

October 1, 2002

A PUBLICATION OF THE SAN DIEGO FOUNDATION

SECURE YOUR LEGACY AND CONTINUE YOUR LIFE'S WORK WITH A TESTAMENTARY GIFT

How do you want to be remembered after you are gone? What causes and organizations are important to you? In what ways are you making an impact now, and how would you like your efforts to be continued in order to assist future generations? If you are thinking about how best to secure your personal legacy and would like to continue serving important community needs, you can establish a testamentary fund at The San Diego Foundation and leave all or a portion of your estate to the fund. We will administer and

provide ongoing stewardship of your fund, ensuring that your intentions are honored and fulfilled, forever.



Marsha Kay Seff. Marsha Kay Seff of Pacific Beach is a wonderful example of a woman whose charitable work will continue after she is gone. Marsha has already contributed so much and it is vital that her interests continue to receive support. She is a reporter with the *San Diego Union-Tribune* specializing in Senior issues and she writes and edits the San Diego ElderCare website (www.SDElderCare.com). She is a pioneer in addressing issues

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most relevant to a community that is often overlooked and underserved. With Marsha's help, the *Union-Tribune* was the first newspaper in the country to have its own eldercare website. This site contains a wealth of information about the issues most important to the senior community and the people who care for them, including legal and financial matters, behavioral health, wellness, transportation, end-of-life issues, insurance, and housing options.



MARSHA KAY SEFF AND HER MOTHER, TOBA

On the advice of her husband, James Steinberg, also a *Union-Tribune* journalist who has covered The San Diego Foundation and other nonprofit organizations, Marsha established a Testamentary Endowment fund. "Jim doesn't believe in spending the principal," she says. "He recommends using the interest and conserving the principal for the benefit of others." Establishing a testamentary fund was ideal for her, because she is able to enjoy her income now, with the assurance that her fund will activate and her charitable giving

will continue in perpetuity after her death. The *Marsha Kay Fund* will support the elderly, helping to train and educate their caregivers. The fund also will support arts and music education in public schools. James has made similar arrangements with the Metropolitan Opera. Marsha's interest in senior issues began when her parents became ill seven years ago. She brought them to San Diego from their home in Miami Beach. Sadly, her father died two years ago, but her mother, Toba Seff, now enjoys greatly improved health. Through her own experiences as a caregiver, Marsha garnered knowledge and expertise, and www.SanDiegoElderCare.com and her stories and columns in the *Union-Tribune*, including "Our Parents/Ourselves," offer her the opportunity to share her resources with other caregivers. Her mother also enjoys how the website shares her experiences with the public, and is proud of how her story can assist other seniors and their families. Marsha's dream is that her fund will encourage more people to become professional caregivers and offer them better training opportunities so they can perform their jobs more effectively. Ultimately, she hopes that better educated caregivers will gain more respect as professionals and earn more money for all they do. Marsha and James enjoy fine dining and travel extensively for the theater and opera. In her spare time, she teaches water aerobics to residents at Wesley Palms Retirement Community in Pacific Beach. She is a remarkable woman whose work gives dignity and support to San Diego's senior community, while still maintaining a spirit of light-heartedness and enjoyment. As she says often in her columns, "Without a sense of humor, getting older is no laughing matter!"

Secure Your Legacy with an Estate Gift!

Gifts from your estate may be made via a gift by will or living trust, charitable trust, pooled income fund, life insurance policy or qualified retirement plan. You may not be aware that you can also give your home or other property to establish your testamentary fund. Gifts range from \$10,000 and up, and funds support a wide variety of causes. To learn more, please visit our website at www.sdfoundation.org/donor/testamentary.shtml or call Jill Houska at 619-235-2300.

FOUNDATION INVITED TO JOIN HARVARD SOCIAL CAPITAL EFFORT

In March 2001, The Foundation released the results of the national Social Capital Community Benchmark Survey, which measured the civic engagement of 40 American cities and mapped their relative strengths and areas for improvement. The survey also set a baseline against which future progress can be assessed.

Communities with higher levels of social capital are likely to have higher educational achievement, better performing governmental institutions, faster economic growth, and less crime and violence.

Residents of these communities are likely to be happier, healthier, and have a longer life expectancy. Because social capital is so important for improving quality of life, we have been investing resources through our Civil Society Program to build San Diego's sense of community. This work has earned The Foundation national recognition and an invitation to participate in Harvard University's Grassroots Civic Labs Program, the next phase of the Social Capital Benchmark project. The Grassroots Civic Labs (GCL) is a four-year intensive effort that will test a variety of innovative approaches to rebuilding social capital in 5-7 sites throughout the country, thereby raising the level of social capital within these communities. The GCL initiative also aims to create a national learning network to share and catalog the most effective strategies for building social capital.



A COMMUNITY KNOWLEDGE FORUM TO DISCUSS ECONOMIC CHALLENGES

In October, The Foundation will host a convening in partnership with LEAD San Diego to discuss the effects of the current economic situation on nonprofits and strategies which can be applied to alleviate some of their hardships during these difficult times. We are entering a tumultuous period for our charitable sector. The stock market's decline and its effects on foundation and individual giving, the shift in government funding priorities due to 9/11, and an increase in demand for services are all factors contributing to the challenges which nonprofits face. Though foundations provide only five to seven percent of all giving nationally, often they are the ones who seed an innovative project or provide key funding in areas which individuals or government may not find as interesting. Since most foundations have invested in the stock market, they have witnessed a decline in their assets and a potential decline in the number of grants they can award.



Individuals like you are the largest contributors to the nonprofit community, providing 79% of total charitable giving. According to a recent report by the Independent Sector, 64% of Americans believe that charities are honest and ethical in their use of funds. This trust is important for garnering continual support from the community. Like foundations, the state of the economy has caused many individuals to reassess their philanthropic giving. Nonprofits in San Diego have reported a decline in gifts from individuals in the past year. For the first time since the early 1990's, the California Legislative Analyst's Office is projecting a \$12.5 billion budget shortfall for this fiscal year (2002-2003), resulting from a moderate downturn in the economy and the loss of capital gains and stock options revenue. To solve this deficit, the Governor and legislators are considering \$5.2 billion in spending reductions. However, most of these reductions are one-time events, and without increased revenues, the State of California and its partnership with nonprofits will continue to suffer immeasurably.

As resources allocated to nonprofits are in a decline, there is an increase in the need for the services they provide. Despite challenges, however, the sector traditionally has weathered difficult times, using such strategies as aggressive budgeting, sharing space with other nonprofits, trading services and goods, recruiting volunteers for senior positions, planning new fundraising strategies, following up on appeals, and tapping into reserves. Nonprofits have also succeeded by using media wisely, publicizing their needs, scaling down or eliminating programs, and merging with other organizations.

We believe that as a community we have the social, economic, and political capital to assist and strengthen our nonprofit community. We expect that this convening will be an opportunity for community leaders to learn more about the current environment for nonprofits and to begin discussions on how as a community we can come out ahead. At the convening, we will announce other opportunities for individuals to come together in smaller groups and create action plans. During difficult times like these it is more important than ever to contribute. Please call Patricia Sinay at 619-235-2300 to learn more about how your giving can make an impact on these critical issues.

IF YOU WOULD
LIKE TO
ATTEND THIS
CONVENING OR
TO LEARN HOW
YOU CAN
CONTRIBUTE,
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PATRICIA
SINAY AT
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2300.

SCHOLARSHIPS HELP CORPORATIONS CULTIVATE LOCAL TALENT

BIOCOM/san diego is the regional association for the many biotechnology, medical device, and bio-agriculture companies in San Diego County. BIOCOM/san diego is actively engaged in ensuring that the life science industry remains a strong and growing part of the region's economy. In 1998, BIOCOM created the *BIOCOM/san diego Scholarship and Education Fund* at The San Diego Foundation as a proactive approach to supporting students who have demonstrated a likelihood of achieving academic success with a primary emphasis on the life sciences.

Three years ago, Jose Barraza, a student at Hilltop High School, was awarded a BIOCOM/san diego Scholarship to support his studies at Massachusetts Institute of Technology (MIT). Because the BIOCOM/san diego Scholarship may be renewed for up to four years as long as the recipient maintains good standing, Jose was recently awarded the scholarship for a third year.

Jose faced a number of challenges during his youth and adolescence but persevered to accomplish the goals he set for himself. He realized early in life that "education can equalize any misfortunes that life presents." Visiting relatives in Tijuana and witnessing extreme poverty and hunger made him aware that "my future holds a special role where I can help the less fortunate." Jose realized he had opportunities that many people do not have and that by furthering his education he could improve life for himself and others around him.

During high school, Jose volunteered with Caritas del Sol, a club whose members visit the orphanages of Tijuana and spend time with children. He also participated in an HIV fellowship at the Salk Institute of Biological Studies, which gave him the opportunity to shadow a scientist in actual research. Recently, Jose completed his second summer internship at Microsoft in Platforms Business Management and worked on web development for DealPoint, an internal business application for managing deals. Jose plans to attend graduate school upon completion of his undergraduate work at MIT. When asked what he would highlight as one of his major accomplishments, Jose proudly stated, "Hey, I am a BIOCOM scholar!"



JOE PANETTA

BIOCOM/san diego's President, Joe Panetta, has had the pleasure of meeting Jose and the two still keep in touch. Joe receives copies of progress reports Jose submits to The Foundation and the two have had lunch together during the holiday season when Jose is in San Diego. Says Joe, "BIOCOM was very happy to be able to support Jose in his schooling. I am even more proud of Jose's drive and achievements after observing his progress over the years. Jose is exactly the type of student BIOCOM wants to support and encourage to stay in San Diego. I know he has a very bright future ahead of him."



JOSE BARRAZA

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INFORMATION
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PROFESSIONAL ADVISOR HIGHLIGHT

Arthur Brown, Estate Planning Attorney

Law Offices of Arthur S. Brown

Arthur Brown has been the sole proprietor of the Law Offices of Arthur S. Brown in Carlsbad since 1988. He specializes in Estate Planning and Trust and Probate Law, and works with Elder Law, Wills, Living Trusts and Advance Trusts, Conservatorships, Guardianships, Probate and Trust Litigation, and Special Needs Trusts for the Disabled. He is a frequent lecturer and has written numerous articles on Estate and Tax and Medi-Cal Planning in local papers.



ARTHUR BROWN, ESQ.

Arthur received his B.S. in Psychology in 1980 from Pitzer College and his J.D. from Western State University, College of Law in San Diego in 1985. He has also studied History at the University of London, Private International Law at the Institute of International and Comparative Law at Magdalen College in Oxford, England, and International Business Transactions in Mexico City.

We are very fortunate to have worked with Arthur for several years. He has referred dozens of clients to us. He has called upon us to research various charities for his clients, and utilized our computerized analyses of planned gifts. His clients have diverse interests in charitable giving and often establish testamentary funds that will fulfill their wishes after their deaths. For example, one of his former clients, Jessie Simmonds, established the John and Jessie Simmonds Fund before her passing to support the cause of animal welfare in San Diego.

Arthur develops a close working relationship with each of his clients to create their own customized estate plan. He will spend hours listening to each person's particular situation. His clients range from small estates (under \$500,000) to multi-million dollar estates. Typical clients have an estate in the range of \$500,000 to \$4,000,000. Arthur values strong relationships and provides personalized service each of his clients: "I believe in the old-fashioned term of counselor. I assist clients to simplify their lives. My relationship with my clients provides opportunities to consult with me on all aspects of Estate Planning as well as other client needs."

Arthur has a vested interest in helping his clients fulfill their needs, and working with The San Diego Foundation provides a beneficial solution. "I greatly appreciate the satisfaction of seeing my clients' charitable wishes carried out," says Arthur. "The San Diego Foundation is easy to work with and is very helpful with client needs."

Arthur is also very involved with volunteer work and community service. He has been involved with the ARC of San Diego for over 14 years and currently serves as their North County Advisory President. He has been a Kiwanian for over 12 years at the Lake San Marcos Kiwanis Club. Arthur and his wife Rebecca have a son, Alexander, who is 20 months old.

OUR
RELATIONSHIPS
WITH
PROFESSIONAL
ADVISORS ARE
CRITICAL TO OUR
SUCCESS. WE ARE
TRULY GRATEFUL
FOR ALL THE
REFERRALS WE
RECEIVE FROM
ADVISORS
LIKE ARTHUR
BROWN.

NEW GRANTMAKERS AT THE FOUNDATION DEMONSTRATE THE POWER OF ENDOWMENT BUILDING

An endowment fund at The San Diego Foundation offers you a unique and powerful opportunity to leave a permanent gift to the communities of San Diego County. When you establish an endowment fund, the principal of the fund remains untouched, ensuring that your fund will last forever and continue to support the organizations you care about in perpetuity. Establishing an endowment fund allows you to design your personal legacy and preserves it forever. Read about these new grantmakers who have chosen to establish endowment funds, and if you are interested in learning more, please give us a call at 619-235-2300.

Carolyn A. Wardell Evelyn Gilmore and Carolyn Wardell Fund, 2001

This fund was established by Carolyn Wardell and her mother, Evelyn Gilmore, two very individual women. They were both fortunate in their San Diego careers, as college professor and real estate broker, and wanted to give back to the community. Their primary charitable interests are to give support to women and others who are seeking independence. They plan to provide grants for education, in college or vocational training, as education and job training can elevate an individual's economic status and reduce his or her dependence on society. Both of these women attest that fulfilling lives grow from increasing one's knowledge and releasing one's talents.



EVELYN GILMORE AND
CAROLYN WARDELL

Jerome M. Sattler Jerome M. Sattler Fund, 2001

Jerome Sattler established this fund to benefit women and children who have suffered because of circumstances beyond their control. He wants to use the fund to assist battered women and children in any way possible. Jerome grew up in Bronx, NY, the son of European immigrants. He attended City College of New York for his undergraduate degree, and University of Kansas in Lawrence for his doctoral degree in Clinical Psychology. Currently he is a retired professor with adjunct appointment at San Diego State University (SDSU). About 30 years ago he wrote a textbook and later started his own publishing company. He decided to establish an endowment because of the book's success. His first endowment was in support of the library at SDSU, without which the textbook would not have been possible. He is involved with the National Association of School Psychologists, the American Psychological Association, and the Retired Faculty Association of SDSU.

Joan M. Davis Davis Family Scholarship Fund, 2002

Joan M. Davis is a volunteer tutor who teaches English to Hispanic adults who have relocated in the San Diego area. Her interest in the future lives of the children of the adults she works with led her and her family to establish a scholarship fund to encourage young people with similar backgrounds to continue with their education after graduation from high schools in San Diego County.

HAVE YOU THOUGHT OF GIVING REAL ESTATE?

The San Diego Foundation Charitable Real Estate Fund (CREF) is an affiliate of The San Diego Foundation that assists donors who wish to make gifts of real estate. CREF manages the receipt and subsequent sale of your property, providing a simple way for you to reap the rewards of charitable donations instantly. You can give a house or condominium, an apartment building, undeveloped land, a vacation home, a commercial building, a shopping center, or a parking lot. You can also choose from many



giving options, from outright gifts to planned gifts, that return income. Learn more by visiting www.sdfoundation.org/charitablerealestate or calling Charlene Pryor at 619-235-2300.

BRING A FRIEND EVENT

Six times a year Foundation board members, fund advisors and volunteers have an opportunity to invite potential new friends of the Foundation to a reception and presentation to learn more about our organization. If you have neighbors, colleagues or friends who you feel should know more about The San Diego Foundation, we encourage you to invite them to our informal gathering on Thursday, November 21 from 12:00 - 1:30 p.m. at our Rancho Bernardo office. Please call Adrienne Vargas at 619-235-2300 for more details.

DIRECTORY OF FOUNDATIONS NOW AVAILABLE ONLINE



The *San Diego County Directory of Foundations* is now available in two formats - the traditional spiral-bound printed version and the new, innovative online version. Both versions contain information on grantmaking organizations that support nonprofit programs in San Diego County. The online version is new this year, and is available for you to subscribe and search immediately. This new service offers subscribers unlimited access to search our comprehensive database of funders. Special features of the online

version include an easy-to-use searchable database and funder profiles with direct links to their website when available. Visit www.sdfoundations.org for a sample search and to subscribe to this cutting-edge grant research service.

SIGN UP FOR COMMUNITY KNOWLEDGE EMAIL UPDATES

In the months ahead, we will be providing you with email updates targeted to your specific areas of interest, which you checked off when you joined our email list. These include Environment, Science & Technology, Education, Religion, Arts & Culture, Seniors, and many more. We've added some categories, so we encourage you to revisit www.sdfoundation.org/contact to make sure you will receive updates in the areas that are of most interest to you. If you haven't yet joined our email list, we hope you will soon! We can't wait to share our knowledge and interests with you!





BECOME A PHILANTHROPIST SUPPORT YOUR BEAUTIFUL COMMUNITY

For 27 years San Diego County residents have been creating named funds at The San Diego Foundation to benefit the charitable organizations and causes they care about. Our experienced staff can help you involve your family members in giving, improve your community, realize maximum tax benefits, and streamline your giving. For more information about our charitable gift planning services, please call us at 619-235-2300 or visit us online at www.sdfoundation.org.

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Who We Are

The San Diego Foundation's purpose is to improve the quality of life in all of our communities by promoting and increasing responsible and effective philanthropy.

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