OPARC was created by families to support their loved ones during a time when education, services, and employment were not available for people with disabilities. Things changed in 1969 when California adopted the Lanterman Developmental Disabilities Services Act, which ensured resources were available to help those with disabilities lead more independent, productive, and socially integrated lives. This allowed OPARC to grow and further its work.

Today, OPARC works with local Regional Centers providing day program services to qualifying adults. An average of 800 individuals per day received services in 2014. The organization also serves the business community by providing outsourced job teams, direct hiring and production work in-house at their facilities. “We provide all kinds of assembly, packing and quality control for companies such as Freeman Beauty supplies,” says Andrea Erickson, President/CEO. “Our clients take a lot of pride in their work and in making a paycheck. Typically speaking, they are very steady workers with fantastic work ethics.”

Erickson says that OPARC partners with approximately 100 businesses providing job crews and services. They also help clients prepare for interviews, enter the job force and get jobs. She notes that simply understanding these individuals are capable of being integral members of the workforce and giving them a chance has a tremendous impact on their lives. “We have an employee who walks three miles to work every day and then works a full shift that requires a lot of physical effort,” she says. “I think people would be surprised by what our employees are capable of achieving.”

More than helping clients with disabilities, these services make a difference to their families as well. “There are families who wouldn’t be able to afford to work anymore because there is nowhere for their son or daughter to go,” says Erickson. “There would also be a lot of jobs unfilled. We would lose something of the heart of the community if these services weren’t available.”

“OPARC has a done an outstanding job of offering a comprehensive approach of addressing the needs of the developmentally disabled,” says José A. Marquez, Director of Philanthropic Services at The Community Foundation. “By partnering with businesses, educational institutions and the nonprofit sector, OPARC assists individuals with achieving their full potential.”

Pictured above, a few cheerful employees at the OPARC Cafe.
During spring, the Earth increases its tilt relative to the Sun, and daylight increases rapidly. Staying with spring as a metaphor, if the Board is the Sun, then the staff of The Community Foundation is the Earth. It’s a symbiotic relationship. As the hemisphere warms, new plant growth begins to “spring forth” – hence the name of the season.

The Board and staff work diligently to invest, administer and steward nearly $90 Million in charitable assets provided by our donors/fund-holders; to establish and grow permanent endowments, donor-advised funds, scholarship funds, designated funds, and field of interest funds; and to provide grants to nonprofit organizations. Knowing that long-term charitable planning is important to our fund-holders, The Community Foundation has specialists on staff in the area of planned giving for those donors who, in addition to making outright gifts today, also plan to provide annual contributions to their favorite nonprofit organizations well into the future via The Community Foundation. In successive issues of Philanthropy Matters we will be profiling members of our governing body so that you can become acquainted with them.

Joe retired in 2000 as Vice President of the Eisenhower Medical Center Foundation in Rancho Mirage, and joined The Community Foundation in 2005. A great believer in giving back to the community, Joe has served as President of the Desert Estate Planning Council, the Rancho Mirage Chamber of Commerce, Rotary as District Governor and in other leadership positions at the regional and zone levels, and Board Member of the World Affairs Council of the Desert. Although the Coachella Valley has been their home for many years, both Joe and his wife Myrna are originally from Chicago and will celebrate their 56th anniversary in August. They have two children and three grandchildren. Joe has certainly led a life of devotion to his family. And like The Community Foundation, Joe is steady and steadfast in his service to the community. He helped plant and nurture the seeds of planned giving in the region, and the abundance continues to blossom.

Sincerely,
Jonathan Lorenzo Yorba
The organization was started by families and continues to work to be an asset to the families of clients. OPARC provides services such as developing special needs trusts for their children, learning the facts and myths of social security and staying on top of current legislation. “We want their lives to be enriched and to provide a respite and a hope for the families for the future,” says Erickson.

While the majority of OPARC’s operating budget comes through the Department of Developmental Services which is funded with state and federal dollars, rates have been frozen for 10 years and were even cut during the economic crisis. While the organization continues to push for more state funding, private support has become an important part of continuing their work.

Looking forward to the next 65 years, the organization continues to work toward securing its economic future. OPARC recognizes the importance of decreasing reliance on shrinking government funds. With this in mind, OPARC has created an endowment fund at The Community Foundation. “Experts in the field suggested we contact The Community Foundation. We decided that we wanted to become a part of the Foundation and invested our endowment with them,” says Erickson. “They will help us learn how to best manage it and how to seek out donors who have an affinity for the services that OPARC provides.”

“What we do is really important,” says Erickson. “It isn’t just about social work or about being nice. The people we serve are important. We want everyone to be a friend of OPARC.”

To find out more about OPARC visit its website at OPARC.org or call 909.985.3116.
Thank You to Our Outgoing Board Members

The Community Foundation would like to honor Patrick O’Reilly and Rose Salgado for their service as Board Members of the Foundation. Thank you for your combined years of support, guidance and wisdom.

Welcome to Our New Board Members

Randall Tagami
Randall, a retired Riverside County Assistant District Attorney, joined our board in February 2015. Earning his JD from Santa Clara University School of Law, he moved to Riverside when he got married and joined the DA’s office as a career prosecutor. Throughout his 30-year career, he served as a trial lawyer, was assigned to the Economic Crime division, served as a Grand Jury Advisor, and was a liaison to the Superior and Juvenile Courts. He currently serves as a member of the Assessment Appeals Board.

Teresa J. Rhyne
Teresa is the principal of The Teresa Rhyne Law Group where her practice focuses on developing comprehensive and sound estate and charitable tax plans for business owners, individuals and families. She is a member the Estate Planning Council of Riverside County and has served as a member of The Community Foundation’s Professional Advisors Council for many years. Teresa is also a New York Times #1 Bestselling author of “The Dog Lived (And So Will I).” She is an ardent supporter of the Beagle Freedom Project and recently released her second book, “The Dogs Were Rescued (And So Was I).”

Diane S. Valenzuela
Diane is a Senior Financial Advisor and First Vice President of Merrill Lynch Global Wealth Management. She helps her clients prioritize financial goals and meet their investment objectives. Diane is actively engaged with many organizations in her Coachella Valley community including Coachella Valley Wellness Foundation, Bank of America Foundation, and the Coachella Valley East Valley Relay for Life. Diane and her husband Victor have three daughters.

Dr. Henry Shannon
Dr. Shannon has served as the Superintendent/President of Chaffey College since September 2007. He came to San Bernardino County from St. Louis, Missouri, where he served as the Chancellor of St. Louis Community College. Henry brings to us over 40 years of experience in higher education. He earned a master’s and doctoral degree from Washington University in St. Louis, a management certificate from Harvard University, and a bachelor's degree from Harris-Stowe State University. Henry and his wife Gwendolyn have four children.

Tamara Sipos
Tami is Partner at Gallina, LLP, a CPA firm in Ontario. She specializes in trust, estate and business succession planning. Tami works with families to integrate and enhance their wealth. She graduated from California State University, San Bernardino where she studied Accounting. Tami has over 15 years of experience providing client service throughout California and serves as a member of The Community Foundation’s Professional Advisors Council. She enjoys traveling and camping with her family and volunteering at school sporting events.
Charitable Trusts

**A Special Way of Giving to Charity and Creating a Legacy**

At The Community Foundation many gifts are given by individuals or families through a Will or Trust. When the donor or beneficiary passes away, the designated gift or assets passes to The Community Foundation to be used in advancing the cause or causes important to the donor or the family.

In 1969 the U.S. Congress created Charitable Remainder Trusts (CRT) to help donors make gifts to charities while providing income to the donor and/or beneficiary. Charitable Remainder Trusts can be created during the lifetime of the donor or at their passing through their Will or Trust.

One type of CRT, a Charitable Remainder Unitrust (CRUT), involves the transfer of assets to an irrevocable trust. The trustee named in the trust holds legal title to the trust assets and manages them for the benefit of the beneficiaries according to the terms of the trust. The donor can select the desired annual payment amount, identify who will receive the annual payments from the trust (generally donor and spouse) and which qualified charity or charities will receive the principal or remainder of the trust after all the income payments are completed.

The annual payment from a CRUT to the individual beneficiaries is a fixed percentage rate and must be a minimum of 5% of the fair market value of the trust assets. The annual payment rate remains constant for the lifetime of the trust. The trust assets are revalued each year, resulting in an income stream that will vary based on the investment returns of the trust assets. Cash, appreciated long-term securities, or real estate, whether income producing or not, may be used to fund a CRUT.

A separate type of CRT, a Charitable Remainder Annuity Trust (CRAT), is similar to the CRUT. Unlike the CRUT, the annual payment amount for a CRAT is determined in the first year of the trust and remains constant until the trust ends. Cash or appreciated long-term securities are the preferred assets for funding a CRAT.

Both the CRUT and CRAT provide donors with an immediate charitable income tax deduction. If the donor wants the CRT to last for the lifetime of the individual beneficiaries, the deduction is based upon their age(s) when the trust is created, the value of the assets contributed and the annual payment amount selected. A higher annual payment amount results in a lower charitable deduction. The charitable deduction (based on the amount calculated to pass to the charity at the end of the trust) must represent at least 10% of the initial fair market value of the assets contributed.

In addition to providing a charitable income tax deduction and income to the individual beneficiaries during the lifetime of the trust, a CRT can often avoid income taxes on capital gains on the assets transferred to the trust. The minimum gift recommended to establish a CRT is usually $250,000 or more.

Income received from both types of trusts is taxed to the individual beneficiaries when it is distributed to them. If the trust was funded with highly appreciated assets, the individual beneficiaries may pay taxes at the capital gains tax rate rather than the higher ordinary income tax rate.

A CRT creates a lasting family legacy. Naming The Community Foundation as the charitable beneficiary of the trust can create a number of benefits. If the CRT is created with The Community Foundation, the trust assets are invested in our pooled funds. The donor may elect to create a named endowment fund, where only a portion of the income is used annually. Individual charities may be selected to receive a portion of the income, or the donor may designate a field of interest. In either case, a perpetual fund will benefit the causes that are important to the donor.

Individuals considering a Charitable Remainder Trust should discuss their options with their financial and legal counsel. The Philanthropic Services Department staff at The Community Foundation can provide, at no obligation, more personalized information and discuss various opportunities for creating your family legacy.
New Board Chair: Philip Savage IV

At the end of 2014, The Community Foundation honored James Cuevas, Chair of the Board, for his two years of service leading the Foundation’s Board of Directors. Mr. Cuevas continues to serve on the executive committee as Immediate Past Chair.

We are pleased to announce that Philip M. Savage IV is serving as the new Chair of The Community Foundation’s Board of Directors.

Mr. Savage has served on The Community Foundation Board since 2009 and has volunteered his expertise on several of the Board committees such as the audit, finance, and compensation committees. For the last two years, he has served as Vice Chair of the Board.

As a lawyer and Shareholder at Gresham Savage, Mr. Savage provides personalized estate planning, estate administration and business succession services for his clients. He assists his clients with the planning and preparation of trusts, and administration of trusts and estates involving complicated estate and gift tax issues. His practice also includes counsel to individuals and charitable organizations on planning and implementing charitable gifts.

In addition to The Community Foundation, Mr. Savage also serves on UC Riverside’s Planned Giving Advisory Board; The Foundation for California State University San Bernardino’s Board; Loma Linda University Children’s Hospital Foundation Board; and is a member of Riverside Sunrise Rotary.

Philip M. Savage IV
Chair, Board of Directors
The Community Foundation