

*The Donor's Story*  
**THE GENEROUS GIFT  
THAT GAVE HELP TO SENIORS  
AND CHANGED A COMMUNITY**



**I**n 2007, J. Wayne and Delores Barr Weaver, both senior citizens, took stock of their situation and saw an opportunity. While they were fortunate enough to have a secure financial future, they realized many other seniors were not. Could they share their resources in such a way as to benefit seniors in need?

The Weavers approached The Community Foundation in Jacksonville with the seed of their idea: could they create a fund at the Foundation that would be a financial resource for seniors facing short-term financial crises?

What evolved from that conversation has not only benefitted scores of seniors in Northeast Florida, but it has changed the landscape of senior services in the region. The story of the Senior to Senior Fund illustrates how individual generosity, when properly advised and managed, can have an impact far beyond its intended reach.

### **THE BIRTH OF THE IDEA**

When Wayne and Delores Weaver came to Jacksonville with the new NFL Jacksonville Jaguars in the mid-1990s, they realized they had an opportunity to do more than just move to a new community. "We wanted to have a positive impact on the community," Mrs. Weaver said.

Through the years, the Weavers worked with countless community nonprofit organizations, learning about community needs and opportunities.

As the couple approached the age of eligibility for Social Security, they thought about innovative ways to use those dollars. "We had never filed for Social Security or received Social Security. We just happen not to need those dollars," Mrs. Weaver said. "But we thought about the fact that the dollars were available. Was there a way to use those dollars to help other seniors?"

After considering options, the Weavers filed for and received Social Security in 2007, carefully tracking each payment. At the end



**Delores and Wayne Weaver**

of the year, they totaled up the amount, and used that as the seed money to support the Senior to Senior Fund that they established to help seniors in need. They also took advantage of the IRA rollover provision to contribute an additional \$100,000 to the fund.

### **THE FOUNDATION'S CHALLENGE**

The Community Foundation was eager to help the Weavers bring their vision to life. But as philanthropic advisors, they were required to think about the practical aspects of implementation. Who would identify seniors in need? Who would do the necessary due diligence to confirm the needs of those who applied for help? Who would connect those in need with appropriate and reputable services in the community? Who would provide the needed fiduciary oversight?

To find answers to these questions, Foundation staff catalogued existing services in the community, researched available resources and met with individuals knowledgeable about services for seniors. Among those were staff members at ElderSource.

In 2006, the Foundation had made a grant to ElderSource, the Area Agency on Aging, to underwrite a resource library for seniors and their caregivers.

"ElderSource had connections throughout the community," said Program Director Kathleen Shaw. "They had the capacity to handle the financial resources responsibly. They knew how to screen potential clients and address their needs in the most efficient manner. And they knew how to connect seniors with services throughout the community."

The Foundation negotiated a contract with ElderSource to serve as administrator of the Senior to Senior Fund. In its first nine months, the Senior to Senior Fund awarded more than \$60,000 in grants to assist 64 seniors on the First Coast with needs such as home repairs, help with medical bills, applications for benefits, purchase of therapeutic devices and emergency cash assistance.

### **FINDING—AND FILLING—THE GAPS**

During its initial investigation of community resources, Foundation staff noticed a lack of communication among the various community agencies that provide services to seniors. To get a better sense of the local landscape, the Foundation convened representatives of 20 community-based organizations whose pri-

mary mission was helping seniors. To their surprise—and the surprise of the participants—there was very little mutual awareness or collaboration among the organizations present.

At the request of the participants, Foundation staff and an independent facilitator helped the group formally organize as The Senior Roundtable—a group of senior-serving organizations united in a common mission, sharing ideas and collaborating to better serve the community. By 2009, the group had solidified, established its own identity and received a grant from The Community Foundation to cover some administrative expenses and provide continued group facilitation.



Meanwhile, the Senior to Senior Fund continued to meet the needs of area seniors. By December 2010, the Fund had awarded \$326,250 in grants to help 405 seniors, according to Linda Levin, ElderSource executive director.

ElderSource itself has benefited from the experience, Levin said. “The Senior to Senior Fund helped to raise awareness in the community of ElderSource and how we can help seniors. As a result, we started receiving other grants and funding, such as Emergency Services and Homeless Coalition [funds] to help elders avoid becoming homeless, Safety Net grants and a grant from the Sontag Foundation. In addition, because of the impact the Senior to Senior Fund has had on serving seniors in these five [First Coast] counties, the Friends of Elders has raised funds for a similar program for seniors in Volusia and Flagler counties, where we also serve.”

The experience with the Fund also has prompted ElderSource to change its internal operations. “We have gotten more involved in helping seniors. We have moved beyond basic information and referral to more enhanced assistance. In addition, this funding has given us the flexibility to respond to crisis, which our other funding does not allow.”

### ‘A SMALL IDEA ON A BIG PROBLEM’

Mrs. Weaver acknowledges that the impact of the fund is beyond anything she expected. “Sometimes, when you have a small idea on a big problem it can have a big impact,” she said.

“The significance of this cannot be overstated,” said Nina Waters, president of The Community Foundation. “The Weavers started out with the intent of making charitable gifts to help seniors one at a time. But their gift set in motion events that have resulted in a community infrastructure better equipped to serve all seniors. This is an example of the benefits that can come from working with professional philanthropic staff who are closely connected with the community.”

The Senior to Senior Fund has been sustained by the Weavers’ annual contributions of Social Security income and IRA rollover contributions, as well as gifts from others whom the Weavers encouraged to support the fund.

In 2009, the Weavers made a gift of \$1.5 million to the fund to create an endowment, ensuring that the work of the Senior to Senior Fund will continue in perpetuity. At the end of 2010, the endowment surpassed \$2 million. The Weavers hope the endowment will grow to \$3 million by 2012.

## The Senior to Senior Fund in Action

When a 77-year-old widow faced disconnection of her utility services because of unsafe electrical wiring in her home, the Senior to Senior Fund stepped in. With a monthly income of \$616 in Social Security benefits, the woman was unable to pay the estimated \$2,175 for the wiring upgrades, or secure a loan to pay for the work. Builders Care, a local homebuilders’ charity, was unable to provide assistance due to a lack of funds. The Senior to Senior Fund paid for the wiring upgrades, allowing utility services to continue.

Before a 66-year-old woman could get the open heart surgery she needed to replace a malfunctioning heart valve, her surgeons insisted that she address untreated dental problems to avoid the possibility of infection. The Shands dental clinic was in the process of closing and no longer accepting patients, and the woman could not afford the \$1,500 in private dental care on her \$900-a-month income. The Senior to Senior Fund paid the dental bill, enabling the woman to proceed with her medical care.

A 78-year-old man needed a wheelchair lift and hitch for his car so his wife and caregiver could safely transport him to medical appointments. He suffers from idiopathic pulmonary fibrosis and is on oxygen. Despite having a doctor’s prescription for the lift, Medicare had refused to reimburse the estimated \$1,650-\$2,360 cost of the lift, and the couple could not afford it on their \$2,252 monthly income. The Senior to Senior Fund paid for the lift.

After the 77-year-old man was diagnosed with cancer, his expenses mounted. Frequent doctor visits each carried a \$40 co-pay. The automobile needed repairs. And his utility bills soared during the extreme cold of the winter. With a monthly income of \$1,305, the man and his wife fell behind on utility payments. They owed \$756.69 when the electric utility threatened them with disconnection. The Senior to Senior Fund contacted numerous other community agencies but none had funds to assist the couple. The Senior to Senior Fund paid the utility bill.

One couple needed a new roof for their home -- the existing roof leaked so badly that their homeowner’s insurance had been cancelled. A 92-year-old widow needed a new refrigerator -- the existing refrigerator did not cool and was leaking so badly that the floorboards were rotting. A 91-year-old wheelchair-bound woman needed grab bars in her bathroom and shower as well as a wheelchair ramp. None of these individuals had the resources to pay for these repairs, and other community resources were out of funds. In each case, the Senior to Senior Fund provided the necessary resources to give these seniors a safer home environment.