

# HERITAGE SOCIETY

## NEWSLETTER

### APRIL 2026



#### MEMBER PROFILE: FRANCES "SISSO" DOYLE



Frances "Sisso" Doyle has lived a life filled with music, travel, creativity, and friendship. Now a resident of St. Paul's Manor, she describes finding her home there as one of the luckiest moments of her life.

Originally from Boston, Frances grew up surrounded by music. Her father was an opera singer, and the house was always filled with song. Her love of the arts shaped much of her journey. She began her career at Berklee College of Music in Boston, later building a successful career as an interior designer before pursuing a third passion: landscape architecture and horticulture. Along the way, Frances traveled the world and built meaningful friendships that became like family.

Though a true East Coaster, Frances fell in love with California. She eventually moved to San Diego to be with her sister and some close friends. Reminding her of Boston, she loved the Bankers Hills area as a "real neighborhood". And when she first walked into St. Paul's Manor, she immediately knew she was home.

**"The vibe was great. I just loved it!"**

At the Manor, Frances enjoys the intellectual classes, the music programming, the library, the sunsets from her balcony, and the friendships she has built with fellow residents. Just as important to her is the kindness and dedication of the staff, who help create an environment where residents feel truly cared for.

**"The staff are so incredibly kind and so devoted to their jobs."**

Because St. Paul's has meant so much to her, Frances decided she wanted to give back in a meaningful way. She recently named St. Paul's as a beneficiary of her IRA, something she explains is incredibly easy and doesn't have to involve lawyers, wills or trusts.

**"It was so easy. I just logged into my account, went to the beneficiary section, and added St. Paul's. That was it."**

For Frances, the decision came down to gratitude and legacy.

"When something is as dear to your heart as St. Paul's is to mine, you have to acknowledge that and give back. You have to step up... I've been very lucky in my life, and this is a way to share that luck so others can enjoy the same community I have."

Through this simple act of generosity, Frances is helping ensure that future residents will continue to experience the camaraderie, care, and sense of home that she cherishes at St. Paul's Manor.



## CRAIG'S CORNER: CASH ISN'T ALWAYS KING

### CRAIG SMITH, DIRECTOR OF DONOR ENGAGEMENT



*Some of the most powerful legacy gifts come from assets you may already own.*

As spring arrives and the days grow longer here in San Diego, it's a natural time to pause, reflect, and maybe even do a little "spring cleaning" of the things that matter most. It's also a moment to say thank you for the **Giving Hearts** that make compassionate care possible for older adults in need.

Among them is a truly special group—members of St. Paul's **Heritage Society**—who have chosen to extend their generosity far into the future. What inspires me most is that they are not people of extraordinary wealth, but of **extraordinary compassion**. For many, including St. Paul's in their estate plans simply feels like a natural extension of the values they've lived by for years.

And here's the part that surprises people - these gifts aren't always cash. Often, they come from assets already owned: **real estate, appreciated stock, or retirement accounts**. In fact, one recent gift came from the sale of a donor's home in Coronado - a lifetime investment transformed

into lasting care for future generations of vulnerable seniors.

And that's exactly the kind of generosity the Heritage Society is all about—something we look forward to celebrating together on Friday, April 24, 2026, at our exclusive Visionary Luncheon, an invitation-only event honoring those who have included St. Paul's in their estate plans or joined our Legacy Wall of donors.

If you've already made this commitment, please let us know so we can thank you at the Visionary Lunch and celebrate your legacy. And if you're simply curious, I'd be honored to start that conversation—no pressure, just possibilities.

The most meaningful legacies are created by **Giving Hearts**—and measured in the lives we touch and the compassion we pass forward.

Wishing you a spring filled with renewal, fresh perspective, and all the good things that come with a new season.

*Craig*

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## WELCOMING PAT KREDER: HERITAGE SOCIETY CHAIR



"St. Paul's has long held a special place in my heart," shares **Pat Kreder**, newly named Chair of the Heritage Society. "I'm honored to help others consider the impact of their legacy."

A proud and active member since 2017, as well as a longtime donor, event committee member, and former board member, Pat will partner with the Foundation Team to grow membership, engage supporters, and serve as an ambassador for legacy giving.

"Pat embodies everything the Heritage Society represents—commitment, compassion, and a deep belief in our mission," adds Craig Smith. "We're thrilled to have her leadership."

## A WIDOW'S REFLECTION: TURNING PROPERTY INTO PURPOSE AS TOLD TO RON GREENWALD AND VALERIE MEDINA



Ron Greenwald and Valerie Medina work with families throughout San Diego who are navigating major life transitions involving real estate, property, and legacy planning. In their work, they often meet individuals reflecting not only on housing decisions, but also on how they wish to leave a meaningful legacy.

The following story is shared with permission from "Rachel," a pseudonym used to protect her privacy and the charitable organization she chose to support.

*When my husband passed away, the silence in the house was unlike anything I had experienced before. For decades we made decisions together – about finances, our home, and the future. Suddenly, those responsibilities were mine alone.*

*Along with the grief came practical realities. The house needed attention, bills had to be paid, and the rental property we had purchased years ago still required constant management. What once*

*felt like a wise investment, slowly began to feel like a second job.*

*During that time, I began reflecting more deeply on legacy. My children have built wonderful lives of their own, and I realized that a portion of what my husband and I had worked so hard to build could serve a greater purpose.*

*With thoughtful planning, I decided to sell the rental property and dedicate a portion of the proceeds to a charitable organization that had long meant a great deal to us. What once required so much of my time became an opportunity to give back to the San Diego community that shaped our lives.*

*Around the same time, I began simplifying my own lifestyle and eventually chose to move into a senior living community that offered connection, support, and peace of mind.*

Stories like Rachel's remind us that real estate decisions are often about more than property; they can also be an important part of thoughtful estate planning. For Rachel, selling the property became a way of meeting her financial needs and honoring the life she and her husband built together, creating a lasting legacy of generosity.



About Alpa



### THE FUTURE IN FOCUS: ESTATE PLANNING IN TODAY'S ECONOMY

You're invited to an intimate **Estate Planning Lunch** on **Friday, May 22, 2026**, from **11:30 AM – 1:00 PM** at **Parc Bistro**.

Hosted by Todd Kaprielian and Craig Smith, this special gathering will feature guest speaker Alpa Patel Vitale, West Division Lead, Wealth Planning & Advice, J.P. Morgan Wealth Management.

Enjoy a delicious lunch generously underwritten by J.P. Morgan at one of San Diego's favorites while engaging in thoughtful conversation around estate planning, legacy and impact.

Space is very limited. To reserve your seat, please contact:  
Craig Smith at [csmith@stpaulseniors.org](mailto:csmith@stpaulseniors.org) or **619-621-3356**.

# PHILANTHROPY AT WORK

## AT THE MANOR



## CHARITABLE GIFT ANNUITIES

Gifts that Keep on Giving

Brand New Rates for 2026!

Create a lasting legacy at St. Paul's  
Secure Income for life • Immediate Tax Benefits

CHARITABLE GIFT ANNUITY (CGA) BENEFITS FOR \$20,000 CASH GIFT:  
APRIL 2026\*

Age	Rate*	Annuity	Tax Deduction
70	6.3%	\$1,260	\$7,076
80	8.1%	\$1,620	\$8,813
90	10.1%	\$2,020	\$12,186

\*Figures are sample rates for a single life annuity and are for illustration purposes only. Tax deduction may vary.  
Always consult your own tax advisors before making any gift.

