker

The United Way career doesn't leave a lot of spare time to read for pleasure. I always needed to catch up on the latest management trend, or read something recommended at the last conference. Keeping up with the best sellers, or a new biography was a luxury for another time. A reading list of books, and authors, that I missed along the way was always close at hand.

Since retirement I've spent most of my leisure time with my nose in a book. Not a Kindle, but a real paper or hard back book! I find time with friends is spent comparing what we've been reading and joining book clubs or taking classes just broadens the reach.

We know Oprah has her favorite list and so does Bill Gates. Many others whose columns are in popular magazines list books, old and new, that impact their lives. So, we are kicking off the UWRA reading list. Add your favorites on our Facebook Page @UWRACONNECT and watch for what others enjoy.

I've recently enjoyed: **"All the Light we cannot see"** by Anthony Doerr; **"901 East Palace"** by Jennet Conant (recommended by Mary Goggin, another UWRA member); and, **"Most American, notes from a wounded place"** by Rilla Askew, a favorite Oklahoma author.

Thank you to those who contributed to our 2016 campaign and a big thanks to those who have already responded in 2017! If we have not heard from you we hope you will continue your investment in our work, or begin a new relationship with us.

Ways to Pledge and Contribute to UWRA For Individuals and United Ways can be found by clicking the Join or Renew button on our website (www.UWRA.org) which will take you to the various options such as an **easy online pledge form, Online banking-enabled payments via Automated Clearing House (ACH), credit card, or mail your pledge/check to UWRA.**

We are so very grateful for your support and invite your comments/suggestions on any aspect of our organization. If you have any questions or need additional information, please call (1-800-892-2757, x625) or send an email to uwra@unitedway.org.



22nd year at Wildacres!

September 25th to September 28th (Monday arrival, Thursday departure)

Wildacres Retreat Center in Little Switzerland, NC

Co-Hosts: Bob and Sharron Cornelius

A marvelous North Carolina retreat facility, immediately off the Blue Ridge Parkway, perched on a mountain top with spectacular vistas. The gathering provides you with the opportunity to come together with friends and colleagues in a magnificent setting, comfortable but casual accommodations, food served family style, learning experiences (physicist and astronomer Mark Whipple will enlighten and entertain the group with gorgeously illustrated and superbly presented excursions into the mysteries of deep space), and time to do your own thing.

For more info and the registration form go to the UWRA website home page (www.UWRA.org) and be sure to register by the end of August.

2017 UWRA Leadership Giving Circle

(Leadership Gifts from Individual Members received as of July 21, 2017.)

A gift of \$100 or more qualifies you as a member of the UWRA Leadership Giving Circle. Thank you to all of our members and special thanks to our leadership giving circle!!

\$1000-\$2499

Susan B. Dunn
Calvin E. Green
Carl Zapora

\$500-\$999

Maria Chavez-Wilcox
and Jeffrey Wilcox
Bob and Sharron
Cornelius
Leo P. Cornelius
Denise Durel
Susan Gilmore
Ralph Gregory
Joyce Wilbur and Ed
John
John Kurochak
Barb and Tom Laing
Michael McLarney
Dennis J. Murphy
Dan and Mary Sanders
Patricia and Brian Smith
Joe and Terry Tolan
Margaret Trahan
Carole M. Watson

\$250-\$499

Edward Allard, III
Deborah Mariner Allsop
Deborah Bayle
Gene and Lois Berres
Tom Brown
Mike Cabat
Dale and Melanie
DePoy

Monica Estabrooke
Jack R. Evans
Winston Faircloth
Roger Frick
Jim Greene
Mildred S. Keays
David and Margie Lee
Myron Liner
William Mills
Henry and Mary Ellen
Monaco
H. Lovell Mosely
Dick O'Brien
Ed O'Brien
John and Nancy
Provance
Glenn Richter
Ron Spillane
Alice Thacker
Tom Toronto
Claude A. Townsend

\$100-\$249

Al Acosta
Dick Aft
Deborah Ally
Carol Aquino
Alice M. Azure
Elizabeth Baier
Bob Beggan
Gerald T. "Jerry" Beggs
Michael Benz
Merle Berke-Schlessel
Bud Biscardo
Kerry Blume

Eugene Blyther
Jack and Barbara
Brooks
Don Buck
Aletha Burge
Warren "Pete" Burt
Edmond Campbell
Joseph Capita
Viney Polite Chandler
Sal and Nora Cina
Benton Clark
W. Sloan Coats
Jack and Merle Costello
Howard Cotner
Bobbie Creque
Karen A. Davie
Quina DeLaine
John Di Cesare
Eva Dillard
LTC Ralph Di Santo USA
(Ret)
Dawson Dowty
Daniel Dunne
Mike Durkin
Cynthia Eberhart
Susan C. Eckert
Barbara T. Edmond
John Eman
Kenneth Euwema
Judith McClellan Falese
Scott D. Ferguson
Robert Ferriday, III
Patsy Fogarty
Anthony Folcarelli
David Foote

Deborah Foster
Dick Fusco
John G. Geist
Pat Gobble Fekete
Mark Graham
Ted Granger
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Brian T. Hassett
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Mike Hughes
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Rudolph Jackson
Ray Jacoby
Donna Johnson
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Ty Joubert
Barbara Kaplinsky
Frank Karr
Kenneth Kemerling
Sharon A. Kish
Beth Ferri Knowles
Bob Kulinski
Carlos E. Lee
Bill Link
Debbie Mason
Nancy Mason
Karen R. Mathison
Sara Matta
Don Mattise
Dave Maurer
William McQueen

Ned Montgomery
Ted Moore
Michael Moynihan
Chris and Nancy Nelson
Tom Nunan
Elizabeth "Biz" O'Mara
Betty and David Orrell
Gail Ousley
Jenny Palazio
Ed and Judy Parker
Stephen Parr
Joseph Pearson
Doug Perkins
Judy and John Quinlan
Robert Reifsnnyder
Shelley Ricker
Bill Robinson
Doug Rowand
Jerry Ruane
Mary T. Sedlacek
David Smith
Lynda Smith
Ernest Strobel
Russy Sumariwalla
Sue Suter
Dirk Van Den Bosch
Lyanne Wasserman
Beverly Weber
Douglas Weber
George Wilkinson
Roger Wood
Robert J. Woods

All of our contributors are important to us. Although we do our best to keep our lists up to date, some errors or omissions may occur. If your name is misspelled, incorrectly listed, or missing (please note cut-off date above for this issue), please accept our apologies and bring the mistake to our attention so that we may correct our records. Thank you!

UWRA Benefit Programs

Dental Plan: A program offered with group rates.

Hearing Aid Benefit Discount Plan: Save 100s of dollars on your exam and hearing aids.

Legal Plan: A free will and reduced fees for various legal matters.

Long Term Care Insurance Plan: Coverage provided for Assisted Living

and Nursing Facilities and Home Care.

Medicare Supplement Plan: A Medigap program offered with group rates.

Prescription Drug Discount Card: No cost benefit with your UWRA membership; you receive discounts on your prescribed drugs.

Vision Plan: A plan offered with group rates.

VPI Pet Insurance Plan: Discounts provided to pet owners. Call 877-738-

7874 and indicate you are a UWRA member.

Electronic Caregiver: Protects you at home or away.

Cashback: online shopping portal which provides cashback, rebates and other incentives.

Identity Guard: Protects your information from identity theft.

Go to www.memberextra.com/uwra

One Network. One Brand. One Voice.

Lisa Bowman, joined United Way Worldwide in November 2015 as Executive Vice President and Chief Marketing Officer. She leads the organization's efforts to create, develop and implement United Way's global marketing strategies highlighting the organization's image and 130 -year history of galvanizing donors, advocates, volunteers and workplace partners to fight for the health, education, and financial stability of every person in every community.

Lisa oversees brand, research, media strategy, product/segment marketing and all communications as well as strategic alliances such as the famed NFL and United Way partnership. Under her leadership, United Way has premiered a TV show, "The Hero Effect," which airs on the Oprah Winfrey Network (OWN), partnered with Beyoncé on her Formation World Tour and recently launched the "Join the Fight" campaign.

The team also provided the Network a customizable portfolio of marketing tools and resources for the "Join the Fight" campaign, which shows the realities of what happens when the basic building blocks that provide opportunity for all -- education, income and health -- aren't accessible. The TV PSAs are now airing in nearly every market in the U.S., and were ranked in the top 5% of all PSAs tracked by Nielsen during the first month on air. To build on the work, the Community Leaders Conference in May had special breakout converge sessions, organized by geographical regions, devoted to One Network that acts like One Brand and speaks with One Voice.

The work that Lisa has spearheaded at United Way was recently recognized by the American Marketing Association, which named her Nonprofit Marketer of the Year. Below is an excerpt from their press release:

The American Marketing Association (AMA), the largest marketing association in the world, and the American Marketing Association Foundation (AMAF), named Lisa Bowman, executive vice president and chief marketing officer at United Way Worldwide, as the recipient of the 2017 Nonprofit Marketer of the Year Award.

The award recognizes one nonprofit marketer annually for their extraordinary leadership and achievement in the field of nonprofit marketing. Bowman, who oversees brand, marketing, communications and research at United Way Worldwide, was selected for her strong leadership, passion for helping others and demonstrated excellence in marketing.

"Nearly two years ago, Lisa came on board to transform United Way's brand and increase people's understanding of our mission and value," said Brian Gallagher, president and CEO of United Way Worldwide. "Thanks to Lisa's vision and willingness to challenge the status quo, we're raising our awareness, motivating more people to engage with the issues that matter to them and becoming the place people turn to create social change in the 21st century."



UWRA INVITED YOU TO HAVE YOUR BIRTHDAY LISTED QUARTERLY. THANK YOU SO MUCH FOR SUCH AN OVERWHELMING POSITIVE RESPONSE. PLEASE FEEL FREE TO CONTACT COLLEAGUES TO WISH THEM THE BEST ON THEIR SPECIAL DAY. (IF YOUR NAME IS MISSPELLED, INCORRECTLY LISTED, OR MISSING, PLEASE ACCEPT OUR APOLOGIES AND BRING THE MISTAKE TO OUR ATTENTION SO THAT WE MAY CORRECT OUR RECORDS. THANK YOU!)

AUGUST

- 2- JOHN BLAIR
- 4-ELIZABETH BAIER
- 8-MYRON LINER
- 9-MICHAEL MOYNIHAN
- 10-JAMES VOJCSIK
- 10-WILLIAM MILLS
- 11-JOHN KUROPCHAK
- 13- JANE JANOW
- 15-ISADORE SEEMAN
- 16-H. LOVELL MOSELY
- 29-JACQUILINE WILSON
- 29-DEBORAH BAYLE

SEPTEMBER

- 5-EDWARD O'BRIEN
- 5 -RICHARD FUSCO
- 8-MARVEEN HART
- 9-JACK COSTELLO
- 11-ALICE THACKER
- 15-LETTIE MAY CLAWSON
- 16-JANET WHETZEL
- 17-DALE DePOY
- 18-RANDALL E. WOODCOCK
- 19-DAVID SMITH
- 20-ROBERT H. BROWN
- 22-SHERRY McTYEIRE
- 23 NANCY McClURE PINTO
- 25 TAMMIE COLLINS
- 26 GUY BENSON
- 27 DONNA SHEA
- 27 YEZDYAR KAOOSJI

OCTOBER

- 2 EDWARD SCHOENBERGER
- 8 H. ALLEN LARSEN
- 15 ROBERT NOBLE
- 19 SARA MATTA
- 20 MARGARET TRAHAN
- 20 CYNTHIA EBERHART
- 21 LISA BREIT
- 21 DAVID LEE
- 29 MARY ANNE BUSH
- 30 JOHN EMAN

NOVEMBER

- 1 DENNIS MURPHY
- 8 VIRGIL KELLER
- 12 CARL ZAPORA
- 12 MARTINA MARTIN
- 13 HELEN MEYERS
- 14 JACK HOLMES
- 16 JUDITH McCLELLAN FALESE
- 16 GLENN RICHTER
- 24 BARBARA CRONIN
- 24 STEPHEN PARR
- 26 DORIS CLARK
- 30 HENRY MONACO

DECEMBER

- 1 SUSAN GILMORE
- 4 DONALD CUSTIS
- 4 PAT GOBBLE FEKETE
- 10 ANGELA MONEAUX
- 10 FRANK KARR
- 10 TOM BROWN
- 12 ERICH BRIGGS
- 14 BARBARA (PERRY) KAPLINSKY
- 16 SUNSHINE OVERKAMP
- 17 RUBIELEN NORRIS
- 19 TIM STILES
- 21 JULIET ROWLAND
- 26 RON SPILLANE
- 29 RUTH ASCHER

In The Interim

By Rob Mackey

“I’ve got some good news I’d like to share.” That email message was sent to me by Robert Day on December 24, 2016. Mr. Day, Board Chair-Elect was letting me know of an early Christmas present. I was chosen to be the Interim President/CEO of United Way of Douglas County in Lawrence, Kansas.

“This is Your Last Day”

I was informed in late April, 2016, that the grant money that funded my job at a Washington, D.C., community action agency had run out. That began an eight month stretch of being out of work. At age 59, I was beginning to believe others who told me that grey hair was not as valued. I was in my 40s when I first sent a check to the United Way Retirees Association. I loved being a United Way professional, and hoped I would be able to help the movement well into retirement. With 20 years of experience as a local CEO in Hutchinson, Kansas, and at United Way Worldwide, this work was in my blood. So when I saw UWRA advertising a position back in my home state, I thought, “I have always wanted to serve as an interim.”

A National Award

In a glass-enclosed case in the Peaslee Room at the United Way Center for Human Services, an award is on display from 1998. That’s the year United Way of Douglas County was presented the Mary M. Gates Volunteer/Staff Achievement Award at United Way’s national conference. Through the vision and support of Executive Director Barb Reavis and volunteers Ken Doud, Jr. and Dwayne Peaslee, a former county nursing home was converted into the Human Services Center, and today has United Way and some 20 community partners under one roof. Barb was a close friend and mentor, and I had visited the center in its early days. I thought it was a remarkable

achievement and showed what big thinking could come out of small cities.

Close Encounter with a Futon

After the holidays, we drove our P.T. Cruiser 1,055 miles from Alexandria, Virginia. I quickly arranged to sleep on the futon of my daughter and son-in-law’s in Independence, Missouri, just an hour’s commute from Lawrence. That bought me some time until I could make other living arrangements. Outgoing CEO Erika Dvorske was in her final two weeks, preparing to leave her United Way career for the accounting world. It was a whirlwind handoff, but she was still in town and available for the many questions I would have.



Stay a Little Longer

The CEO search resulted in two finalists, but the board chose neither candidate. Instead, the process was re-booted, and my time here was extended. I was grateful to have the extra time at a United Way that I greatly admired through the years. Erika had helped move us into Community Impact and the Education, Financial Stability, and Health framework pioneered last decade. Add in a robust AmeriCorps program, the Roger Hill Volunteer Center, and great volunteer leadership and we have a vital United Way.

Being a Landlord

I’m thankful that Douglas County government still owns the 55-year old build-

ing and maintains it. But as I started, we sorely missed the presence of our Director of Building Operations, who was out on extended medical leave. As a result, we got quite an education in mopping up after heavy rains, and the ins and outs of pest control. (I’ll spare you the details).

The Dream Team

I hoped I’d get one more chance to manage in a local United Way, and I got a real dream team for a staff. I got reacquainted with the Database 2 survey after a long absence, and got to reconnect with my peers around the United Ways of Kansas table with their collective wisdom and talent.

It’s been energizing to pour myself back into a community and engage in it, and think about its future. There’s a lot of great work being done here. I love walking the halls and the synergies that come about having community partners as your neighbors.

The Good Fight

Lawrence is best known as the home of the University of Kansas and its perennial favorite status in college basketball. Education is highly valued here, and United Way heavily invests in ensuring children entering kindergarten are ready to succeed and that 4th and 5th grade students are proficient in math and reading. We are fighting the good fight for the education, financial stability for every person in Douglas County.

My time in Lawrence has been such a blessing, personally and professionally. If you ever have the chance to serve as an interim, take it. Who knows what might happen this Christmas Eve?

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Who, What, Where, When

New Members

Betsy Brown --
Atlanta GA

Quina DeLaine --
Washington DC

Everett DeVaul --
Ashland OH

David Foote --
Bremerton WA

Jodi Groden --
Rochester NY

Kathleen V.
Hemmesch --
West Burlington, IA

Robert Hines --
Fayetteville NC

Michael Moynihan --
Westmont, NJ

Theresa Reddick --
Rochester NY

Elaine Stein --
Rochester NY

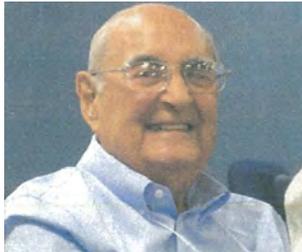
Terry Tolan --
Louisville KY

Jeffrey Wilcox --
Seattle WA

Maria Chavez-
Wilcox --
Seattle WA

Ralph DiSanto

Soldier, Humanitarian, Recipient Presidential Volunteer Service Award



Ninety-five-year-old United Way Retiree Ralph DiSanto received a prestigious Presidential Volunteer Award. The following is an interview published in the LLI Digital Newsletter.

Ciro: How did your military career begin?

Ralph: I enlisted as a private after the United States entry into WWII and came out as a staff sergeant. I landed with the assault forces at Omaha Beach in Normandy France. As a result, I received four bronze stars and my unit received the Presidential Citation. Later in a ceremony in 2012, I received the French Legion of Honor award for my service in France.

Ciro: What happened after the Service?

Ralph: I went to college under the G.I. Bill

Ciro: Where did you attend College for your bachelor's degree?

Ralph: University of Scranton in Pennsylvania.

Ciro: What happened after completion of your Bachelor's degree?

Ralph: I went to Law School at Georgetown University for one year. Did not like it and went on to the University of Buffalo and obtained a Masters Degree in social services.

Ciro: After your Master's degree, where did that put you in the public arena?

Ralph: I took a position with United Way. I was the first Italian-American to be a CEO in their system. I joined their staff in Wilkes Barres, PA. I moved around the world of UW with my final position being at The Mercy Hospital Foundation in Miami, FL. Although I am retired now, at 95 I am still active with the UW retirees association. I have been authoring articles for their quarterly newsletter.

Ciro: When did you join the Reserves?

Ralph: I joined the Reserves after college and served in many capacities during my Reserve career, retiring as a Lt. Colonel. I was in the reserves for 22 years, serving in various locations depending on where my professional career took me. I have been in the Military Police, a Mash Unit, etc. finishing my military career with General Hershey at Ohio State in the Selective Service area.

Ciro: How many years were you with UW and the Reserves?

Ralph: 22 years for UW and 12 years for the reserves. However, I reached a point in time where both careers were no longer fulfilling. I retired from both and I struck out on my own as a consultant and volunteer to other agencies.

Ciro: You recently received an award from President Obama. What was that for?

Ralph: I received the Presidential "Volunteer Service Award" in 2009. After my retirement from UW and over the past 26 years, I have done volunteer work with several agencies to enhance their visibility with the public and their need for funding through consulting and by serving in their various boards.

Ciro: What is the process for being recommended for this award?

Ralph: To qualify, you have to have a minimum of five years of volunteer work in serving the public. The Aging and Disability Resource Center of Broward County recommended me to the President's Council.

Ciro: How did you feel when you opened the letter from the President?

Ralph: I was overwhelmed. I wrote the President stating how much I cherished his letter, and that the award would have a place of honor in my den for the rest of my life.

Ciro: When did you meet your wife?

Ralph: I met my wife while working on my Masters degree. She was a social worker and has played an important part in both of my careers as I accepted different positions from United Ways.

**David M. Smith,
Retired CEO/President
United Way of Ventura County, CA.**



SUSAN SMITH, LEFT; GRAND-DAUGHTER KATE WALKER, CENTER; AND DAVID M. SMITH

Q: When did you start and stop your United Way career?

Dave: My “second career” with United Way began in October 2001, and covered 13 rewarding years before retirement in November 2014. My years with United

Way as President/CEO of the United Way of Ventura County (CA) followed 32 years in the newspaper industry – my “first career” -- as a senior editor of newspapers in Wisconsin, Illinois, Indiana, Michigan and California. Making the change from newspapers to United Way wasn’t an easy decision, given that I was a third-generation newspaper editor. But once I made the change I never looked back.

Q: Which career was most rewarding?

Dave: That’s a tough question. In my newspaper career I had many opportunities to make a difference in the community where I was living and working. Through those years I had the chance to meet many well-known (i.e., famous) individuals including President Jimmy Carter, football standouts Vince Lombardi, Bart Starr (and many others), legendary golfer Arnold Palmer and baseball Hall of Famer Mickey Mantle – highlighted by 18 holes of golf, just the two of us.

In my United Way career I had the opportunity to work alongside many community-minded individuals who put the betterment of the people in their communities first and foremost. I remember early in my time with United Way being told by a colleague that United Way work demanded “real passion” to be successful. That said, my United Way career would only have

been more rewarding had it been longer.

Q: How did you have the most impact during your United Way career?

Dave: I was fortunate to join United Way at the time Brian Gallagher was beginning to encourage local United Ways to embrace the Community Impact concept and direction. Our United Way was one of the early leaders in community impact in California, including Women’s Leadership, Young Leaders, Latino Leadership, community volunteerism, children’s dental society and 2-1-1. Importantly, local United Ways need to change with the needs in one’s community. It has been interesting to watch “my” United Way make critical changes as time moves along.

In 2005 our United Way was the first in the state of California to introduce 2-1-1 to our community, with other United Ways following Ventura County in the formation of the 2-1-1 California Network. I was pleased to serve two years as co-chairman of 2-1-1 California and served several years on the state Board of Directors.

Q: What do you remember most about your United Way career?

Dave: The outstanding leaders in the United Way movement, at the local, state and national level are at the top of my list. I won’t name all those leaders; I would be sure to leave someone off the list. But you can start with Lovell Mosely and go from there. True community-focused professionals.

Q: How are you spending time in retirement?

Dave: My wife, Susan, and I relocated to Lexington, Kentucky to be close to family, including our 15-year-old grand-daughter, Kate (a future ballet star). I am pleased to report that I have interacted on several occasions with Bill Farmer and the Bluegrass United Way in Lexington, including writing several commentaries for Bill and his team. From a more personal standpoint

I am serving on the Board of Directors of the Lexington Area Parkinson’s Support Group. It’s personal for me because I was diagnosed with Parkinson’s about five years ago.

Also, travel has been an important part of retirement, including a river cruise in Europe and trips to the Bahamas and Aruba, the latter for a family celebration of our 50th wedding anniversary.

Q: What advice do you have to share with other United Way leaders?

Dave: Have a game plan before you retire – and make sure it is balanced. You need to have time for your family and for yourself. It’s OK if golf is part of your plan.

David M. Smith was president and chief executive officer of United Way of Ventura County from October 2001 to November 2014. He resides in Lexington, Kentucky and can be reached at dmalinsmith@gmail.com

Next? Stay tuned!



Seattle Adventure!

September 5th to 9th
(Tuesday arrival,
Saturday departure).
Hotel Sorrento
www.hotelsorrento.com

Co-Hosts: Carl Zapora and
his wife Cheryl Foster

A lot of great events are planned such as a VIP tour of the Boeing plant and a wonderful group dinner at a favorite local restaurant! Go to the UWRA website home page (www.UWRA.org) for more information and the registration form.

The hotel block is almost full so call now (and no later than August 7th) to make your hotel reservation: 1-800-426-1265 (open every day, 9:00am to 7:00pmPT), and reference the “United Way Retirees Association” to receive the discounted rate. If you’d like to check out more about Seattle, visit <http://www.visitseattle.org>

Remembering Friends

ROBERT E. SAUERS



Robert E. Sauer passed peacefully at his home on Monday, November 21, 2016, at age 74. Predeceased by his parents, Robert A. & Helen M. Sauer; brother, Rev. James M. Sauer. Survived by his wife of 52 years, Paula (Hargather); daughters, Theresa Lynn & Michele Marie; grandson, Joshua Robert (Girlfriend Stephanie); brothers, Edward A. & John

F. (Margaret) Sauer; his brother-in-law, John (Rachel) Hargather; many nieces, nephews, cousins, close friends, especially Ann Habershaw.

Bob was known for his keen wit, endearing smile and gracious nature. He was a loving husband, father, grandfather, brother and friend. He loved to travel and share good times with everyone. Bob's professional career was devoted as a true union advocate. Bob became an apprentice in 1959 at the Gannett Newspaper, rising to the president of the Union, Mailers 86, in 1965. In 1981, he was appointed the United Way Liaison as Community Services Coordinator, a job he relished and excelled at. Bob once said "To be able to reach out and offer them help through United Way, nothing made me feel better or more fulfilled." Over the years he helped so many in need with his dedication and commitment, leaving a true legacy to the Labor Community and Rochester area.

WILLIAM ABEGG SCHAEFFLER

William Abegg Schaeffler (Bill, Dad, Pops) passed away on April 18, 2017 at the age of 83. He was born in Passaic, NJ, on March 16, 1934, and he grew up alongside his beloved sister Sarah Liggett.



Pops was married for 58 years to his wife and best friend Bernie. He loved his five kids and their spouses, Maureen and Paul Reimann, Mark and Kari Schaeffler, Laurie and Paul Coughlin, John and Hillary Schaeffler, and Susan and Jason Ettinger. He was

adored by his 13 grandkids, Kate (Spouse Sam Major), Tommy, Ashley, Molly, Burke, Meg, Bryce, Chapin, Brook, Sarah, Jack, Kelly and Sam, and two great-grandchildren, Ali and Luke.

Pops dedicated his life to his family, not-for-profit enterprises and experiencing the world with Bernie. After a career in senior executive leadership with the United Ways of Washington, D.C., Cleveland, Minneapolis, and Toronto, as well as the Canadian Red Cross, he retired and returned to the Washington area in 1994. He served as Executive Director for the Combined Federal Campaign (CFC) from 1977 -1983.

He spent most of his youth in Jacksonville, FL, before leaving to attend college at Northwestern University. He graduated as "most outstanding graduate" from the Medill School of Journalism in 1956. After college he served for two years as an information specialist in the US Army. In retirement, Dad kept busy volunteering as a consultant to United Way International, an active member of Foundry United Methodist Church, as a volunteer and supporter of under resourced schools in Washington, D.C. He also served on the Board for Avon Bard Shakespeare Theater.

Most of all, Pops loved his family. He shared a passion with Bernie for traveling and experiencing life with people around the world. After a 2013 trip to the Antarctic, Bill and Bernie, together, travelled to all seven continents. Through exchange programs and opening their doors to anyone passing through — there were doors open to them around the world enabling them to experience cultures at the kitchen tables in 50-plus countries.

JOHN L. JACO



Mr. John L. Jaco, beloved husband, father and grandfather, age 76, of Wallace, NC, passed away on Saturday, May 13, 2017.

Born on March 6, 1941, John was the son of the late Leland Jaco and Marie Jaco. John was a graduate of California State University, Northridge. He served his country in the United States Army during Vietnam as a photojournalist. He retired from a fulfilling career as Executive Director of the United Way in Southern CA, Madison, WI and Denver, CO.

John was an avid golfer, reader, car enthusiast and lover of life. John was fondly known as "Jake the Snake" and "JJ Golf" by his friends and affectionately as "Grand Pooba" by his grandchildren. He was incredibly proud of his children, and they adored him.

John never met a stranger, and was the best storyteller ever. He never missed an opportunity to give a compliment, especially to the love of his life, his wife Barb, whom he would greet every morning with a smile saying "hello gorgeous."

John is survived by his wife, Barbara Jaco, son, Adam Jaco and daughter-in-law, Erica Jaco of Elgin, IL, daughter, Morgen Jaco of Anchorage, AK, son, Brenden Jaco of Denver, CO, son, Jason Bridges and daughter-in-law, Sarah Bridges of Mechanicsville, VA, son, Michael Bridges and daughter-in-law, Anne Marie Bridges of Chula Vista, CA, grandchildren, Abby (8), Shane (6), Olivia (5), Kaiis (5), Addely (5), and Archer (5 months) and his sister, Marie Jaco of Scottsdale, AZ. Memorial donations may be made to the local Wallace chapter of the Salvation Army, where John served on the board at salvationarmycarolinas.org/duplincounty

HARVEY ANDERSON YARBROUGH JR.



March 5, 1926 - May 3, 2017 Harvey Anderson Yarbrough, Jr., died Wednesday, May 3, 2017, in Mobile, AL at the age of 91. He was known to his family, friends, and associates as a caring husband and father, a dependable friend, and a useful citizen. A native of Dothan, AL, he moved to Mobile in 1967 to become the Scout Executive of the Mobile Area Council Boy Scouts of America. He later served as Associate Director of the United Way of Southwest Alabama until his retirement in 1991. He was a graduate of Marion Military Institute (Marion, AL), The University of Alabama (Tuscaloosa, AL), a decorated veteran of World War II (Pacific Theater), and a member of St. Luke's Episcopal Church (Mobile, AL). He is survived by his three sons, James H. Yarbrough (Amanda) and Robert A. Yarbrough (Karen) of Mobile, AL and John M. Yarbrough (Geraldyn) of Pensacola, FL; seven grandchildren and three great-grandchildren. In lieu of flowers, the family requests donations be made to the United Way of Southwest Alabama.

JAMES A. RUSSELL



James Anthony Russell, 74, of Shallotte was born in Nobber, a village in Ireland's County Meath, to Samuel and Elizabeth and was one of nine children. He was educated at All Hallows College in Dublin, Ireland and received his Masters from St. Louis University. In 1974 he married Anne C. McKenna of County Cavan, Ireland at St. Barnabas Catholic Church in Chicago, IL. They were blessed with three sons.

Mr. Russell lived in service to the community and for the good of others. His work with the Catholic Church brought him to Florida in 1967, where he served the parish community of Jacksonville's Assumption Catholic Church and was a teacher at Bishop Kenny High School. In 1973, he began a 25-year association with the United Way of America when he accepted a position in Tampa as their director of agency relations, later moving to Tallahassee and taking on the executive director role of the United Way of Big Bend. He moved to North Carolina in 1990, building the United Way of Greater Durham until it was merged with Raleigh and Chapel Hill branches into the Triangle United Way, where he was the Vice President of Community Initiatives. Following that, he spent several years as executive director of the Durham County Hospital Corporation's Foundation For Better Health of Durham. In 2002, he moved to Brunswick County where he was instrumental in the founding of Brunswick Senior Resources, Inc., which provides a number of services and resources for the county's senior citizens, including the crucial Meals on Wheels program.

He leaves his beloved wife Anne; son Seamus, wife Jean, and

granddaughter Maeve of Durham, NC; son Sean, wife Lisa, and granddaughter Maude of Los Angeles, CA; and son Brian of Shallotte. He is also survived by his brother Arthur and sisters Bridget and Roisin of Ireland. He also leaves a legion of beloved in-laws, nieces and nephews who inhabit all parts of the globe.

He was an active member of his church communities: Assumption Catholic Church in Jacksonville, FL; Christ the King in Tampa, FL; Blessed Sacrament in Tallahassee, FL; Immaculate Conception in Durham, NC, and Saint Brendan the Navigator in Shallotte, NC.

Mr. Russell believed it was a gift to be able to help his neighbors and the less fortunate, and in his honor we ask that you consider ways to be of service to your community. In lieu of flowers, we ask that you make a donation to Brunswick Senior Resources' Meals on Wheels Program in his honor. <http://www.bsrrinc.org/donate.html>

ERIC DEWEY



Eric Dewey was born in Pontiac, MI on June 1, 1962 and died Friday, March 31, 2017 in Nashville, Tennessee. Eric is survived by his wife, Susan Elizabeth Dewey; and the pride of his life, his two sons, Ryan Patrick Dewey and Ross Matthew Dewey. He was preceded in death by his father, Robert Dean Dewey and is survived by his mother, Veronica Dewey of Bloomfield Hills, MI; one brother, Mark Dewey of Middletown, Delaware; and a sister, Margo Watkins of Livonia, MI.

At the time of his death, he was president and CEO of United Way of Metropolitan Nashville. He was a strong and articulate leader on major issues facing the local and global community, including health, early childhood education, and financial stability for families. During his 30 year professional career, he served five separate communities—Nashville; Kalamazoo, Detroit, and Jackson, MI; and Somerset County, New Jersey, in senior leadership roles with United Way. Nationally and internationally, he led United Way Worldwide's High Performing Board Initiative, Economic Model Subcommittee, Talent Task Force, National Professional Council, and two Global Community Leaders Conferences.

“Eric worked passionately to make Nashville better from the day he arrived here,” Nashville Mayor Megan Barry said in a statement. “He was always focused on growing the United Way so it could serve more and more of the people who need help in our community. He was my friend and I am deeply saddened by the loss for his family and for all who were touched by his incredible heart. My condolences go out to his family and friends.”

In lieu of flowers, memorials may be made to United Way of Metropolitan Nashville in memory of Eric Dewey, or to United Way in the community of your choice.

Thinking about Retirement? Then Think About a CCRC

By David Lee



My wife, Margie, and I celebrated the day we retired, or at least semi-retired. We moved to our wonderful little beach house in Ocean Grove, New Jersey. It was our retirement dream. And, what a joy! A block from the beach, forty miles from Manhattan, great friends, and a great place to live. But then we began to think about those financial issues that most of us must face in retirement.

Unforeseen Medical Expenses

What a journey to figure out which Medicare options to choose! Only to fully realize that many home health and assisted-living care needs are not covered by Medicare. And it provides no coverage at all for

long term (nursing home) care, and data shows that seven out of ten couples will see one partner go into a nursing home.

Now, we had some experience about nursing homes and the related expense. Margie's mother had Alzheimer's and needed nursing home care for the last ten years of her life. That was in the late 80's, when nursing-home care was about \$22,000 a year. Today such care averages \$90,000 plus a year. I can't even imagine what it will cost in ten or fifteen years.

Data shows that 70% of people admitted to a nursing home are financially ruined within three months. Fifty percent of all couples are impoverished within six months after one spouse is admitted. That made us realize that this unpredictable expense could easily bankrupt us. The remaining spouse would lack the money to stay in our dream beach house, let alone maintain home ownership of any kind.

Escalating Real Estate Taxes

The good news is that we had a wonderful little beach house on the Jersey Shore. The not-so-good news is that since we retired, the real estate taxes on the retirement dream house increased more than twenty-five percent. And it seemed clear that the trend would continue over time. This realization made a real impact on our planning.

Homeowner Expenses

I had never really taken the time to plot out the total costs of owning a home. Have you? Because I am handy, my costs are less than others. But I needed to factor into the equation that at some point I wouldn't be able to paint my own property or do many of the tasks that save us money now. And I needed to factor in the cost of major capital items, like a roof and furnace. It was an interesting but necessary—and eye-opening—exercise for our planning purposes. Adding it all up led us to make a major life change. We Bought Into a CCRC, or Continuing Care Retirement Community.

So what does that mean?

There are over 2,000 CCRCs around the country. While they vary in size and amenities offered, they all have one thing in common: They remove most, if not all, of the unforeseen costs outlined above. You are, quite simply, purchasing "life care" for your spouse and yourself. No matter what our needs, from individual living all the way through to nursing-home needs, we are covered.

But you may ask, why didn't we consider long-term care insurance? We

did. We found that the options were so varied and the costs associated with covering the costs of long-term care insurance made the premiums prohibitive. Most policies would cover only part of our long-term health care needs, and we would still incur a major strain on our retirement savings.

About ten years ago, some close friends urged us to buy one of these long-term care policies. At the time, we found the costs prohibitive. Now I'm glad about that, because our friends find that the policy they have purchased will only cover up to \$25,000 per year for three years of long-term care cost (and/or in-home or assisted living). Did I mention that average nursing home rates are \$90,000 a year? So while this may seem like a viable option for some, it just didn't make sense for us.

This past month I have been asking our friends and neighbors what advice they would share if they were writing this article. Let me address the four themes I heard repeatedly:

"The financial security of knowing that health care costs are covered and I get to choose where to receive them."

"I don't have to worry about unexpected living expenses."

"I wish we had done this much sooner."

"It is the best gift you can give to your kids."

So, with that advice as a preface, here is some information you may find helpful. First, look for a Class "A" Continuing Care Retirement Community.

When we started our journey, we got that great advice. You want a not-for-profit CCRC that is a Class "A" and has a foundation to support residents who may deplete their financial resources. Class "A" is not a grading system but the definition of a facility that includes nursing home care as part of the package. After our experience with Margie's mother, that was critical to our decision-making.

Understand How the Health Care Works

In a sense, a CCRC is long-term health care and so much more.

For us, almost any health care need is available in our retirement community. Included in our contract is the choice between three assisted living facilities if or when the need arises; a nursing home facility on site (a short golf cart ride from our place); and an on-site medical clinic for non-emergency services as well as Medicare approved rehab. There is physician availability on site if we choose, and most all medical specialties have office hours on site. There is even an on-site pharmacy. We have a major hospital about ten minutes away (and it is two miles to the bridge to Sanibel Island and the Gulf of Mexico).

Rarely do both spouses in a marriage remain equally healthy for an equally long period of time. So the life care provides the safety net of services that will allow us to maintain a close, loving relationship if one of us needs intensive care. And there is plenty of support, so a spouse need not provide nonstop care alone.

We have life use of our two-bedroom, two-bath apartment, which was completely gutted and renovated prior to our occupancy. It was a brand new condo in every aspect when we moved in. If one of us should need assisted living or nursing home care, the other may remain in this apartment as long as he or she wishes and is able.

Eliminate the Worry of Unexpected Household Expenses

I must say that this was hard to grasp at first. Everything that has to do with ongoing maintenance of our apartment is covered in our monthly fee, including upkeep and replacement of all appliances. We have now lived at Shell Point for three years. We don't even buy or install a light bulb. Our washing machine gave out, and it was replaced. A ceiling fan quit working on our lanai, and it was replaced.

Our apartment is cleaned weekly, the air conditioner filters are changed every three months, and windows are washed yearly. One Sunday evening our air conditioner quit working at 7:00 p.m. The repair person was there within 10 minutes, and some water damage to our flooring was repaired promptly. I wonder how fast this would have happened if we were still in our Jersey home? How many days (not hours) before a repair person arrived? And at what cost?

Literally everything involved in the upkeep of our place is covered. We also have five restaurants on site, from fine dining to a quick sandwich. On the drawing board is a Starbucks-style coffeehouse. And for a buck, the nearest restaurant will deliver your meals.

As with most CCRC's, the monthly cost is based upon the square footage of your unit. For us, the monthly fee is equal about what our total expenses would be today if we still lived at the Jersey Shore. But now the long term health care is fully covered.

So you ask, what happens with the fees? Over the last ten years, the monthly fee has gone up on average 2% a year. And another benefit? Approximately 35% of our monthly fee is deductible as a medical expense under current tax laws (this percentage is determined each year by the auditor).

So, from our point of view, we have preserved our assets by assuring the availability of assisted and long term care in the event of catastrophic illness. And we have used today's dollars to purchase tomorrow's care.

One final note.

If you follow me on Facebook, you will note regular pictures of us cruising on our pontoon boat. I am quick to point out that our little boat costs about the same as I had projected the costs associated with a new roof and furnace, if we still lived at the Jersey Shore. It takes about ten minutes to cruise through the mangroves and out to the Gulf. What fun to anchor out and enjoy dinner watching the sunset over Sanibel Island!

And our friends are always welcome. We have our own 30-room "guest house" on site to accommodate friends and family visits, and the rates are very competitive. I think the rate for tonight is about \$70.

I wish I Had Moved in Sooner

We spent about four years researching and reviewing CCRC's. A constant message we heard during that time was, "I wish I had moved in sooner."

We moved to Shell Point when we were 64 years old. We have friends here now who are in their 90s and still living independently. I am convinced they are able to maintain this lifestyle because of the built-in support systems. All things being equal, we should have many great years of independent living. There is so much to do. Boating and fishing, golf, tennis, pickle

ball, pottery, woodworking, painting, photography, glass art, just to name a few. You name it, and there likely is a group doing it here. I have even organized a group of neighbors who like to fish to help our neighbors from the nursing home fish each month. And two weeks ago I was asked to organize a fishing team to represent Shell Point in the major Sanibel/Ding Darling Tarpon Tournament. Nearly 60 boats competed. OK, we didn't win, or catch a tarpon that day. But, we had a great time, and I will be back.

And now my lovely wife and I are chairing a \$15-million fund drive to build a new Arts Center to enhance the arts and educational programming for years to come. It will be 44-thousand square feet, with a 300-seat auditorium, art gallery, workshop space for every art possible, and even a Starbucks-style barista.

We have helped start a "Baby Boomer" group and have more than 100 fellow Boomers, with monthly programs planned by members. We dine out, have bonfires on the shore, a shrimp boil, an Indy 500 party, and in the works is a Cajun cookout.

But the most important discovery is that we have built a significant group of friends to share the many experiences of our life journey ahead. This includes the good times and not-so-good times, all in these next chapters of this life journey.

The Best Gift You Can Give Your Kids

We hear this all the time and find it to be so true. We have had enough experience to know that caring for an aging parent or friend is not simple and usually stressful. We do not want to become a burden on anyone, especially family. So it is a great comfort to know that we are in a caring environment. And that we are able to have control and direct our decision-making. Whatever the future will bring.

As I sit here this morning finishing my story, I just finished jogging around this beautiful island on which we live. While having breakfast on our lanai, I saw three manatees swim by and two beautiful white egrets feeding in the mangroves. We hope and pray that this will continue for many years to come. At the same time we are comforted to know that we have planned for all of our care needs. And we are so glad to be able to direct the choices that lie ahead.

And for me, what a comfort to know that Margie will have a support group and the best of care possible should I die first.

So, check out Shell Point on the web. There is a public site—Shellpoint.org—and also a resident website, at www.shellpoint.net. We are fans of Shell Point, but there are many other fine CCRC's throughout the country. Another in the DC area that almost became our home is Goodwin House at Baileys Crossroads. Check it out, as well, for it is also top-notch.

I'm always happy to talk to anyone about this major choice in our lives. Feel free to contact me at any time if you want further information. If I don't answer, just leave a message; you never know, I might be out fishing or watching another sunset.





Beggars, Builders and Boomers

by Dick Aft

19th century ancestors of today's United Way leaders were beggars. Not the street corner, sign-carrying, handout seekers, but professional people, many clergy, who sought every opportunity to beg for support. Hunger, homelessness and disabilities led the lists of causes for which they sought "alms for the poor." They had their hands full, but seldom their pocketbooks!

Most of United Way's 20th century was led by builders. These people saw gatherings of social agency leaders as platforms on which to construct associations, federations and collaborative efforts. They organized the Community Chests, Community Councils and United Funds that, in the 1970s and 80s, became the United Way organizations we know today. They sat at "community tables," planned in "coalitions" and envisioned the results of the services they sought to fully finance. They had their hands full of charts and graphs that showed continuous growth in money and manpower!

United Way was carried into the 21st century on the backs of boomers. Born following World War II, the boomers counted, measured and scored individual services and service outcomes. The "impact" of their partnerships and teamwork is measured and transparently displayed. "Bold plays" define strategies to achieve "bold goals." Their hands are full of hand-held devices and other technological advance that offer myriads of ways for people to invest their time and treasures to improve their communities.

Millennials and their successors, beginning with the "Z Generation," are already starting to attain positions in which they, like their predecessors, will be challenged to make a difference to those who need their help. Even now, they are making it known that their approaches to solving community problems and meeting human needs will be quite different from those of their parents and grandparents.

How interesting how some things never change.

How exciting: some things never stop changing.

**QUESTIONS ABOUT MEMBERSHIP?
CONCERNS? SUGGESTIONS? STORIES
TO SHARE?**

UWRA STAFF STANDS READY TO HELP YOU

› Call 1-800-892-2757

Debbie Casselbury (ext. 625)

› Email

uwra@unitedway.org

deborah.casselbury@unitedway.org

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› Newsletter Editor

Judy Quinlan (UW retiree)

quinlanjudy22@gmail.com

