



AVE MARIA

Legacy From Your Heart



Winter 2012
www.avemariahome.org

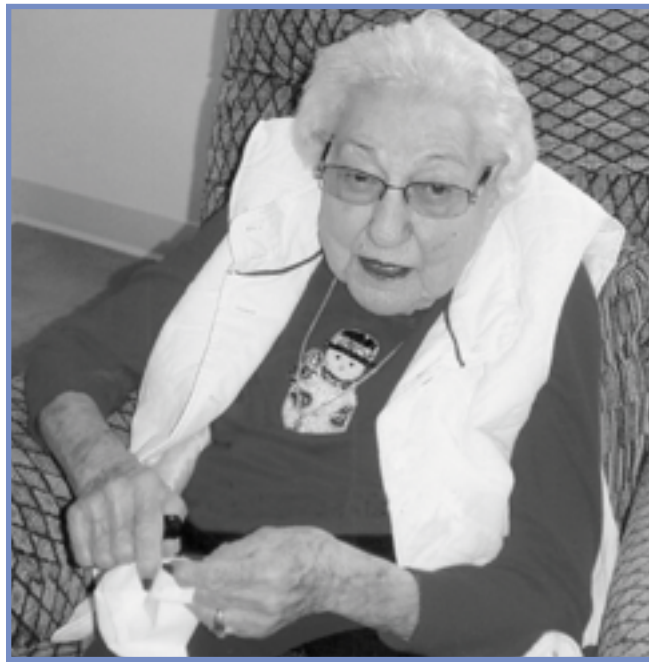
Fracchia Estate Gift Will Help Ave Maria Residents Flourish

Rose “Rosie” M. Fracchia had the soul of a gardener. Those who met her or were lucky enough to be counted among her friends, spoke of a kind, nurturing woman who immediately put you at ease. She loved people and plants, had a mischievous twinkle in her eye, and was full of life. Anyone she met or any plant she touched, flourished after coming in contact with Rose and her generous heart.

Born on August 18, 1907, Rose married Frank L. Fracchia, and together the couple owned and ran a store on Brooks Road in Whitehaven for many years. She and Frank befriended the families in the neighborhood and often took groceries to neighbors who were having a hard time and needed a little help.

Rose’s faith was always an integral part of her life. She was active in St. Paul’s parish and attended mass regularly with her sisters and friends. After her husband Frank died, Rose took care of her sister for many years until her death. Finding herself alone, Rose began looking for a new home where she could make new friends and practice her faith. She chose Ave Maria because of the friendly staff and residents and because there was an in-house chapel. In August 2007, Rose moved into an Assisted Living apartment where she lived independently until her death in September 2010. She often remarked to family and friends that her apartment was close to the chapel which made it convenient to attend daily communion service and mass. She also enjoyed participating in the Saturday Bible study and visiting with Sister Mary Della.

An avid gardener, Rose did most of her own gardening and eagerly shared her knowledge and love of plants with family and friends. Her homes in Whitehaven and later Southaven were known for lush carpets of grass and beautiful flowers in every season. Rose knew the name of every plant in her yard and could tell you, from experience, which plants grew best in the Mid-South. Although it was hard to give up her yard when she moved to Ave Maria, Rose satisfied her passion for gardening by filling her apartment with beautiful plants for all to enjoy.



Rosie Fracchia

Rose loved life and especially loved the holidays. She decorated for every holiday, but Christmas was her favorite time of year. Her niece Sister Betty Fracchia remembers going to Aunt Rosie’s house at Christmas where her home and mantel would be decorated with Christmas flowers, Santa’s reindeer and sleigh, and small ornaments. When she moved into her apartment at Ave Maria, Rose continued to celebrate the holidays and helped the Assisted Living staff decorate the main atrium for holiday and birthday parties.

*A rose by any other name
would smell as sweet*
**From Shakespeare’s
Romeo and Juliet, 1600**

During the three years she lived at Ave Maria, Rose told her family and friends how wonderful it was to live at Ave Maria at a time in her life when she

(continued on page 2)

Fracchia Estate Gift

(continued from page 1)

needed some assistance and a place to call home. She loved her apartment and enjoyed showing it to anyone who visited. However, she did not spend much time in her room, but instead was playing bingo and games, going to lunch with other residents, and participating in the daily activities. An avid card player her entire life, Rose quickly established herself as a competitive poker player, playing penny poker almost every night until bedtime.

Rose's nurturing spirit, love of people, and passion for gardening will continue to live on at Ave Maria. Ave Maria recently received a bequest from Rose Fracchia which will be used to start a *Gift of Grace Scholarship Fund*. This fund will provide support to Ave Maria residents who are outliving their financial resources and need a little assistance to remain in their apartments. For more information about the *Gift of Grace Scholarship Fund*, contact Lisa Bell at 405-3791.



Rosie Fracchia

Have Your Considered Putting Ave Maria In Your Will? No gift is too large or too small, and will directly impact the lives of the seniors we serve—providing a home and medical services for 145 residents and providing non medical, homemaker services to 130 seniors and disabled adults through our HomeCare Program.

Blessed Mother Society

The following individuals are members of the Blessed Mother Society which recognizes those donors who have included Ave Maria Foundation as a direct beneficiary in their estate plans. Their planned gifts ensure that Ave Maria continues to provide state-of-the art, quality long-term care programs and services, in perpetuity, to elders in our community.

Anonymous

Dr. Rose G. Deal, AFSC

Rose Fracchia*

Frank Gattuso

Claire M. Mitchell

Esther Novarese*

Lillian Raggio*

Inez Scruggs*

Nick Scully

Marlene Siegel



*Deceased

Estate gifts include bequests, life insurance policies, charitable gift annuities, charitable remainder trusts, and gifts of property, such as real estate and works of art. If you have already included Ave Maria Foundation in your estate plans, please let us know by contacting Frank Gattuso or Lisa Bell at 901-386-3211. If you are thinking about including Ave Maria in your estate plans, we encourage you to check with your attorney, accountant, financial planner, or tax advisor to determine the best giving method for your philanthropic goals.

It's Worth Doing Right... the First Time

When we were growing up, many of us heard our parents and grandparents say: "If it's worth doing, then it's worth doing right". Simple but powerful words, when you consider that doing something right the first time, usually saves us time and often helps us avoid mistakes in life.

The same phrase holds true when you're making charitable gifts, either annual gifts or a planned gift that will have a direct impact on a charity's programs and services after you're gone. For example, a planned gift, such as a bequest, or an endowed gift to Ave Maria Home, ensures that Ave Maria will continue to provide quality programs and services to our residents and clients for years to come. Such gifts will directly impact the lives of the 145 seniors who have made Ave Maria their home as well as make a difference in the lives of the 130 seniors and disabled adults enrolled in our HomeCare Services Program. These seniors and young men and women are not quite ready to move into a nursing home, but need a little help to stay in their homes. For these individuals, our CNAs provide non medical care such as light housekeeping, cooking meals, help with dressing and bathing, and taking them to the grocery store or to doctors' appointments.

There are many ways you can make a bequest to Ave Maria Home and know that your gift will help fund direct care and services for our residents and clients. Some of the more popular types of bequests include:

- **General Bequest**—You can leave Ave Maria a gift of a specified amount of money. For example, "I give \$100,000 to Ave Maria Home". Your gift can be unrestricted, which means that the Ave Maria Board can use your donation for our residents' and home's most pressing needs. Unrestricted bequests are often the most useful gifts and can be used to benefit our residents, such as—upgrading/renovating resident apartments; building additional Green House homes for our nursing home residents; replacing our residents' bus; or adding new programs and services.

Your bequest can be restricted, which means you designate your gift to help sponsor a resident, or fund a particular program or project at Ave Maria. Our residents are living long, full lives, thanks to medical

advances and quality care at Ave Maria. However, this longevity also means that some of our residents are outliving their financial resources. Your gift can be designed for our Gift of Grace program to help sponsor those residents who are running out of money and can no longer pay their monthly fees. Other options include funding programs and activities for our residents, such as Art and Music Therapy; monthly birthday and holiday parties; regional and cultural outings; and program supplies. If you wish to give a restricted bequest, please check with Ave Maria to find out about the variety of programs and services available for our residents and clients.

- **Honorarium or Memorial Bequest**—Your bequest can be given in honor or in memory of a loved one. Ave Maria has many residents who are "legacies", that is they had other family members, such as spouses, parents, and aunts and uncles who lived at Ave Maria. Honorariums or memorials are an easy way to express one's appreciation for the good care that mom or dad, grandmother or grandfather, or aunts and uncles received while living at Ave Maria.

- **Endowed Bequest**—Some donors prefer that the principle of their gift be held by Ave Maria, so that a perpetual income stream will be available to help support residents, programs, and services for years to come. Your gift will be invested by Ave Maria's financial advisors to ensure that income from your legacy gift is available for current and future needs.

- **Residual Bequest**—This popular bequest is made to a charity after all other family bequests, debts, taxes, etc. have been paid from your estate. Some donors will designate a specific residual dollar amount (\$100,000) to Ave Maria or a percentage (25%) of the residue of their estate.

- **Contingent Bequest**—Some donors will list Ave Maria as a beneficiary to receive funds when the preferred beneficiaries are no longer living, cannot be located, or for some reason cannot accept the funds. Also, sometimes a charity is listed that may have gone out of business, merged with another agency, or ceased operations because their mission is no longer relevant to the community. If a preferred beneficiary is not able to receive the bequest, those funds would be given to Ave Maria as a contingent beneficiary.

(continued on page 4)

It's Worth Doing Right... the First Time

In addition to a bequest, there are a variety of planned giving instruments you can use to fulfill your charitable intentions while helping to provide a higher quality of life to Ave Maria's residents and clients. Depending on the type of planned gift you choose, you may realize significant tax advantages and income for yourself, and/or be able to provide income for your family during their lifetimes. Planned gifts should be discussed with

your attorney and financial planner to determine which gift best meets your personal tax situation and allows you to carry out your charitable giving plans.

Putting It Down on Paper

After you've decided on the type of bequests and planned gifts you wish to make, it's important to put your intentions in writing, stating how your gift will be used to benefit Ave Maria's residents. Below are three easy steps you can take to make sure that your bequest or planned gift is used the way you intended:

- Meet with your attorney and your professional advisors to discuss your charitable intentions and to help you put those intentions in writing;
- Talk with your family to let them know of your charitable intentions. Again, put those intentions in writing, and do not depend on someone in the family to remember what you meant to do; and
- Advise Ave Maria Home in writing that you intend to make a planned gift and how you wish that gift to be used.

By discussing your charitable giving with your financial advisors and family, and documenting those gifts in writing, you can be assured that your charitable intentions will be honored and that your gift will make a significant impact on the lives of hundred of seniors for years to come.

We do not discriminate in regard to race, creed, sex, religion or national origin.



RETURN SERVICE REQUESTED

2805 Charles Bryan Road
Bartlett, TN 38134

AVE MARIA



Non-Profit Org.
U.S.
Postage Paid
Memphis, TN
Permit No.
4388