

## NCCH Endowment Fund Progress Report

Gifts to the North Coast Community Homes (NCCH) endowment fund are held in perpetuity and are managed by The Cleveland Foundation. Earnings from these invested funds are distributed to NCCH at the rate of 6% of the total value of funds received from individual donors and at 5% from funds contributed by The Margaret Clark Morgan Foundation for use in Summit County.

The annual earnings are unrestricted and are used to fulfill the needs of the mission of NCCH, namely the development and maintenance of homes for individuals with mental retardation, mental illness and other disabilities in Northeastern Ohio.

An endowment of \$5 million may potentially generate up to \$300,000 annually and a \$10 million endowment up to \$600,000 annually. These unrestricted funds will be used when emergency repairs arise and/or when unanticipated opportunities become available to purchase and renovate a new property when the combination of government, corporate, foundation and individual contributions fall short of the revenue required to support the ongoing work of NCCH.

Beginning in 2006, NCCH began planning for the expansion of its Endowment Fund. Many interviews with community leaders were held to shape and mold a successful campaign. While the campaign is in its infancy, the need for an endowment grows.

NCCH has established high standards for the safety of our tenants, for the maintenance of our homes and for the development of homes that can best support the needs of our tenants.

Increasing renovation and home maintenance requirements are being necessitated by a more disabled tenant base thereby increasing expenses.

Our tenants earn annual incomes of approximately \$8,500, so tenant rents cannot be raised sufficiently to cover increasing program costs. Government funding is being cut at state and federal levels and funding from foundations, corporations and individuals fluctuates.

An initial gift of \$5,000 can establish a personalized named fund, such as the Agnes Gaso Endowment Fund as described on the front page of this brochure. Named funds leave a lasting legacy that ensures that your support continues into the future for a cause you feel is of prime importance. Named funds now open for contributions include: Esterita Blumberg Memorial Fund, Agnes Gaso Endowment Fund, Billy Gross Memorial Fund, Janet McPeake Memorial Fund, Barbara S. Rosenthal Fund and Bernice Shamis Memorial Fund.

Contributions of any size assist in building a strong foundation of secure funding. The larger the endowment the greater sustainability of our mission to provide housing for a very vulnerable population.

To make a gift to the NCCH Endowment Fund, you may donate online at [www.ncch.org](http://www.ncch.org), call 216-662-1880 or mail your check to the address below.

A gift to endowment is a gift that keeps on giving.



## CONNECTIONS

Planned Gifts Benefit Both Those Who Give and Those Who Receive  
Issue 1, Fall 2008

### In This Issue:

- The Significance of Community Housing
- Ways To Leave A Lasting Legacy
- NCCH Endowment Fund Progress

Register your email address with us so we can keep you informed about what your support is doing for NCCH.

Email us at [info@ncch.org](mailto:info@ncch.org) to be placed on our email list and you will receive updates.

### Agnes Gaso, Mother and Philanthropist

I believe in helping people, said Agnes Gaso, founding member of the North Coast Community Homes Endowment Fund.

Agnes and her son Robert live in a modest, well kept home in the historic Old Brooklyn area of Cleveland, Ohio. She and her husband, Raymond, adopted Robert when he was just a baby. When he was in first grade, disruptive behavior in school caused Agnes to have him examined and his diagnosis of mental impairment and epilepsy changed their lives.



Robert and Agnes Gaso

Robert is now 47 years old and Agnes is 86. They still live in the same home her first husband purchased when he came home from World War II. In this very close knit community, Agnes and Robert help their neighbors with grocery shopping, cleaning, yard work and hanging clothes on the clothes line. Robert has his own apartment upstairs that he keeps very clean and tidy. He has worked at Charter One Bank for 10 years. He rides public transportation to work and is brought home after he completes his work at 10:30 p.m. Agnes said that she worries about Robert even though he has learned to take care of himself. Fortunately, with the aid of medication, Robert has not experienced an epileptic seizure since 1996.

Agnes learned about North Coast Community Homes (NCCH) through its first published newsletter in 1997 and immediately sent in a contribution in support of the NCCH program. She was literally the very first contributor from the private sector to the mission of NCCH. Over the years, Agnes has continued her support and in 2002 the Agnes Gaso Endowment Fund launched the NCCH Endowment Fund. This fund was established to provide for the ongoing sustainability of the NCCH mission of developing and maintaining homes for individuals with mental retardation, mental illness and other disabilities.

Agnes has lived a life full of ups and downs. She raised Robert with strictness and love, wanting to be sure that he could live as independently as his abilities allowed. Now in the later years of her life, she realizes that she may not be with him for too many more years. Agnes support of NCCH has helped many families, as well as herself and Robert, to know that their adult children will have safe, comfortable, well-maintained homes to live in after they are gone.

Until this time comes, Agnes, with Robert as her helper, will continue assisting as many people as she can with financial and personal support. Agnes said, I've got to do something with my money. There are just too many taxes. When asking Robert what he thinks about his mother, he said, I love her.

If you would like to explore how your gift can benefit you, your family and NCCH, please contact Vice President of Resource Development, Barbara S. Rosenthal at 216-662-1880 or at [bsr5@ncch.org](mailto:bsr5@ncch.org).



### North Coast Community Homes

Developing and maintaining safe, comfortable and affordable housing of high quality in Northeast Ohio for individuals with mental retardation, mental illness and other disabilities.

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Additional information about North Coast Community Homes may be found at [www.ncch.org](http://www.ncch.org).

The information in this publication is not intended for legal or financial advice. For professional advice, please consult an attorney or financial counselor of your choice.



## The Significance of Community Housing

Prior to the 1960s individuals with mental retardation and developmental disabilities, as well as with mental illness, were housed in institutions where individual care became depersonalized due, in many cases, to the large number of people being served. The atmosphere was sterile and did not promote physical or mental growth as shown below.

Today, much has changed for the better. Thanks to enlightened attitudes, community based residential options -- group homes, family homes, supported living, apartments and condominiums -- are the preferred alternatives that provide for an individual's maximum level of independent living which assists in building confidence and improved social interaction skills.



Community based housing enables persons with disabilities to live just like everyone else -- in their own community, in their own home.

North Coast Community Homes (NCCH) has many success stories to share about the benefits of community based housing, illustrated with the photograph of one of our homelike environments in the next column. For instance, Alvin, lived with his sister and brother-in-law before becoming an NCCH tenant. Their home had narrow hallways and no space for his wheelchair. The wheelchair had to be kept in the garage and it was really cold in the winter and hard for his family to move him. In his NCCH home, the hallways and doorways have been made wider so he can easily move about in his wheelchair.

Shirley and Janice came to NCCH after living in an apartment complex. The apartments were noisy and they had to share everything. Now living in an NCCH home that has been customized to meet their individual needs, they both are delighted with having their very own porch and yard.

One of our Summit County tenants who has been diagnosed with mental illness had lived on the streets for 5 years. She now lives in her own apartment and has gained a sense of security and stability in her life.

Put yourself in this situation: You are in your 60s, 70s or 80s and have faithfully cared for your disabled child since he was born, 24 hours a day and 7 days a week. You and your spouse are now perhaps facing health problems of your own and you are the sole caregiver of your child. What happens when you can no longer provide the support your child needs?



There are now over 2,200 people with mental retardation and developmental disabilities in Cuyahoga County alone who are waiting for appropriate housing that will enable them to live fuller and more confident lives. Your contributions can enable NCCH to provide and maintain these needed homes.

Please see the article on the next page that shows how your giving can benefit both yourself and the mission of NCCH.

NCCH provides safe, comfortable homelike atmospheres where our tenants may live as independently as their disabilities allow.



## Ways To Leave A Lasting Living Legacy

Planned giving creates opportunities to enable you to support causes you feel deeply about, to earn income for yourself and your family, and to gain tax benefits. Among the many ways you can make contributions to create these lasting benefits are the following:

1. Execute a will or revocable living trust to donate a specific sum of money or percentage of your estate.
2. Name NCCH as the beneficiary of a life insurance policy or IRA.
3. Establish a charitable remainder trust or charitable gift annuity that will provide income for you for life.
4. Make a gift to the NCCH Endowment Fund where your contribution can keep on giving to those in need.

The purpose of your gift may be unrestricted and thereby provide for the ongoing needs of North Coast Community Homes (NCCH), such as the legacy Craig Lewis, a former NCCH tenant, gave in appreciation and recognition of the work of NCCH or designate your gift for a particular project, such as the legacy David Jones, former NCCH Trustee, left to NCCH for a new home for his son, Brady, who is a tenant of NCCH. We welcome hearing your thoughts about gift ideas you may be considering.

Consult your legal and financial advisors to select a method of giving to NCCH that will be the best for you. Please contact Barbara S. Rosenthal at (216)662-1880 or at [bsr5@ncch.org](mailto:bsr5@ncch.org) with any questions you may have or ideas you would like to share.

You will be remembered and the gift you give will keep on giving.



Craig Lewis (at left), former NCCH tenant, with his parents, Marjorie and Carl, made the decision to include NCCH in his will.



David Jones, former NCCH Board member, left a legacy for a new NCCH home for his son, Brady.



Senator Robert Spada sponsored the Mental Health Parity Bill in the Ohio Legislature.



Agnes Gaso was the founding member of the NCCH Endowment Fund.

One person can change the world.