



FOUNDATION FOCUS

A PUBLICATION OF WILLAMETTE VIEW FOUNDATION

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Financial Assistance for Couples

The Foundation has a special policy regarding financial assistance for married couples. We recognize that there is a possibility that a couple might become impoverished when one of them permanently moves to the Health Center.

The policy is designed to allow the partner who moves to the Health Center the opportunity to apply for financial assistance when half of the couple's assets have been depleted. This leaves the other half of their assets for the "well partner" to use for his or her lifetime. For this purpose, the assets of the couple will be valued on the date one of them moves to the Health Center. The value should be captured and documented. It will need to be provided if, at some point, an application for financial assistance becomes necessary. If the "well partner" exhausts the remaining assets, they may also apply for financial assistance. All assets of the couple must first be used for either partner's care prior to becoming part of either's estate residue.



If you and your spouse anticipate that you may need financial assistance at some time in the future, it is important to contact the Foundation office so that we can provide additional information about the married couple policy. Often this conversation can help ease anxiety prior to and during the time of transition.



LETTER FROM DIANE

You might wonder, *what does Willamette View Foundation do?* The answer is simple. We help residents. We pay the way for residents who are no longer able to meet their living costs at Willamette View. And, we do more than simply provide subsidy.

We are a constant source of comfort and relief from the burden of keeping track of income & benefits, paying bills, balancing a checkbook, matching up medical bills and insurance explanations of benefits, and monitoring credit card statements, just to name a few. We also consolidate and summarize all the information needed by the tax preparer in order to complete both Federal and Oregon individual tax returns for residents.

These services are available to the residents receiving direct subsidy as well as those participating in our management services program. Both groups of residents receive this assistance that is designed to provide peace of mind and financial security; it's golden!

It's peace of mind.

Kindest regards,

Diane



Beware of Scams

You are familiar with the concept. You hear warnings regularly. Unfortunately, the scammers are working diligently to come up with new ways to trick you into providing your personal information, especially at this time of year. Here is short list of tips and warnings to protect yourself against phishing attacks:

- ♦ **Don't fall for high-pressure language and scare tactics**
- ♦ **Watch for misspelled words and odd uses of vocabulary**
- ♦ **Be wary of requests to click on links or open attachments**
- ♦ **Do not reply to unfamiliar texts or alerts you did not sign up to receive.**

When in doubt, trust your instincts and do not click or reply. Remember, if it sounds too good to be true or asks for your personal information, do not engage. If something seems suspicious, do not respond and delete it.

source: sdcc.com





Have you heard?

Willamette View Foundation is...

A non-profit corporation, separate from Willamette View, Inc., that is dedicated to the residents of the Willamette View retirement community. We are here to help you if your funds run out. We know that uncontrollable things can happen such as unexpectedly high

care costs, market drops in investments value, or the good fortune of a long life. Our financial assistance program is available, and even has special provisions for couples, when one becomes ill to enable peace of mind from financial worries.

Your safety net...

We help residents when their savings have been depleted. We pay the portion of their Willamette View living costs that their monthly income does not cover. As long as we have resources available and the eligibility standards are met, we will be your safety net.

Financial assistance...

The Foundation provides financial help at no cost to WVI residents. We want you, and your family, to know that when you need help, we will be here for you with assistance and compassion. Our program strengthens the community without burden.

A benefit available...

Our program is a benefit to you as a resident of the Willamette View retirement community.

Funded by donations...

Our program has been funded by residents, their families and friends through contributions, bequests, gift annuities, and in the past by resident activities and resident run stores on the campus. Our funds have been supplemented by investment earnings.



Contact Willamette View Foundation at 971.233.8956 if you are interested in more details about our assistance program.

Willamette View Foundation

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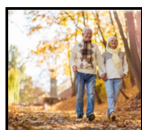
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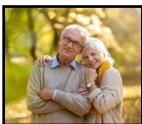
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WILLAMETTE VIEW FOUNDATION

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FOUNDATION BOARD OF DIRECTORS

Christie Geiger- President

Mike Gallagher- Vice President

Ron Gustafson- Secretary/Treasurer

Carol Cameron

Greg Dufault

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THE FOUNDATION'S MISSION *is to help qualified residents of the Willamette View Retirement Community maintain their dignity and independence through assistance in satisfying their need for housing and financial security. Aid is provided through resident assistance and financial management programs, educational seminars, financial information service, publications and grants to Willamette View, Inc. that benefit the community's residents.*

Lift holiday sprits when you...

- **Pay someone a compliment**
- **Send a loved one a letter**
- **Smile at everyone you see**
- **Give someone a hug**
- **Volunteer your time**

