



# EASTERN STAR FOUNDATION AND THE SENIOR LIVING COMMUNITY



Winter / Spring 2016

## *For the Eastern Star in California*



Congratulations to the Seaside Chapter for being our highest donating chapter to the Connect Four Campaign! They were presented with a plaque for their dedication, effort and commitment.

Our Connect Four Campaign encouraged 100% participation from each chapter by submitting a donation to any of our Foundation Funds, Endowment or the Eastern Star Home. With over 139 chapters participating we are so excited about our results and grateful for the huge impact it made. Thank you to everyone who contributed!

Keep an eye out for our next Campaign!

Throughout this newsletter, you will find information regarding our Senior Living Community and all of our funds that are available to you. You will also learn about ways to give back and to ask for help when needed most. Our members are the heart of this organization. With each and every one of you we are able to work together to have a larger impact and stronger future for years to come.

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## From the Worthy Grand Matron and the Worthy Grand Patron

To our Eastern Star Members,

A New Year of 2016 has begun! We hope that each of you had a beautiful Holiday Season filled with family and friends. As we start this year our Eastern Star family has many new adventures to experience on the waves of our sea.

Our All Members Instructionals, (AMI'S) have been attended by experienced Navigators and novice Seamen and women, eager to learn the ropes and get their feet wet! We have shared our ritual, floor work and ideas with over 1200 members at these instructionals. Each of these crew members are needed in every Chapter. It takes all of us working together as the crew to make things happen.

Thank you for being a part of our crew this year.

At the end of January we will start our Ports O' Call, also known as our Official Visits for 2016. We hope to see many of our members on these voyages throughout California and the surrounding states. Your smiles and warm greetings are always a pleasure to experience.

Please visit our Senior Living Community (SLC) when you come to the southern part of our state. The residents would love to show you around their home. We have just completed the Festival of Trees in December which, along with the SLC, were highlighted in an Orange County magazine. Special thanks go to our Executive Director, Board of Trustees, Eastern Star Foundation members, and Emily Clark, Director of Charitable Giving, for making this event so successful.

Ahoy Matey. If you are in the neighborhood June 4th, join us at our Pirates of the Tortugas summer festival. There are vendors, food, a car show, food, music — did we mention food? Come in costume and have a great time. All proceeds benefit the SLC. Look for these and other events on the website [www.oescal.org](http://www.oescal.org).

When in the spirit of giving, we hope that, along with the SLC, you will remember our foundation charities, which include cancer and heart research, and scholarships, all worthy of your support. Our special project for 2016 is the R O Jacobson Center whose programs benefit kids and veterans, while partnering with non-profit charities such as Make a Wish, Wounded Warriors and Shriners Hospitals to name just a few. Be sure to purchase our beautiful patriotic dolphin pins at \$5 each. All proceeds support the center.

May you always have your toes in the sand and a cool breeze to kiss your cheek,



With Hope, Joy, and Integrity,

*Chris Dias*  
Worthy Grand Matron

*John R. Scott*  
Worthy Grand Patron

from the desk of  
*Jim Whiteley*

Sisters and Brothers,

It is my pleasure to once again have the privilege of greeting you for another great new year. I hope that yours is off to a great start and that it will be prosperous.

Your Senior Living Community new fiscal year started on October 1, 2015, and was faced with many challenges. I want to thank all of you who were at Grand Chapter and listened to the issues as they were presented, and for your support. The majority of the income required to operate and maintain our Home comes from the earnings of our Endowment Fund, and when the investments don't produce sufficient income, we are faced with challenges.

During Grand Chapter, we had to inform you that the 2015 third quarter report of our Endowment Fund was very negative and that if the markets continued in a negative direction, we would not have sufficient funds in the "unrestricted" portion of our Endowment Fund to support the 2016 budget. To ensure that we had sufficient funds, we asked you to lift the restriction on a \$3 million dollar portion of the "restricted" portion of our Endowment Fund. You supported our request, and we thank you for that support.

The following is a brief history on our Endowment:

- Prior to the 9/11 event in 2001, our Endowment was at \$34.2 million dollars.
- Following that event, our Endowment value dropped \$7 million, down to \$27.2 million.
- Over the next five years, our Endowment recovered and actually increased by almost \$1.4 million to \$35.6.
- The next event that affected the value of our Endowment Fund was the market crash in 2008. It caused the value of our Endowment to drop by \$5 million to \$30.6. Our Endowment has never recovered from this event as it did following the 9/11/2001 event.
- Over the next six years, the Endowment value was below the \$30.6 million during four of the six years, and ended 2014 and 2015 on a decline.
- The market had a very negative downturn during 2015, causing the third quarter value to end at \$26.8.

The third quarter ending value left us with less than \$3 million in the "unrestricted" portion of our Endowment Fund. The Board Reports given at the 2008 and 2009 Grand Chapter Sessions both stressed the concern that the income from our Endowment Fund would not continue to support the future operation of our Home. The time has come that we must give priority to the building of our Endowment Fund and to securing an additional source of income to support the Home.

We have no idea how long it will take for the market to turn around, and if we are going to survive into the future, several actions need to be taken in addition to the legislation that was presented at Grand Chapter and the reduction of the proposed 2016 budget by \$520,000. Some of the actions are as follows:  
 1. the administration fees charged by Grand Chapter will be reduced by \$130,000. 2. fee-paying residents who are not affiliated will be accepted into the Home. The goal of admitting non-affiliated residents is to generate as much as \$1.6 million in additional income. The first step to achieving this goal was the passage of the legislation at Grand Chapter. The second step was the submission of our request to the Department of Social Services to revise our license to admit non-affiliated residents. We are currently waiting for their approval.

Over, please ...

*from the desk of*  
**Jim Whiteley**

Continued...

3. Our Finance Committee is reviewing how they have our Endowment Fund invested and will do everything possible to ensure that we can get the best returns possible given our current economy.

Thank you for your patience in reviewing the above information. I feel that it is important that we keep you as informed as possible. **The successful future of our Home is very important to your Trustees, and your support is a major key to our success.**

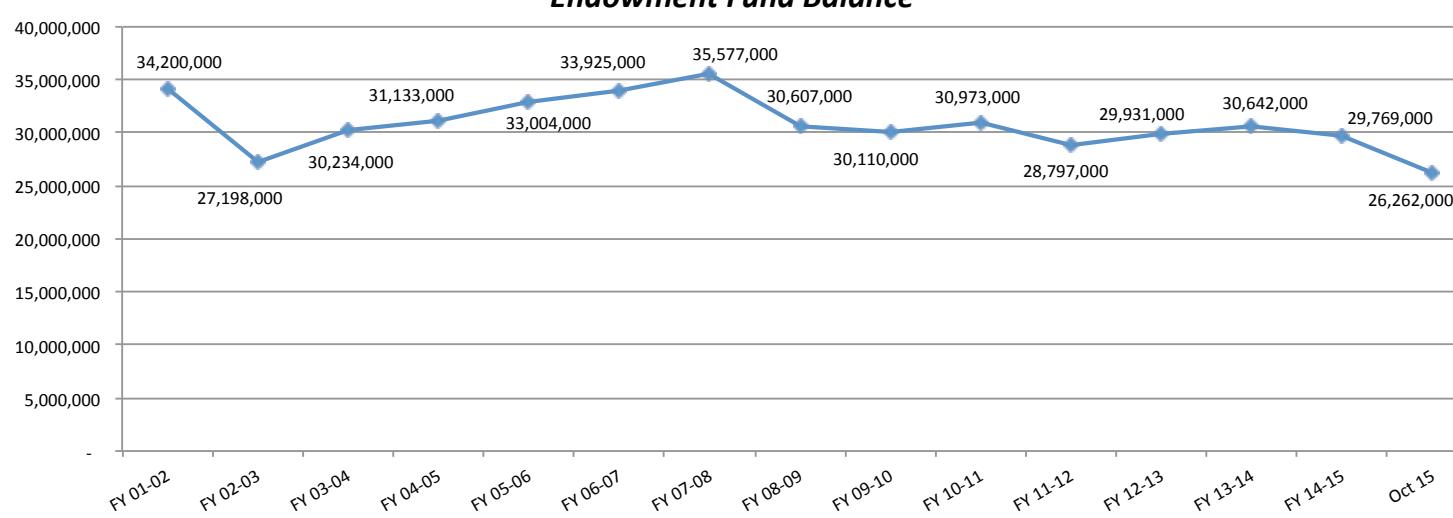
On another note, I want to commend all who were involved with our Festival of Trees under the direction of Emily Clark, our Director of Charitable Giving. The trees were all beautiful and made the Home look very festive. Over the past few years, this event has proven to be a great fundraiser and a great opportunity for the public to visit our Home.

Please take time to visit the Senior Living Community when you are in the area. Also, if you have time to volunteer at the Home, contact our Sister Kim Cooke at (714)577-9281. I'm sure that she and the staff will appreciate your assistance.



**Jim Whiteley**  
 President  
 Board of Trustees  
 Eastern Star Homes of California

### Endowment Fund Balance



*from the desk of*  
**Kim Cooke**

Dear Members,

The idea of giving back to our members and our community is a theme that holds true in all aspects of our membership.

Many give with their time, volunteering on committees, helping at events or at meetings. Many donate some of their expendable income to one of the funds that means the most to them.

And many do both.

Here at the Senior Living Community we are so lucky to have benefited from so many who are trying to give back.

Not only members, but people from the community are helping our Senior Living Community. Through community donations and involvement, as well as donations from members, our residents are even more comfortable and even more loved. We are grateful for each and every one who have helped us.

But, as discussed at Grand Chapter and through Jim Whiteley's submission in this newsletter, we continue to need help. Our goal is that our Endowment Fund will be able to secure the future of our residents and our membership. Since 2001 there has been a great deal of variance in the endowment fund balance, and over the third quarter of 2015 we have experienced a larger downturn. We turn to you.

We turn to the members and the chapters who make our organization possible. We are looking to you for help. Please use the remit envelope in this newsletter to submit your donation.

Please also ask at your chapter meetings, plan events or fundraisers to help rebuild our Endowment Fund. We know that by working together we will have the strength to rebuild and look to the future.

If you know of anyone who might be interested in moving into our home, have them contact me! We have one and two bedroom apartments immediately available! If you have time available and you want to volunteer spending time with our residents, please let me that know as well!

We have had some great events and programs over the past few months, and we are so excited for everything that is to come!

Hope to see everyone here for our Summer Festival and Car Show June 4th.



Star Love,  
**Kim Cooke**  
 Kim Cooke  
 Executive Director, Senior Living Community for the Eastern Star  
 714.577.9281 or [kcooke@easternstarhomes.org](mailto:kcooke@easternstarhomes.org)



# Priority Reservations FOR OES MEMBERS

High-quality senior living communities offer the latest amenities, privacy, comfort in a beautiful environment and the Senior Living Community does just that. Imagine a care free way of living where your only worries are which activity to attend, or how to decorate your private apartment. The maintenance-free lifestyle is achievable in the most caring and loving environment.

## **SLC's Member Amenities:**

### *Various types of pay structure:*

- Private Pay
- Full Asset Transfer
- Month to Month

### *Individual private apartments, bathroom, kitchenette and patio with varying floor plans, basic cable and Wi-Fi:*

- Weekly housekeeping and linen service provided
- We provide On-site maintenance and upkeep for grounds and gardens

### *Trained staff, 24 hours a day*

### *Daily on site activities planned:*

- Physical fitness, social, discussion groups, arts & crafts and learning
- Scheduled transportation for outings, or to meet with your physical therapists

### *On Site gym for personal health or to meet with physical therapists*

### *Fine Dining Experience, that serves three fresh, chef prepared meals per day.*

- Additional selections are available from an everyday grill menu
- Full Continental Breakfast Bar available in addition to the menu, during breakfast
- Full Salad and Soup Bar at lunch and dinner as well

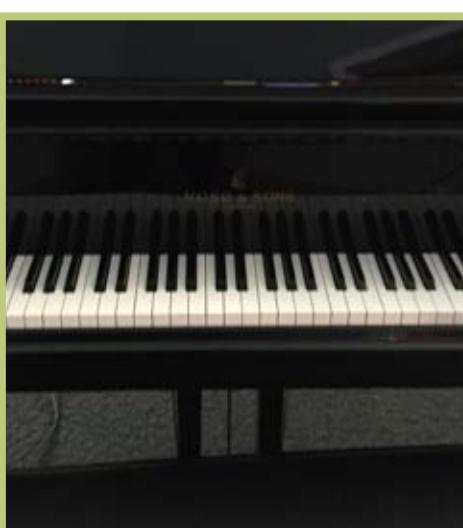
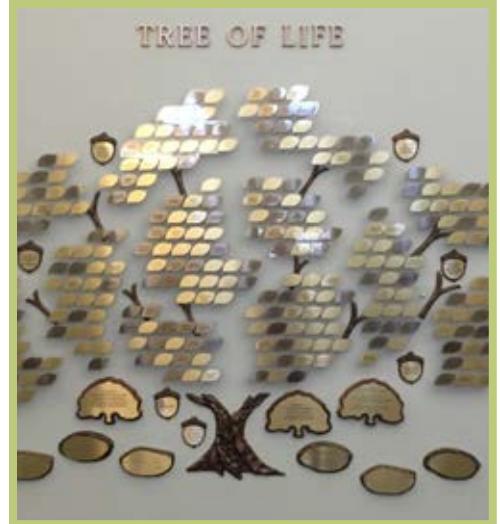
### *On site amenities:*

- Beauty Parlor and Nail Salon
- Craft Room
- Ceramics Studio
- Woodworking, sewing groups and gardening
- Game Room (with Pool Table, Shuffle Board, Dart Board, Wii and Bingo)
- Ice Cream Parlor to enjoy snacks and entertain friends
- Private Dining Room available to entertain guests
- Library and Computer Areas

### *Personalized care plans:*

- Assistance with daily tasks if needed
- Emergency Alert System
- Medication Assistance with varying levels of care

**Call NOW for more information  
or to reserve your apartment!  
800.567.2273**



**INDEPENDENT LIVING**

The home you raised your children in, the place you came home to for more than 30 years, the yard you took care of and the maintenance you have kept up now seems to be too much. You may no longer have the desire or capability to spend as many hours outside manicuring the front yard, carrying the heavy vacuum up and down the stairs, or cleaning out the pool in the backyard. The stereo may blast from the new neighbor's teenager and you realize you don't even know them anymore. But the memories of the home span your entire adult life.

Infants were brought home from the hospital there, graduation parties or bridal showers were held in the living room and, your grandchildren swing from the tire swing in the front yard. This is your home; this is part of your family.

Making the decision to move into something more

manageable is not an easy one to make. Many feel like there is no real reason to move into an independent living unless they need services or additional support. Their thinking is that as long as they are healthy and mobile, they should continue to live in their own homes. Senior Living Communities, like our SLC, proves there are many benefits to moving well before additional help with daily tasks is needed. Once the possibilities of a new chapter sink in, you will feel as if a weight has been lifted.

**What is an Independent Living Community?**

It is a community for active, healthy seniors who are able to live independently on their own. With spacious apartments, kitchenette and resources available it is like living in a community full of friends without any of the hassle.

Is Independent Living Right for me?

We don't have crystal balls, and we can't read the future (although if we could we would). You would like to be surrounded by peers, have plenty of activities and outings to choose from, and have the comfort of having professional staff with in close distant. You value your security and safety. You like your independence but worry about stressful and difficult tasks like gardening or housekeeping.

**You won't have the constant nagging worries and expenses.**

Home maintenance and upkeep can easily be stressful and expensive. Look around your home; is everything in good working order? Any signs that repairs or needed or small signs of neglect and deterioration? Before your home investment begins to lose value, these may be signs that it is time to move. At the SLC we include all home maintenance on your own apartment, weekly

housekeeping and grounds maintenance.

**Cooking becomes optional.**

Speaking about buying groceries, are you tired of cooking? Residents often say the food is the best part of the community. If you have become bored with cooking or struggle with the clean up after – and understand that a steady diet of delivery and take out is not meeting your nutritional needs – you will love the delicious and nutritious meals that are prepared three times a day. If you don't want any of the chef specials, there is a standard Daily Grill menu to choose items off of.

Have family coming into town and you enjoy cooking family dinners all together? Use our private dining room and the traditions continue!

**Transportation challenges are overcome.**

Maybe your driving isn't quite

what it used to be. Or, maybe you have found yourself spending longer getting in and out of the car to get much needed grocery items.

**Safety, safety, safety.**

Assisted living centers are set up to provide a safe, comfortable environment for the residents to call home. The SLC has secure entrances that are monitored. Emergency precautions are taken for all levels of care, from the alarm on the outside of the building to the emergency pendant to wear. Safety is a high priority.

**Your social calendar will fill up.**

Are you beginning to feel more isolated? One of the best places to become part of a community in the Senior Living. Residents already there are just like you. They have chosen to open the possibilities and put stress free living as a priority. You will not only find companionship, but constant activities (both in house and offsite). Enjoy seeing movies or playing Bingo? What about working on crafts or in your workshop? All of these things can continue and maybe new interests developed.

If at some point, you need help with daily tasks. Varying levels of care are available to you.

Think of it as independent living with more conveniences. You might not understand until you fully make the move. But, with independent living you don't give up your freedom and independence – you improve it. Want to borrow our crystal ball? This is what we see - you have already made the senior living decision and probably one of the best choices you have ever made. Independent living translates to more convenience, peace of mind, stress free living.

*from the desk of  
Suzanne Gallico*

Sisters and Brothers,  
I hope you have read or will read the articles about your Foundation charities that have been written by our Board members.

The one thing we hear quite often from our members is that they don't even know that there is a Foundation, let alone what it does, as well as about our own Eastern Star charities.

One of our goals this year is better communication about the Foundation and the charities it oversees on behalf of our members.

If you haven't already, please take a moment and read these articles. Then if you have questions or need more information, feel free to contact me or any of our Board members. Our contact information is on the website and in the roster. We would be happy to speak with you or, better yet, come to a Chapter meeting to talk with your members.

We are here for you.

Fraternally

*Suzanne Gallico*

Suzanne Gallico, President



## DONATE YOUR CAR!

OUR TAX DEDUCTIBLE CAR DONATION PROGRAM HELPS BRING COMFORT AND SECURITY TO SENIORS IN OUR SENIOR LIVING COMMUNITY.



QUESTIONS? DONATION SPECIALISTS CAN BE REACHED AT [ECLARK@EASTERNSTARHOMES.ORG](mailto:ECLARK@EASTERNSTARHOMES.ORG) OR 714.577.9281. WHEN YOU DONATE A CAR, TRUCK, MOTORCYCLE, SUV, RV, OR BOAT WE CHANGE WHAT MAY BE YOUR BURDEN INTO CHANGING LIVES FOR SO MANY SISTERS AND BROTHERS IN NEED. JOIN OTHERS IN THE ORDER BY DONATING TODAY. PLEASE CALL 714.577.9281.

✓ FREE TOWING ✓ ALL CARS ARE ACCEPTED - RUNNING OR NOT ✓ NO PAPERWORK HASSLES - WE DO IT ALL FOR YOU ✓ PROFESSIONAL SERVICE AND EASY DONATION PROCESS ✓ YOUR DONATION COULD QUALIFY YOU TO ENTER THE MILLION DOLLAR CLUB ✓ DONATIONS HELP FUND PROGRAMS RIGHT HERE, AT THE SENIOR LIVING COMMUNITY

## 5 WAYS GIVING IS GOOD FOR YOU

- By Jill Suttie, Jason Marsh

Holiday shopping can be terrifying, yes. But research suggests it's worth it: New studies attest to the benefits of giving—not just for the recipients but for the givers' health and happiness and for the strength of entire communities.

Of course, you don't have to shop to reap the benefits of giving. Research suggests the same benefits come from donating to charities or volunteering your time, like at a soup kitchen or a homeless shelter. Here are some of the ways that giving is good for you and your community.

**1. Giving makes us feel happy.** A 2008 study by Harvard Business School professor Michael Norton and colleagues found that giving money to someone else lifted participants' happiness more than spending it on themselves (despite participants' prediction that spending on themselves would make them happier). Happiness expert Sonja Lyubomirsky, a professor of psychology at the University of California, Riverside, saw similar results when she asked people to perform five acts of kindness each week for six weeks.

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These good feelings are reflected in our biology. In a 2006 study, Jorge Moll and colleagues at the National Institutes of Health found that when people give to charities, it activates regions of the brain associated with pleasure, social connection, and trust, creating a "warm glow" effect. Scientists also believe that altruistic behavior releases endorphins in the brain, producing the positive feeling known as the "helper's high."

**2. Giving is good for our health.** A wide range of research has linked different forms of generosity to better health, even among the sick and elderly. In his book *Why Good Things Happen to Good People*, Stephen Post, a professor of preventative medicine at Stony Brook University, reports that giving to others has been shown to increase health benefits in people with chronic illness, including HIV and multiple sclerosis.

A 1999 study led by Doug Oman of the University of California, Berkeley, found that elderly people who volunteered for two or more organizations were 44 percent less likely to die over a five-year period than were non-volunteers, even after controlling for their age, exercise habits, general health, and negative health habits like smoking. Stephanie Brown of the University of Michigan saw similar results in a 2003 study on elderly couples. She and her colleagues found that those individuals who provided practical help to friends, relatives, or neighbors, or gave emotional support to their spouses, had a lower risk of dying over a five-year period than those who didn't. Interestingly, receiving help wasn't linked to a reduced death risk.

Researchers suggest that one reason giving may improve physical health and longevity is that it helps decrease stress, which is associated with a variety of health problems. In a 2006 study by Rachel Piferi of Johns Hopkins University and Kathleen Lawler of the University of Tennessee, people who provided social support to others had lower blood pressure than participants who didn't, suggesting a direct physiological benefit to those who give of themselves.

Barbara Fredrickson, a pioneering

**3. Giving promotes cooperation and social connection.** When you give, you're more likely to get back: Several studies, including work by sociologists Brent Simpson and Robb Willer, have suggested that when you give to others, your generosity is likely to be rewarded by others down the line—sometimes by the person you gave to, sometimes by someone else.

These exchanges promote a sense of trust and cooperation that strengthens our ties to others—and research has shown that having positive social interactions is central to good mental and physical health. As researcher John Cacioppo writes in his book *Loneliness: Human Nature and the Need for Social Connection*, "The more extensive the reciprocal altruism born of social connection ... the greater the advance toward health, wealth, and happiness."

What's more, when we give to others, we don't only make them feel closer to us; we also feel closer to them. "Being kind and generous leads you to perceive others more positively and more charitably," writes Lyubomirsky in her book *The How of Happiness*, and this "fosters a heightened sense of interdependence and cooperation in your social community."

**4. Giving evokes gratitude.** Whether you're on the giving or receiving end of a gift, that gift can elicit feelings of gratitude—it can be a way of expressing gratitude or instilling gratitude in the recipient. And research has found that gratitude is integral to happiness, health, and social bonds.

Robert Emmons and Michael McCullough, co-directors of the Research Project on Gratitude and Thankfulness, found that teaching college students to "count their blessings" and cultivate gratitude caused them to exercise more, be more optimistic, and feel better about their lives overall.

A recent study led by Nathaniel Lambert at Florida State University found that expressing gratitude to a close friend or romantic partner strengthens our sense of connection to that person.

Barbara Fredrickson, a pioneering

happiness researcher, suggests that cultivating gratitude in everyday life is one of the keys to increasing personal happiness. "When you express your gratitude in words or actions, you not only boost your own positivity but [other people's] as well," she writes in her book *Positivity*. "And in the process you reinforce their kindness and strengthen your bond to one another."

**5. Giving is contagious.** When we give, we don't only help the immediate recipient of our gift. We also spur a ripple effect of generosity through our community.

A study by James Fowler of the University of California, San Diego, and Nicholas Christakis of Harvard, published in the *Proceedings of the National Academy of Science*, shows that when one person behaves generously, it inspires observers to behave generously later, toward different people. In fact, the researchers found that altruism could spread by three degrees—from person to person to person to person. "As a result," they write, "each person in a network can influence dozens or even hundreds of people, some of whom he or she does not know and has not met."

Giving has also been linked to the release of oxytocin, a hormone (also released during sex and breast feeding) that induces feelings of warmth, euphoria, and connection to others. In laboratory studies, Paul Zak, the director of the Center for Neuroeconomics Studies at Claremont Graduate University, has found that a dose of oxytocin will cause people to give more generously and to feel more empathy towards others, with "symptoms" lasting up to two hours. And those people on an "oxytocin high" can potentially jumpstart a "virtuous circle, where one person's generous behavior triggers another's," says Zak.

So whether you buy gifts, volunteer your time, or donate money to charity this holiday season, your giving is much more than just a year-end chore. It may help you build stronger social connections and even jumpstart a cascade of generosity through your community. And don't be surprised if you find yourself benefiting from a big dose of happiness in the process.

**SCHOLARSHIP FUNDS**

Each year we provide scholarship awards to students who are graduating high school or desire to continue or complete their higher education. The scholarship fund provides scholarships in amounts ranging from \$500.00 to \$5000.00 for students attending a four-year college or university and \$250.00 to \$1000.00 for students attending a community college or vocational school. Scholarships are based on scholastic record, character, need and the purpose and need for a higher education.

Scholarships are awarded in the following areas: general scholarships, business administration major, or engineering major scholarships; (Gerald P. Cashion Memorial Fund). Religious training scholarships, (Estarl).

The most recent fund established is a scholarship in music. This fund is available for any qualifying member desiring to continue their education in music.

Because of your generous donations to this fund, we will be giving our first scholarship award in the field of music.

*Cathy Solem*  
Foundation member

*Because of your generous donations to this fund, we will be giving our first scholarship award, this year, in the field of music.*

**ASSISTANCE TO CANCER PATIENTS AND THEIR FAMILIES**

**California Eastern Star** has a long tradition of providing assistance to those battling cancer and their families. Whether it's raising research funds through Relay for Life, financial assistance through the Marguerite Rennie or J. Clifford Lee funds or providing comfort items for patients during treatment, Eastern Star is committed to assisting those in their time of need as they face one of the toughest challenges of their lives.

**The California Eastern Star Foundation** provides direct assistance to members (and in some instances their families) through the Marguerite Rennie Memorial Fund and the J. Clifford Lee Memorial Fund. The Marguerite Rennie Fund is available not only to a member who has been diagnosed with cancer, but some aid is also available for the member's immediate family, such as a spouse or child. The J. Clifford Lee Fund can be used to cover the additional medical expenses cancer patients incur that are not covered by their insurance or if they have exhausted support from the Marguerite Rennie Fund.

**The Eastern Star Patient Comfort Program** creates suitable dressing and comfort items to patients during treatment to help make them more comfortable. Local Patient Comfort Stations work with various nonprofit organizations to create and distribute these items in their local community. Donations to the Patient Comfort Program help local Patient Comfort Stations purchase and acquire the supplies needed to create these comfort items.



*Fred Schulenburg*  
Foundation Board Member

**HEART RESEARCH FUND**

Dear Sisters and Brothers,

February is here, a time we think of our loved ones at Valentine's Day. It is also the month we consider donations to one of our important charities which is "Heart Research". Each of us knows a family member, sister, brother, or friend that has been afflicted with heart problems requiring stents, by-pass, or even heart transplant. These surgeries have been developed through continuous research, developing technology which gives our loved ones extended longevity in their lives. My grandson, who was born with multiple heart defects, has had three heart surgeries. He's now fourteen, living a normal life with only half a heart. Only by our support in research technology is he able to have the life he has. For February, please donate your coin march to this very important Grand Chapter charity.



*Cathy Solem*  
Foundation Board Member

**SENIOR LIVING COMMUNITY**

The members of the Order of the Eastern Star enthusiastically support the Eastern Star Home Senior Living Community (SLC) located in Yorba Linda, CA. We provide support to the SLC in the Order's annual budget and through 501(c) (3) qualified donations from individual members.

The home provides a loving residence for our senior members to enjoy independent living in a quality environment. Here the residents appreciate quality housing, necessary health care, and the social interaction with other members of the Order.

Residents, all members of the Order and the local community, are invited to two annual fundraising events held at the SLC. The themed Festival is held each summer. This year it will be Saturday, June 4<sup>th</sup>. The California Grand Officers host booths with appropriately themed items to purchase, and classic cars are displayed. Yummy food is always available to purchase.

Each December the SLC hosts the Festival of the Trees. Beautifully decorated trees are shared in the lobby of the home. Vendors present their products just in time for the gift-giving season, and food trucks are available for the hungry. We invite you to attend these events in 2016.



*Janice Hardy*  
Foundation Board Member

**OUT OF OUR 22,000 MEMBERS, HOW MANY DON'T HAVE SOMEONE TO LOOK TO FOR HELP?**

As a member of the Eastern Star, we have taken our mission to heart. Our home is open to members who need a safe, loving and caring environment. Through our Outreach Program, our hearts are open to help those who are in need. YOU can join us in our effort to help one member at a time by offering them alternatives to living alone or being in need of support.

Generous members like you have helped change the lives of seniors statewide, providing resources that have a direct impact on the home and Outreach program. As you have been hearing at Grand Chapter, your Chapter meetings and here in this newsletter, our Endowment Fund has been on a decline. This directly affects each and every member and future generations to follow.

The goal of the Endowment Fund is that the Eastern Star Home would be entirely supported from the income of the Fund. That means longer stability and more security. However, with the decline, the stability is not as promising and alternate options need to be sought out.

That is where you come in. With your gift of \$50, \$100, \$500 or \$1,000, you can make an immediate impact.

YOU will make a difference to our Residents, those utilizing our Outreach Services, and our staff - everyone who is here to serve our members.

YOU will make a difference to the generations that follow, to the family members who need resources, and an overall impact on the membership in California.

Enclosed in this newsletter you will find a donation envelope to send back to us with your donation to the Endowment Fund. Please consider sending in something today.

**HOW TO ASK FOR HELP**

- By Toni Bernhard J.D.

How many times have you said to a friend or relative in need, "Let me know if there's anything I can do to help," and when you didn't hear back, fail to follow up? I've lost count of the number of times I did just that—fail to follow up when I didn't hear back from someone in need, even though I would have been happy to help in any way I could. Yet, despite this pattern in my own behavior, when I became chronically ill and didn't get back to people who offered to help, I decided that because they failed to follow up, their offers weren't sincere.

I learned otherwise quite by chance. A friend came to visit and showed me an exquisite handmade dress she'd just bought for her granddaughter at a local boutique. When I told her how much I loved it, she asked if I'd like to get one for my granddaughter. I said "sure," and before I could get "but I'm not able to go shopping" out of my mouth, she was out the door.

She returned shortly with the dress in two sizes for me to choose from. I picked one, wrote her a check and, when she left to go home, she took the one I didn't want back to the boutique. That made three trips for her to the same store that day.

When I got sick, was she one of the people who had said, "Let me know if there's anything I can do to help"? Yes. But I'd never asked her to do anything. On that day, however, I saw in her face that going to get that dress was a *gift from me to her*. She can't restore my health, but she can buy a dress for me to give to my granddaughter, and doing it made her feel terrific.

**Here's what I've learned about people who offer to help:**

1. They're sincere in their offer: they mean it.

2. The responsibility falls on me, not on them, to follow up.

3. The best way to take them up on their offer is to give them a specific task to do.

Numbers 1 and 2 are consistent with my experience when I was in a position to help others: I *meant* it, but I rarely followed up, sometimes because I got distracted and sometimes because I thought I might be bothering them.

As for number 3, friends and relatives aren't mind readers. We need to tell them what to do. I learned that from the "dress episode" with my friend.

And, the more specific the request, the better. "Can you help with my laundry every other week?" is more likely to be successful as a request than, "Can you help with my laundry sometimes?" even though your friend or relative is likely to say "yes" to both requests. The use of the word "sometimes" in the second request is likely to be a "set up" for that lack of follow-up that we'll erroneously take as lack of sincerity on their part.

Many of us don't like to ask for help. We may have been taught that it's a sign of weakness, so we cling to the notion, "I can do everything myself," even if it's no longer the case.

I suggest you practice asking for help. Think of it as an experiment:

1. Make a list of what you need help with: particular errands, the laundry, some cooking, walking the dog, changing a light bulb, maybe even a shoulder to cry on.

2. Write down the names of friends and relatives who have offered to help, even if their offer was made quite awhile ago.

3. Match people with tasks based on their interests, their strengths, their time flexibility and your comfort level with them, given the intimacy of the particular task. A young neighbor may enjoy cooking for you once a week. I read about a woman who gets cooking help from a 10 year-old neighbor who has earned her Girl Scout cooking badge. We have a 12 year-old dog walker in our neighborhood.

4. Pick just one thing off the list and contact the person you've chosen. Be direct. So, instead of saying, "If I only knew someone who could take this coat to the cleaners," ask outright: "Can you take this coat to the cleaners for me? I'm not well enough to go out."

The person you've called or emailed is likely to be thrilled to finally be able to help. If you strike out, muster the courage to try again. You may think you're placing a burden on the person you've contacted, yet if you did the very same thing for that person, you wouldn't consider it a burden...so, go for it!

Toni Bernhard is the author of the award-winning *How to Be Sick: A Buddhist-Inspired Guide for the Chronically Ill and Their Caregivers* and *How to Wake Up: A Buddhist-Inspired Guide to Navigating Joy and Sorrow*. Her newest book is called *How to Live Well with Chronic Pain and Illness: A Mindful Guide*. Before becoming ill, she was a law professor at the University of California—Davis. Her blog, "*Turning Straw Into Gold*" is hosted by *Psychology Today* online. Visit her website at [www.tonibernhard.com](http://www.tonibernhard.com).

**EMERGENCY RELIEF FUNDS****BENEVOLENT FUND**

The Benevolent Fund is created and maintained for the relief of needy members in good standing of the Order in California Chapters. Members of their immediate families who are also members of their household or dependent upon them for support may qualify. The member must be a member in this jurisdiction for a period of not less than five years to qualify for assistance.

Members may request assistance by contacting the Benevolent State Chairman or one of the Benevolent Area Chairmen. All information is handled in a confidential manner. A request for benevolent assistance is a "temporary fix" and is normally for no longer than one or two months.

To receive assistance from the Benevolent Fund, a benevolent application will need to be completed and financial information obtained. This information may be completed by the State or Area Chairman and the information can be obtained over the phone. Based upon the financial information, the State Chairman determines if the member qualifies for benevolent assistance. Any disbursement of funds is sent directly to the appropriate vendor.

Donations may be made at any time to the Benevolent Fund. Checks should be made payable to the California Eastern Star Foundation, and in the memo line, noted for the Benevolent Fund. All donations are tax deductible.



*Roger Nieder*  
Foundation Board Member

**DISASTER FUND**

"In the event of a natural disaster, affected members can receive assistance from the Disaster Fund.

All monies received by Grand Chapter for aid to members in the event of an earthquake, flood, or other catastrophic disaster, and if not used in connection with that disaster are retained to be available as immediate aid to members in the event of a disaster."

Many of you remember the horrific fires that plagued Northern California this last year. Unfortunately, several of our members lost everything. Thanks to the generosity of our members, our Disaster Fund was there to help. However, these events have depleted this fund.

We are reaching out to our members and asking for a donation, in any amount, to help replenish the Disaster Fund so that funds will be there in the event they are needed. You can make a donation via our Eastern Star website, through your chapter secretary or through Grand Chapter. Please make your checks to CA OES Foundation with "Disaster Fund" written on the memo line.

Applications for assistance are made through the Benevolent Fund with our Grand Chapter office.



Thank you for your support.  
*Suzanne Gallico*  
Foundation Board President

## 15 GOVERNMENT AND NON-PROFIT RESOURCES EVERY CAREGIVER SHOULD KNOW

By Sara Rattigan, Caring.com contributing writer

As a caregiver, your path is likely paved with bumps and detours as you search for guidance to help you best care for your loved one and all aspects of his or her life. Where do you go for reliable information, with literally hundreds of websites around every bend? Below are 15 government websites that will provide an unbiased starting point for accessing the information you need. They cover a range of aging adult issues that all caregivers should be privy to, from general well-being to planning for the future.

### All-Purpose Government and Non-Profit Resources for Older Adults and Caregivers

#### Administration on Aging (AoA)

The AoA's goal is to deliver services to older adults and their caregivers, as outlined under the Older Americans Act of 1965, by promoting health and well-being and fostering independent community living. Boasting 27 Resource Centers and multiple programs, the AoA provides services such as home and community-based long-term care, prevention and wellness, elder rights protections, and nutrition. The AoA also administers the National Family Caregiver Support Program (NFCSP), which funds states to help caregivers care for their loved ones at home for as long as possible.

#### National Institute on Aging (NIA)

The NIA conducts research on aging and the well-being of older adults in order to provide helpful resources to the public. This website has a special section on caregiving, in addition to other relevant topics such as healthy aging and longevity, exercise, disability, doctor-patient communication, and legal and financial planning. The site also hosts a huge library of publications that are free to download or order in hard copy.

#### Area Agency on Aging (AAA)

From transportation and meals, to in-home services and caregiving support, the AAA is a nationally recognized non-profit that offers free and local resources to older Americans across the U.S. who are searching for aging services nearby.

#### LongTermCare.gov

Long-term care is different from medical care in that it covers a wide range of everyday life tasks, from bathing, dressing, and eating to food shopping and preparation to finance management. While you may be able to provide the level of care your loved one currently needs, you may require help in the future. This website provides answers to and resources on planning ahead, differing costs for different types of services, and ways to finance this kind of care.

#### Estate Planning and Wills

In addition to the federal websites below, many individual states provide online information about estate planning and wills. Some of these state resources may be helpful even to nonresidents, such as the information provided on the website for South Dakota's Office of the Attorney General.

#### USA.gov: Retirement and Estate Planning

This USA.gov compilation of

resources gives an overview of several estate planning topics for you and your loved one to think about earlier rather than later, including the advantages of setting up a trust and detailed tips on writing a will.

#### Internal Revenue Service: Estate and Gift Taxes

While more technical in nature, this IRS webpage includes all of the government-related information your loved one will need to consider in estate planning, including accounting for his or her gross estate and whether an estate tax return will need to be filed, plus frequently asked questions and updates on tax law changes.

#### Legal Resources

#### National Institute on Aging: Advance Care Planning

The NIA website has a section focused on planning ahead for decisions that may arise related to the health of your loved one. This is something that benefits both aging adults and their families or caregivers. In addition to an overview of the types of decisions that could come up, the site covers the legal aspects of how your loved one can officially make his or her wishes known, including living wills and other planning documents and healthcare proxies. The webpage includes a list of additional government and nonprofit resources related to advance care planning.

#### HIPPA

The Health Insurance Portability and Accountability Act

Next page ...

(<http://www.hhs.gov/ocr/privacy/hipaa/understanding/summary/privacysummary.pdf>) protects an individual's right to privacy regarding health information, such as medical records and billing details. As a caregiver, you should know that no healthcare provider or insurer may share information about your loved one's health with an outside entity, in part to help prevent discrimination in certain healthcare and social service programs. In addition to the resources available on the HIPPA website, the site's fact sheet gives an overview of how you can communicate with your loved one's health care provider(s), as his or her caregiver.

#### Benefits You and Your Loved One May Be Eligible For

#### Benefits.gov

This website is a great starting place to learn about all the potential benefits available to your loved one. The Benefit Finder tool on the homepage leads you through a series of questions that will help direct you to relevant resources for your loved one's health or living situation, including benefits for non-aging-specific topics such as counseling and energy assistance.

#### Social Security Administration (SSA)

Social Security extends beyond basic retirement income and can provide additional assistance for those who qualify through disability benefits, Medicare, and Supplemental Security Income. The SSA website provides more information about all benefits available through Social Security and allows you or your loved one to

apply online as well as manage any existing benefits. Besides English, the website content is available in 18 additional languages.

#### Medicare

As the country's primary health insurance program for those 65 and older, Medicare is something almost every aging adult will benefit from at some point. Whether your loved one is already receiving benefits or you're helping him or her decide which parts or plans to sign up for, the Medicare website covers everything from the coverage and cost of different plans to finding providers that accept Medicare. You can also create an account to manage claims, appeals, prescriptions, and more.

#### Veterans Benefits Administration

When caring for a veteran, it's important to know about the special benefits available that can help ease the transition from being self-sufficient to needing extra physical and financial support. The website and brochure explain benefits your loved one may be eligible for, including disability benefits, pension, low-cost life insurance, and hospital and nursing care services.

#### Other Health Resources/Special Considerations

#### Food and Drug Administration (FDA)

As the person you care for ages, balancing food and drug health can become more challenging due to changes in diet or an increase in prescribed medication. The FDA website allows you to research all things food and drug related in the U.S. You can monitor food and

drug recalls and alerts or download medication guides for more than 400 drug products. There is also a section devoted to a range of more targeted senior health issues, such as diabetes, cancer, and medication errors.

#### Food and Nutrition Information Center (FNIC): Aging

The FNIC has dedicated nutrition webpages for all life stages, including for aging adults. This U.S. Department of Agriculture webpage offers a comprehensive library, worth browsing, of websites and resources on nutrition and healthy aging. To name a few: "MyPlate for Older Adults," "Food Safety for Seniors," and "How to Detect and Prevent Malnutrition." Included is a link to the MedlinePlus Nutrition for Seniors webpage, where you can sign up to receive e-mail updates about nutrition for older adults.

#### Disability.gov

For those caring for loved ones with advanced physical or mental illnesses, you should know about the disability services and protections that may be available, from benefits such as Medicaid and the Supplemental Nutrition Assistance Program (SNAP) to civil rights under the Americans with Disabilities Act. This easy-to-navigate website allows you to find content categorized by topic (benefits, health, housing) or by audience (caregivers, older adults, veterans and military), and it even has a tool to help guide you to the resources you need.







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