Fund History

History of the Rossmoor Fund

-By Bill Leary, Rossmoor Fund Director

I. The Vision and the Initial Board

How many people does it take to make a difference in the lives of our less fortunate neighbors? It begins with one. One heart opening to another. One neighbor helping another. One community coming together.

Ten years ago David Smith had a vision, a vision that our community would have a means by which residents could help their neighbors get through a tough time. Smith was no mere dreamer. He was given to acting upon his visions.

In creating the Rossmoor Fund, Smith changed the world both for those the Fund helps and for those donors to the Fund whose generosity made it possible to help them. Of course, Smith had a lot of help of his own along the way.

Indeed, when Smith recently shared his memories, he said, “I’m delighted and gratified at the amazing success that the Rossmoor Fund has had over the past ten years both in raising funds to help Rossmoor residents in need, and in the Fund’s work in being able to find and help needy Rossmoor residents.” He added, “That success is due entirely to the Rossmoor Fund’s hard working and talented board of directors, and to the wonderful generosity of Rossmoor’s residents, clubs and businesses. I thank you all for helping make Rossmoor the wonderful community that it is.

In the coming weeks this series will reveal the history and success of the Rossmoor Fund in advance of the celebration of its 10th anniversary. To understand that success, though, one must start with the man and his vision.

In their many years here, Smith and his wife Sherry were actively involved in our community. From 2005-2011 Smith served two terms on the board of the Golden Rain Foundation, during which he served an unprecedented three one-year terms as President. Smith championed many initiatives to improve the lives of Rossmoor residents, perhaps most notably securing state legislation that preserved Rossmoor's authority to collect transfer fees on new residents to fund capital projects and improvements. That success helped him then champion several significant capital projects, including the Creekside complex and the Event Center, without the need to fund them through coupon increases or special assessments upon existing residents.

Smith saw these projects as amenities that would make Rossmoor more enjoyable for existing residents and more attractive to future residents. In easing the financial burden of these projects upon existing residents, Smith came to better appreciate that a number of residents were struggling financially. He set about developing an action plan specifically to help them.

In early 2009, Smith learned of a fund run by the management of Rossmoor's sister community near Los Angeles. But in talking with Rossmoor CEO Warren Samuels, Smith insisted that the fund here should be a nonprofit charitable entity independent of the governing body. He chose the name "Rossmoor Fund" over "Rossmoor Foundation" or "Rossmoor Charitable Foundation" to further that distinction and set about creating a 501(c)(3) nonprofit corporation.

Smith knew he needed a team. He approached several friends, including Claire LeVine Wolfe, whom he knew to have valuable business and charity experience. Wolfe was heavily involved in Rossmoor activities, but successful leaders ask busy people to do even more because busy people reliably do even more very well.

On June 17, 2009, the Rossmoor News published an article in which Smith solicited resident interest in helping create and support the Fund. Several residents with extensive relevant experience responded, including Reta Wilcox. She amusingly recalls that when she called to volunteer and told David of her lengthy background in charity fundraising he responded, "I'll be right over."

One evening Smith and his wife Sherry invited to their home those who responded to the article and a number of their friends so he could pitch his vision. Smith struck an emotional chord. Those in attendance recall that the collective response was immediate and supportive. The discussion quickly shifted to specifics: how to determine need, how to involve the Counseling Office, and how to raise funds.

From that gathering, Smith quickly formed his team to fulfill his vision. The initial board of directors consisted of Smith as president, Wolfe as vice president, Bob Donovan as treasurer, Carol Worthington as secretary, Fritzie Davis Noble to handle publicity, and Wilcox to handle fundraising planning. Every member had considerable business, social work, or charity experience.
All that was needed now was a mission statement to guide them, a process applicants could trust, a fundraising strategy, willing donors, and a few residents willing to make known their situation and to ask for help.

II. Getting Started and Early Grants

"When you discover your mission, you will feel its demand. It will fill you with enthusiasm and a burning desire to get to work on it." – W. Clement Stone, businessman

During the fall of 2009 the new Rossmoor Fund Board adopted as its mission: "to develop and fund programs for those in the Rossmoor community who are in need, assist Rossmoor organizations in meeting their charitable and educational goals, develop and fund educational programs, and to improve both Rossmoor and the health and well-being of its residents."

The board of directors then immediately felt the burning desire to get to work on fulfilling that bold mission. They began with how to determine need and eligibility for grants from the Fund. David Smith recalled, "We knew we couldn't afford to help people who just couldn't afford to live in Rossmoor, but we felt we could help people who had a financial emergency they couldn't meet."

Accordingly, rather than covering normal ongoing expenses like a coupon or utility bill, the board decided to help those incurring an unexpected emergency expense such as hearing aids or

dental procedures they could not afford without cutting back on, or even foregoing, other necessities such as food and medications. The board adopted an annual income eligibility requirement of no more than 200 percent (later 250 percent) of the current Federal poverty guidelines and decided to review an applicant's assets to help determine need. As with all charitable efforts, the board focused upon need, not its cause.

The board consulted with Pricilla Tudor who headed the Rossmoor Counseling Office to help create a grant process that was both simple and confidential. That office was experienced with residents in need and was trusted for providing all of its services in confidence.

In 2010 the board started publishing articles in the Rossmoor News soliciting interest in applying for a grant from the Fund. The Counseling Office also began to suggest the Fund to clients who might benefit from its resources.
Applications were slow in arriving in the early days, but not because there was no need. Smith explained, "The Rossmoor residents we were trying to help were not used to accepting charity." By May 2010 the board began to award individual grants to qualifying residents.

By year's end the board had awarded 12 individual grants totaling over $15,000, primarily to cover dental and medical expenses. Significant grants in 2010 paid for two motorized wheelchairs and some of the cost of chemotherapy and radiation treatments for another applicant.

In 2011 the number of individual grants more than doubled. Perhaps the most memorable one involved an elderly woman who was in need of a new pair of orthopedic shoes. Her only pair was old and tattered and left her ashamed to leave her home. If you ask most any initial board member to recall an exact moment when they knew they were making a difference, their eyes moisten in recalling the vote they took one afternoon to purchase for her two pairs of shoes.

Another involved a woman who needed insulin for her diabetes but had fallen into the Medicare "donut hole," which is the gap between the plan's coverage limit on prescription medication costs and the catastrophic-coverage threshold. The board paid for her insulin.

Other notable grants given in 2011 were in response to a fire on the evening of July 26 that destroyed the homes of 12 residents on Running Springs Road. They had to flee the flames with

little time to grab anything. Before the fire trucks had left the scene members of the Rossmoor Fund Board were discussing how to help. Within days the fund provided $500 to each victim, allowing them to meet emergency expenses.
At its fifth year anniversary in 2014 the Fund had awarded nearly 200 individual grants totaling over $161,000. By this its 10th year, those totals have risen to 420 individual grants totaling nearly $440,000.

Just as the numbers of grants and types of services offered by the Fund has changed over the years, so too has the membership of the board of directors. Those who have brought their financial, business, publicity and charitable skills to the table are: David Smith (2009-2018); Claire LeVine Wolfe (2009-present); Reta Wilcox (2009-present); Carol Worthington (2009-2016); Fritzie Davis Noble (2009-2016); Barbara Jordan (2011-2017); Mel Friedlund (2011-2012); Trudi Garland (2013-2017); Jean Autrey (2013-2021); Louise Dibble (2013-present); Alice Lau (2014-present); Ellen Gilman (2016-present); Donna Reynolds and Wendy Dorband (2018-present); Harvey Weinstein (2019); John Kikuchi (2019-2020); Bill Leary and Andrea Szentirmai (2019-present); and Diane Portnoff, Gayl Westendorf and Al Zemsky (2021-present).

III. Gratitude and Broadening the Ways to be Helpful

“Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it’s the only thing that ever has.” — Margaret Mead, anthropologist

For most donors and volunteers, giving back is something that comes from the heart and is its own reward. And yet one cannot help but be touched by the gratitude of those whose lives one helps. Most recipients of grants from the Fund are of a generation who, when helped, unabashedly send cards with handwritten and heartfelt expressions of gratitude.
For example, one recipient wrote: “Thank you so much for approving my request for help with paying dental bills. I’ve had to put off having this work done for more than a year, so this aid is a huge help. We are lucky to have people like all of you who kindly and generously volunteer your time. We are also lucky that our fellow Rossmoorians kindly and generously donate to keep the Fund going. I hope some day to be in a better financial situation so I can help others in need.”

Another wrote: “I had planned all along on growing older, but not to be handicapped and in dire financial straits. The best laid plans… This will help me immensely and is appreciated.”

Buoyed by such expressions of gratitude and driven by a mission that included developing and funding educational programs and improving “Rossmoor and the health and well-being of its residents,” the board of directors quickly expanded the ways it could serve the community and its residents beyond individual grants.

Beginning in 2010, the board contracted with several service providers (The Law Center, the Elder Law Center and, since 2015, Contra Costa Senior Legal Services, or CCSLS) to provide free legal advice on matters such as consumer debt, elder abuse, power of attorney and advance healthcare directives, civil lawsuits, assistance with small claims court, and the Home Ownership Protection for Elders (HOPE) program which protects elders from losing their homes and/or equity due to debt, scams, and elder abuse. One Rossmoor resident said of these services, “Words cannot express how grateful I will always be to you. If only there were more people who really cared and dedicated their services like you do what a beautiful world this would be.”

Also in 2010 the board contracted with the Diablo Respite Center and, since 2015, the Jewish Family and Counseling Services to provide respite care for family caregivers, especially those caring for loved ones suffering from dementia. One respite care recipient wrote “Your generosity enabled me to receive some well needed respite. I was drowning in providing caregiving for my husband day and night. With your help I was able to get away and breathe for a few hours every week.” In June 2011 the board also hosted a BarBQ for caregivers of loved ones suffering from dementia to provide them a brief respite from their caregiving. By providing a few hours of respite for exhausted caregivers facing burnout, this program has and will continue to become one of the most important programs of the Fund.

Over the years the Fund has worked with Meals on Wheels to help residents with food needs and it continues to partner with the Boomers Forever Club to purchase Safeway gift cards for dissemination by the Counseling Office to those needing help with groceries. The cards are also distributed twice each year in December and the spring, associated with the Christmas, Easter and Passover holidays. Typical of the gratitude expressed by recipients of those cards were these: “With your gift, we went shopping for canned goods and fresh fruits and veggies, and for once did not look at prices much” and “I had sent some very modest gifts to my grandchildren and was wondering how I would stretch my remaining funds for the month and then I got your gift card.”

Because falls can be so dangerous, especially for those living alone, on April 10, 2014, the Fund sponsored a seminar on medical alert systems. Nearly 70 residents attended as three suppliers described their devices. The Fund has since funded scores of medical alert devices.

The board also partners with resident Richard Davis and Davis Home Pros to provide free labor for small handyman home repair projects an eligible applicant cannot afford. (The Fund purchases materials.) At the suggestion of the Counseling Office, the board also recently began to fund once a year housecleaning services for eligible applicants.

In 2017 the board created a Legacy Society honoring those who have named the Fund as a beneficiary in their estate plans.

IV. The Fundraising Plan

"Donors don't give to institutions. They invest in ideas and people in whom they believe …" — G.T. "Buck" Smith, educator

The first article in this series about the initial Rossmoor Fund Board of Directors revealed that Director Reta Wilcox "handled" fundraising planning. But to say she "handles" fundraising planning is to say Olympic champion Michael Phelps "handles" swimming. In 2006 Wilcox retired from her 27-year career at the national and regional level for Girl Scouts, U.S.A. She was a certified fundraising professional and, among other things, trained Girl Scout councils in fundraising techniques. She also authored a book on annual giving. Wilcox said, "My career grew in a period of time, the 1980's to 1990's, when women were entering the field, and women's organizations like the Girl Scouts were getting serious about competing for major gifts. Expertise in fund raising was a career builder for me, as well as a satisfaction."

Upon her retirement, Wilcox moved to Rossmoor from Chicago to be near three of her adult children. She fell in love with Rossmoor and began searching for a way to use her skills to give back. When she opened the June 17, 2009 issue of the Rossmoor News and read the article about the creation of the Rossmoor Fund and David Smith's appeal for residents interested in helping it come into being, Wilcox was captivated. She explained, "I was intrigued that it was a start-up. I was intrigued that it offered the opportunity to determine who received the grants, not just to

raise the money. In fund raising it is said that to be successful you have to have a unique proposition. You make your case by saying that no one else provides quite the service you do. Rossmoor Fund had a unique proposition – and I instinctively saw potential."

Upon joining the initial board, Wilcox began to formulate a strategic plan for fundraising. She said, "The vision from the beginning was that we were building a long-term project to benefit only Rossmoor and its residents. The potential pool of donors was circumscribed, and therefore we'd need to create interest, then educate and reward donors to build loyalty and yearly renewal. The classic fundraising plan for that is annual giving, and annual giving is the cornerstone of a full development plan."

Wilcox chose a campaign year that runs from September 1 to August 31. Buoyed by a generous gift from David and Sherry Smith as seed money, Wilcox applied a gift range chart which is a tool that determines the size and number of gifts and at what levels you will need to make a campaign goal. From that she recommended an ambitious annual goal of $100,000.

Since 2013, the Fund has surpassed its goal of $100,000 every year. Importantly, Wilcox's ambitious goal over 10 years was also met as the Fund just passed the $1 million mark in donations. $1,040,963, to be precise. Yes, she's that good.

Wilcox is quick to point out that the work of actually raising those funds is that of her fellow board members and those who believe in the mission of the Fund. She said, "Just like David [Smith], I cannot praise the other board members enough. The board is relatively small, we get to know each other well. We respect one another, help one another, come to consensus easily. Because all board members consider every grant application, and the requests are often so compelling, every one of us is drawn back into the mission every time we meet. This keeps the commitment strong."

In its first 10 years, the Fund has expended over $449,000 on individual grants, $187,000 on grants to service providers, including free legal services and respite care, and $37,000 for Safeway gift cards. The Fund has also created a long term reserve account to build for the future. Smith promised at the start to keep expenses at a minimum to maximize giving and the volunteer board has kept that promise.

Over the years the board has appealed to the generosity of hundreds of residents as well as clubs and organizations in Rossmoor and local businesses through annual giving, special events and a legacy program. Wilcox explained, “We created interest with the initial personal invitations to our friends, we educated through the Rossmoor News, and we built loyalty through an unusually high and personal level of donor recognition.” Over the years, articles by Fritzie Davis Noble and Ellen Gilman have been invaluable to that education process.

V. The Importance of Donors and Their Recognition

“Do your little bit of good where you are; it’s those little bits of good put together that overwhelm the world.”― Desmond Tutu

When the Rossmoor Fund Board meets to consider individual grant applications, often the applicant is elderly, perhaps having outlived his or her savings and is unable to afford the expense of some unexpected and emergency need, such as dental surgery, a hearing aid, oxygen container, medic alert device, or chair lift. The board does what our donors expect us to do: we help them.

In its 10 year history, the Rossmoor Fund has received 5,451 donations, donations, mostly from residents moved by the mission of the Fund. One donor said, “I am profoundly grateful for my lucky life, so it’s a pleasure to pass along what I can. The Rossmoor Fund is particularly satisfying since it’s about neighbors helping neighbors.” Another wrote, “I am fortunate to live in Rossmoor and have so much here. I want to give back to the community.”

Over 20 residents have been loyal to the Fund for every one of its 10 years. One loyal donor is Sue Adams, a member of the Golden Rain Foundation board. Prior to that, when she served as President of the oldest mutual in Rossmoor, Mutual 1, Adams saw many elderly residents who were unexpectedly outliving their savings and struggling financially. As an Army brat she had been exposed to poverty throughout the world and it broke her heart. In Rossmoor, she has endured her own suffering, which has contributed to her strong desire to help others. She said, “ I believed in the Rossmoor Fund from the get-go when David Smith started it. This is our community and his vision of helping our neighbors rang true with me. I will contribute as long as I am able.”

The wonderful support of hundreds of residents of Rossmoor like Adams over the years has been enhanced by contributions from several Rossmoor clubs, organizations and businesses that also have been inspired to help the Fund help others. For example, Berkshire Hathaway HomeServices California Realty has hosted several Home Shows at the Event Center which introduce over 50 home service providers, contractors and remodelers to Rossmoor residents. All proceeds of these events, totaling $19,252, have benefitted the Fund.

The Boomers Forever club's relationship with the Fund has been extraordinary. In 2011 when the Fund was just getting its legs, the Boomer Generation was just beginning to turn 65 and find communities like ours. Some here were nervous Boomers would change the peaceful atmosphere. Instead Boomers quickly saw in the Fund an opportunity to be good neighbors. The Fund's mission struck a chord with many of them as if they had been in David and Sherry Smith's living room that summer evening in 2009 when Smith first pitched his vision.

The new Boomers Forever club quickly adopted the Fund as a cause. Almost from the beginning the club has partnered with the Fund in providing Safeway gift cards to their neighbors in need throughout the year and again during the important holidays. In 2015 and 2019 the club hosted the popular Rossmoor Home Tours and silent auctions. All proceeds of those events, totaling almost $68,000, have benefitted the Fund.

Every donation is precious to the Fund regardless of size, because every donation allows the board to respond to need in ways that are meaningful and varied. In gratitude, the Fund does something unusual for charities every year. Rather than hold a kick off event soliciting donations, the Fund welcomes its donors to a recognition ceremony where they can celebrate together how their contributions have changed lives.

The event is at once poignant and fun; meaningful and affirming. Early on this recognition event took place in Smith's living room. But as the number of donors grew, the event was moved first to the Creekside Fairway Room and then to the Event Center where it has been held ever since.

Looking back on the 10 years of the Fund, Smith expressed pride in the accomplishments of the board and donors. He said, "it feels wonderful that we were able to make a significant difference in people's lives for not a lot of money. People no longer had to make a choice between food and medicine."

The unique journey that began 10 years ago as Smith's vision of neighbors helping neighbors in need continues. That is why in 2017 the board created a Legacy Society honoring those who have named the Fund a beneficiary in their estate plans. As the board proceeds with planning the next 10 years, we remain grateful to all of you whose generosity has made the first 10 years of that journey possible. On behalf of the board, thank you for also making that journey a success.

VI. 2020 and Beyond

In writing the history of any organization, there is the occasional need for updating, especially when significant changes occur. The singularly impactful year of 2020 is one that insists it be added. As the Covid-19 pandemic spread throughout the world, the lives of Rossmoor residents were necessarily impacted. Importantly, the 74+ average age of residents alone gave cause for concern about our vulnerability unless we all took steps to protect ourselves and one another. The Rossmoor community responded admirably to the task in terms of sheltering in place, social distancing and mask-wearing.

But adherence to those orders was also negatively impactful upon the health and well-being of many residents, especially those living alone and struggling with health and financial issues. It became increasingly difficult for some to secure necessities, like food and health care. The stories of neighbors spontaneously helping neighbors get to the grocery stores or doctor's offices are plentiful and heart-warming.

Many of the most impacted were the very residents the Rossmoor Fund was established to help. The Rossmoor Fund and its donors rose to the occasion.

In 2020, the Rossmoor Fund received a record total in donations from generous donors moved by the pandemic to help neighbors in need. Despite reductions in assistance for respite care and medical services due to safety concerns related to the pandemic, the Fund provided record assistance to individuals in 2020, including a tripling of food assistance.

In addition, in early 2021 the Rossmoor Fund Board of Directors was expanded to add three new members who bring to the fund considerable charitable, financial and legal experience. Those three, Diane Portnoff, Gayl Westendorf, and Al Zemsky are profiled under "Directors."

The newly expanded board will continue to support and further its bold mission and continue to look for innovative ways to help our less fortunate neighbors meet emergency needs that occur in their lives.”