

THE ECHO

OCTOBER 2015
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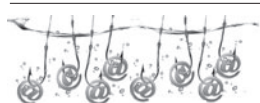
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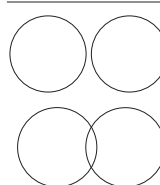
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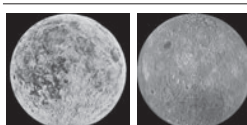
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October 2015





Do We Have Your Latest Information?

—Final call—

October 2 is the last day to let us know you checked off your information in the directory list on the lobby counter! Thank you for checking.



Our own **Joan Nelson** will be speaking at the Unitarian Universalist Congregation in Hamilton on October 4—see page 10—and watch for **Bill Davis's** name on the November 3 general election voter information pamphlet and ballot, for the Novato Fire Protection District Board of Directors—see page 12.

THE ECHO All back issues of the new *Echo* are now online at MVMCC.com and a continually updated Google calendar of Park events.



Take a break, shake it up a little, shed some pounds, and have some fun. Come to the

Saturday Night Dance

Ballroom • October 17 • 7:00-9:00 p.m.

No Alcohol!!!! • MVMCC only



Strike the Harp and Join the Chorus!

We are a brand new neighborhood singing group, in the process of organizing ourselves to offer musical entertainment in the Park. We're calling ourselves the "Marin Valley Singers" (the name is still under construction).

We think singing is fun. If you think so, too, come and sing along with us. We intend to offer entertainment for birthday parties or any other private occasion in the Park; we already have a gig for a three-way birthday party in October. Our repertoire now is popular songs, but we are open to anything that's fun to sing, which, of course, is just about anything.

But we need singers, and not just operatic impresarios. Anybody who sings for the fun of it is welcome. To come to a rehearsal, message Mike Krupp kruppm1@gmail.com, 415-234-6947, or Joan Nelson figleafjoan@comcast.net, 415-506-4166, and we'll get back to you, guaranteed.

Got Issues?

Resident **Renee LaFarge**, a licensed mental health therapist, is currently seeing several Park residents at no cost to them and would like to make this available to other residents also at no cost. Contact her at 415-493-0548.

New Residents

Janie Crocker
jkkimes@swbell.net
281-414-3984 cell

Mark Crocker
amarkcroc@swbell.net
124 Sunrise Lane
281-890-4545



THE ECHO

OCTOBER 2015

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Please email all articles to the editor, with the word "ECHO" as the first word of the subject line and a copy of the article in the body of the email to:

ermawheatley@gmail.com

Images and photographs should have a resolution of 300 ppi (pixels per inch).

Everything is due the
8TH of the month or sooner
for the following month's edition.

PAC *Letter to Residents*

Greetings from the PAC Board.

Finances

Our finances are in good order.

City Council Meeting at MVMCC in October

Watch for the date, time, and agenda, which will be posted on the PAC bulletin board, front desk, and website as we get closer to the meeting.

Utilities Infrastructure

We shall be receiving up-to-date information about the investigations into mapping out the renewing of the Park's utilities infrastructure. There will be an agenda posted and background information available at the front desk. I hope you all have a chance to look at this so we will be able to offer our comments to the Council. Al Frei's management team have been very busy dealing with the effects of the drought and managing the constant efforts to make our Park safer. We may have to move some priorities around in the budget, and this will be discussed at the Council meeting.

PAC Budget

At the October 7 PAC meeting we shall be discussing and formulating ways to monitor and influence the budgetary policies of MVMCC. This PAC board function is part of our delegated responsibilities from the City of Novato. We welcome and invite your participation in this important function. Our community can by our active participation help forge our future.

Updating the Rules & Regs

We are all members of the Home Owners League of MVMCC. Along with the PAC and Mar Val we have the opportunity to formulate a code of conduct to live together in community and in harmony.

In Europe, when armies and kings, popes and warlords ruled, many of our ancestors left those lands to come here and establish self-government. Sir William Blackstone, one of the fathers of English common law, which had a seminal effect on our own Constitution and laws, said:

“that the whole should protect all its parts, and that every part should pay obedience to the will of the whole; or, in other words, that the community should guard the rights of each individual member, and that (in return for this protection) each individual should submit to the laws of the community; without which submission of all it was impossible that protection could be extended to any.”

Now that the events policy and the tree and shrub policy have been completed, we will be updating other rules and regulations of MVMCC to bring them closer to how we wish to live in harmony in this marvelous community. All will have a chance to participate in this endeavor. Please attend the club meetings to provide your input.

Sewer Bill Increase

Some residents have noticed an increase in the amount being billed for sewer. Switching to the Novato Sanitation District was considered, in anticipation of the rate increases, but for the moment seems too difficult and expensive. The increased cost for sewer is reflected in our monthly bills.

Rent Adjustment

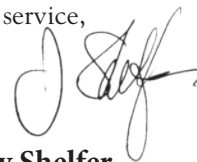
A correction for last month's letter. MVMCC's rent is controlled by the City's Mobile Home Rent Control Ordinance No. 1475. This ordinance sets the maximum general rent adjustment that can be passed through to residents each January 1.

“an owner may increase the rent charged for a mobile home space by 100 percent of the percentage increase in the CPI occurring over the 12-month period immediately preceding the September 1 which immediately precedes January 1 of the year in which the increase is permitted.”

As required by state law, tenants are entitled to 90 days' notice of any rent increase.

Until next month, **Wednesday, November 4, at 7:00 p.m.**

In service,



Jay Shelfer

P A C PRESIDENT
jjshelfer@yahoo.com

Management Report

FIRESafe Marin

Management has been spending grant money provided through FIRESafe Marin, originating from PG&E for the removal of fire-prone plants in and around multiple resident homesites. The replacement of removed plantings is under way.

Vegetation Management Plan

MVMCC now has a vegetation management plan, "Fire Safety and Defensible Space," produced by Cagwin & Dorward Landscape. This is a comprehensive go-to guide to keep the Park firesafe. According to the plan, the Park is separated into zones with detailed callouts for defensible space.*

Retaining Walls and Drains

Retaining walls scheduled for replacement have been graded for

health and safety risk as a first priority. The existing budget will pay for one large job at 183 Marin Valley Drive. Management plans to ask the City Council to allow a midyear budget adjustment that will move some funds from various line items in the current budget to provide for several more small walls that need replacement.

Several homes have received drain tracks installed in their driveways to evacuate water from pooling, and we are planning several more depending on the proposed midyear budget adjustment.

Pool and Palms

Management is working with city engineers on a study to replace the existing pool equipment, pool decks, and landscaping to provide an updated pool and surrounding area for resident use.

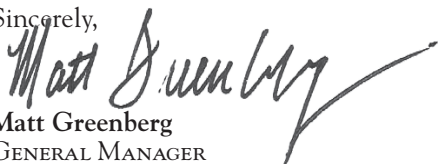
We recently have had all palm trees in the Park pruned along with many other pine and oak trees that may be cause for concern in winter storms.

Gym Upgrade

Please come and try our new gym equipment—two commercial treadmills, one stomach crunch machine, two recumbent bikes, and one elliptical machine—as well as the new changing room lockers for storing your personal items while swimming or working out.

Thank you.

Sincerely,



Matt Greenberg
GENERAL MANAGER
gm.mvmcc@gmail.com
415-883-5911, Fax 415-883-1971

Editor's note: *Defensible space here is the natural and landscaped area around a structure that has been maintained and designed to reduce fire danger. Proper clearance to 100 feet dramatically increases the chance of a house surviving a wildfire. This defensible space lessens the risk that fire will spread from the surroundings to the structure and provides firefighters access and a safer area to defend it from.

Message from Homeowners' League

Dear Fellow Residents,

Our membership drive is nearing completion for this year, and we will report results in the next *Echo*. It is still not too late to support HOL—your donation is always appreciated and will be used to further HOL projects, classes, and activities for all residents.

HOL would like to hear what you, the residents, would like to see happen in

our Park. Is there a special class you would like to attend? Are there events you would like to see? Please share your wish list with us.

We have all long heard the expression, "It takes a village"—in our instance it takes a Park. These past several months I have been privileged to observe just how Park residents are working in harmony and with a sense of community to help one another. There are those

folks who week after week take the trash cans in/out for their neighbor who is unable to do this; those who gently urge others to get out and take that walk—knowing that even a little exercise can produce benefits; those who drive fellow residents to doctor appointments, radiation and chemotherapy treatments, and dialysis; those who volunteer to drive a friend to the airport so they can get to a sick loved one across the country or go on that dream vacation; those who

Message from Mar Val

Dear Friends,

The long wait is at last over. The date of **October 31** has been set for **Mar Val's Halloween/Black Cat party**. You can now begin to identify those gently used treasures for donations to an excellent cause.

Fundraiser

As we have explained in the past, the Black Cat provides Mar Val with its annual opportunity to raise funds to offset the cost of the liquor license as well as subsidize portions of the annual Holiday Party and Volunteer Appreciation Dinner.

Sale

The evening begins with the bar opening at 5:00 p.m., and guests are invited to peruse the sale tables of unique items, which are available at radically discounted prices.

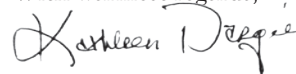
Dinner

A dinner of *Lasagna • Salad • Garlic Bread* is available for \$10.00 per person; advanced reservations are not required. The legendary bakers of Marin Valley donate their masterpieces, which can be purchased to consume at the event or to take home.

Costumes

Finally, to fully enjoy the spirit of the evening, you are encouraged to wear a Halloween costume, enabling you to partake in the contest for outstanding woman, outstanding man, and outstanding couple. Perhaps it's the lure of cash prizes, but we are always amazed by the fantastic imagination displayed in the range of costumes.

With warmest regards,



Kathleen Dargie
MAR VAL PRESIDENT
kfdargie@aol.com



VOLUNTEERS

Black Cat Halloween Event October 31, 2015

We always need volunteers for this fun event for the following:
Volunteers for two shifts as salespersons and cashiers

Shift 1: 5:00–6:00 p.m.

Shift 2: 6:00–7:15 p.m.

We will be placing a sign-up sheet on the front counter in the clubhouse by October 20.

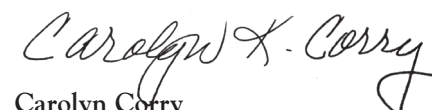
walk the dog when the owner “just isn’t up to it today”; those who cook a meal, go shopping, make a call to “check in”; those who keep their eyes open to what is going on around them and notice if their neighbor hasn’t picked up their paper/mail as they normally do; those who carry a plate/drink at an event for someone who needs a little extra help; those who help carry packages; those who bend down and pick up a dropped item for someone who is less able; those

who bring a plant or a single flower to someone who might need a day brightener; those who smile and give a friendly wave to all they pass; those who give thanks when they have been helped and those who ask for help when needed ... “THOSE WHO CARE” is what makes a village into our Park.

There are sign-up sheets on the counter in the clubhouse for the following proposed activities: constellation

viewing, telescope to view the night sky, book club, and Scrabble. Please add your name to those events that interest you.

The next HOL meeting will be **October 21 at 7:00 p.m.**



Carolyn Corry
H O L PRESIDENT
ckcorry@comcast.net
415-370-6403

MAR VAL HALLOWEEN EVENT



Annual BLACK CAT Fundraiser & Dinner

Saturday • October 31

Your opportunity to clean out cabinets and closets as well as recycle your treasures!

Donations *will be accepted*

Thursday, October 1 – October 24

Please place donated items—which should be clean and in good repair—on the tables in front of the stage in the ballroom.

Unfortunately, we cannot accept:
furniture • shoes • clothes • cookbooks • candles •
electronic items (TVs, computers, monitors or printers)
• cosmetics • or anything with an expiration date.

Dust off your Halloween costume and join the fun at the BLACK CAT. This is your chance to discover a treasure you have always wanted.

Many thanks from the Mar Val board!



Knock, Knock

by John Feld

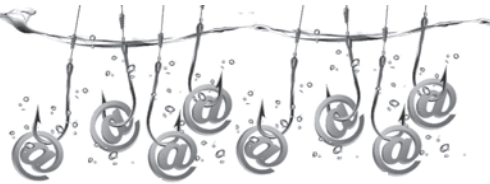
You may recall, about two years ago, MVEST and your local block captains knocked on your door and asked you a few questions about being prepared for a possible emergency in the Park. Hopefully you gained a lot of useful information; we certainly did. You may have learned where your gas and water shutoffs are and how they work, the importance of having food and water stored for emergency supplies (preferably in a shed outside your home), the importance of having a fire extinguisher, and more. It allowed MVEST to know who lives where and for the block captains to know a little more about the residents in their neighborhood.

Well, it is time to do it again. Between October 1 and October 15 your MVEST block captain will be knocking on your door with another simple and quick questionnaire. Please take the time to speak to them. MVEST has been working closely with the City and Park management, who have concurred with a few simple questions. The questionnaire is designed to help people be prepared and educated about possible emergencies. With basic preparation we can better weather fires, earthquakes, flooding, mudslides, or whatever else might happen here in the future. *Information from the questionnaires will be shared with Matt Greenberg in the office and no one else.*

MVEST is continually looking for more volunteers. If this, or becoming a **CERT** (Community Emergency Response Team) is something you would feel comfortable doing, please contact Serena Fisher at serenafisher@comcast.net or call 415-506-4235. MVEST can take as little or as much of your time as you want to give. Some people are involved with MVEST activities for ten minutes once a month; others attend an hour-long meeting every two weeks. You choose what is right for you. As they say, operators are standing by, waiting for your call. ■

Phishing for Seniors

by John Feld



Identity theft is one of the banes of contemporary life. Someone assumes your identity and gains access to your bank account, credit cards, medical records, or other valuable assets. They can get your credit card number from all manner of places—stores, restaurants, and even with small, nearly invisible cameras attached to ATM machines. Recently, crooks got hold of Target’s credit card database and stole 40 million people’s credit card information. Of course, there is little you can do in that case. But usually the identity thieves get the information they need directly from you.

One of the easiest ways to get information from you is to ask you directly for account numbers, Social Security numbers, your mother’s maiden name, and online passwords. Of course, you would NOT give anyone this information unless you thought they should have it.

To get this information they practice what is called “phishing,” pronounced “fishing.” And that is how they work: they “fish” for your information. Once they have this information, they can quickly empty your bank account and run up hundreds or thousands in credit card debts. Between 50 and 80 percent of phishing calls are targeted at seniors.

How Phishing Works

How it’s done: They send you an email that appears to come from a company you know and trust; say, your bank or a government agency. Usually the email warns you of a serious problem that requires your attention to fix. In the email there will be a link for you to click on to fix the problem. Unfortunately, while the email may look completely real, it is a fake, and

by simply clicking on the provided link you could be opening up your computer to a computer virus or to a thief. Often the email will ask you to click on a site and to change a password or provide a Social Security number to verify your identity. **DON’T REPLY TO THE EMAIL.** Once they have this information, they get to work. Apart from gaining access to any financial information on your computer, they also will have access to your email, address book, and any other personal information.

They can also do this over the phone, first identifying themselves as a company you can trust, asking you similar questions, and warning you of dire consequences.

What can you do?

First, NEVER click on a link in an email that links to a government department, bank site, or other company that you may do regular business with. Rather, open a new browser window and go to the website directly and start from there.



When you reach a secure website, you will notice that the URL in the address bar uses “https” rather than “http.” This means the webpage is more secure from hacking. Some browsers also show a small, closed padlock icon at the top or bottom of any secure webpage. Another sign is seeing the company’s name in green in the URL address line. If it is red, this means it is NOT secure.

If they call you, tell them you will call them back, and use a number you obtain from elsewhere.

You can always call their customer support to see if the inquiry is genuine.

Unless you initiate the connection or make the call, never give away personal information. Contact the company using the phone numbers listed on your statements or from the phone book. Tell the customer service representative about the email and ask if your account has been compromised. You can also contact the company online by typing its Web address directly into the address bar. Never use the links provided in the email. Forward suspicious email to the Federal Trade Commission at spam@uce.gov.

Warning signs to look for:

- You discover unfamiliar withdrawals from your bank account
- You don’t get your bills or other mail
- Debt collectors call you about debts that aren’t yours
- Medical providers bill you for services you didn’t use
- You get a notice that your information was compromised by a data breach at a company where you do business or have an account

Don’t ever rely on ANY information contained in an email unless it is from someone you know personally. No bank, investment company, or reputable company will ever ask you for your password or to verify your account.

Lastly, check your credit card and bank statements regularly. Make sure you know of all the purchases listed. If there are any anomalies, call the institution immediately.

Once these crooks get access to your information, not only will they steal your money, but they may damage your financial history, and that can take years and many phone calls to unravel.

You *can* outsmart them. Just stay away from their hooks. ■

Estate Planning for Your Family

by **Michael Hagerty and Judy Vucci** *Judy Vucci is a paralegal and teaches probate procedure at Sonoma State University.*

Estate planning” seems like it requires an expensive lawyer, but in most cases you can do it yourself. Because it sounds costly and difficult, many people put it off until it’s too late, leaving their family unprotected. Estate plans transfer your property to your spouse or family in the fastest and least expensive way possible, avoiding the cost and time of probate. Here are three actions you can take that are easy and don’t require a lawyer. (You *should* consult a lawyer if your estate is especially complex or if you have minor children.)

1. Update Beneficiaries

The easiest step is to update your beneficiaries on your life insurance, retirement accounts, and bank accounts. This is an important way to get cash to your survivors quickly, without going through the time and expense of probate. When you die, the beneficiary you name simply shows the bank the death certificate and personal identification, and the accounts are theirs. There are no risks to you, because during your life you can change the beneficiary at any time or even withdraw all of the money for your own use. The most common mistake is to forget to update your beneficiary when circumstances change. Make sure that your accounts list the beneficiary you want, or you may give an unintended gift to a former spouse or even to a dead person!

Another really simple way to transfer property is a “transfer on death” statement. For example, the DMV allows you to designate a person to receive title on your death, and the banks have a “Transfer on Death” (TOD) form for accounts. Also, many insurance benefits will pass to a named beneficiary without any probate.

2. Set Up a Living Trust

The second fastest way to get property to your survivors is to set up a living trust. Your property is legally transferred to the trust when you are alive. Such trusts are called “revocable” because you can revoke or change them at any time and use them for any reason before you die. Thus you still own the property while you are alive and can sell it, spend it, or give it away. When you die, the time and expense of probate is avoided, and your property goes directly to the beneficiaries you name.

To create a living trust, you usually don’t need a lawyer. Nolo Press publishes a great book, *Make Your Own Living Trust*, by attorney Denis Clifford. We at the Death Forum are placing a copy for you to read in the clubhouse library. You can copy their forms if you wish. The steps are:

- (a) name your trust (usually “The Living Trust of [your name]”)
- (b) name your successor trustee (“After I die, I name ... as successor trustee to distribute my property”)
- (c) list the property you want to transfer and to whom (e.g., “My photography equipment goes to ...”)
- (d) change the titles of any formal title documents such as real estate replacing your name with “The Living Trust of [your name]”
- (e) sign your document in front of a notary public—unlike a will, no witnesses are required

You should consider a living trust if you know that your trustee is trustworthy. You will be deceased, and no one is supervising to see if that person delivers your property as you requested. For example, your child/trustee may not want to give your second spouse or new

partner (i.e., not your child’s parent) what you meant them to have. We have seen this happen twice among personal acquaintances. This is a big problem for gay partners if family is not agreeable, or if the trustee desires to keep a piece of jewelry rather than give it to the person named. No copy of a trust is filed with a court, and no notice to beneficiaries is required by law, so someone not notified of the bequest due to him/her may not know enough to claim it. A will, on the other hand, is submitted to probate; it is public record, and anyone can go to the Superior Court Clerk and ask to see it.

Another reason a trust might not be appropriate: If a testator left lots of debts, it may be better to have probate because that sets a limit on the length of time creditors can make a claim against the estate.

3. Make a Will

The final way to get property to your survivors is with a will. Wills require a year or more to distribute property to beneficiaries, because creditors must be given time to make claims on your estate, and often cost about 5 percent of the estate. But even if you have a living trust, a backup will is important to take care of any remaining property and debts. On the following page is the simplest will possible (for a single person). Blank wills for married persons can be found in the library for copying, inside *Nolo’s Simple Will Book*.

Witnesses

Your will must be witnessed by two people (bring it to Pub some Friday to get plenty of volunteers) and then notarized. DON’T store it in a safety deposit box because your executor can’t get to it. Store it (well-marked) in a top

drawer or on the refrigerator with your other emergency forms.

Regarding witnesses: Remember that they should not be beneficiaries of the estate. Notaries are actually not necessary but are good for creating a “Self-Proving Will” so that they don’t have to find the witnesses to make a statement to a court after you die. If your notary does not have one, see a sample “Self-Proving Affidavit” in the Appendix of *Nolo’s Simple Will Book*. If it is 1:00 o’clock in the morning and you are going skydiving at 5:00 o’clock and feel a desperate need to change your will, you can write a new one entirely in your own handwriting (not typed or printed) and sign it without witnesses. This is called a **Holographic Will** and is probably best only for short-term, urgent situations—but it’s definitely better than nothing!

Intentional Omissions

If you want to intentionally omit a person from your will, although he/she would have a right to part of your estate by law if you died without a will, it is better to mention that explicitly rather than to just not mention them. Otherwise they can contest your will in court and sometimes will win. You can just say something like, “I intentionally leave no part of my estate to my deceased brother’s son, John Jones.”

You can cut probate costs in half if you appoint family or a loved one to serve without requesting a fee. If the estate is very simple, it is also possible to negotiate with an attorney for a fee lower than the usual rate. Or you can always buy a Nolo Press book and

handle the probate process yourself without an attorney. You don’t have to use Mom’s attorney for probating her estate or to help you transfer property according to her trust; you can pick someone you know and trust instead.

Joint Tenancy

CAUTION: Joint tenancy (JT) property will not pass by your will no matter what the will says. It will go automatically to the person who holds title as joint tenant. This causes lots of trouble when divorced spouses do not change old JT deeds to their property. We have worked with cases at court where fathers refused to give their children the deceased wife’s half of the real estate as specified in her will. Same goes for a bank account where one child is added as joint tenant so he/she can manage the account for an elderly parent. Then:

- (a) This joint tenant can take the entire account, stock, etc. that dad thought was going to be divided equally among his kids.
- (b) An adult kid as joint tenant can opt to take property before you die, having equal access to account contents. We saw a case where Dad had a new woman in his life, and his daughter was able to convince him to sell his real property and to share the proceeds with her.
- (c) If your joint tenant has debts, your property can be reached by their creditors!

Will of _____ [your name]

I, _____ [your name], a resident of _____ [city], _____ [county], _____ [state], declare that this is my will.

1. I revoke all wills and codicils that I have previously made.
2. I am not married.

3. (A) I am the _____ [mother/father] of the _____ [child/children] whose name(s) _____ [is/are]: _____.

(If a child is deceased) There are ___ living children of my deceased child _____ [name], whose name(s) _____ [is/are]: _____.

(B) If I fail to leave, by this will or otherwise, any property to any of the children listed above, my failure to do so is intentional.

4. (A) I make the following specific gifts:

I leave _____ [property described] to _____ [beneficiary’s name], or if _____ [beneficiary’s name] fails to survive me, to _____ [alternate beneficiary’s name].

I leave _____ [property described] to _____ [beneficiary’s name], or if _____ [beneficiary’s name] fails to survive me, to _____ [alternate beneficiary’s name].

I leave _____ [property described] to _____ [beneficiary’s name], or if _____ [beneficiary’s name] fails to survive me, to _____ [alternate beneficiary’s name].

(B) I leave all my other property subject to this will to _____ [residuary beneficiary’s name], or if _____ [he/she] fails to survive me, to _____ [alternate residuary beneficiary’s name].

5. (A) I nominate _____ [executor’s name] to serve as executor of my will. If _____ [he/she] is unable to serve or continue serving as executor, I nominate _____ [alternate executor’s name] to serve as executor.

(B) No bond shall be required of any executor.

I subscribe my name to this will this ___ day of _____, 20 __, at _____ [city], _____ [county], _____ [state]

_____ Signature

If you have to pick someone to write a trust for you, it is good to ask how much of their legal practice is devoted to probate, trust, and estate matters. Anyone licensed to practice law will be happy to write a trust for a few thousand dollars, but not all of them are expert in the field!

Community Property

Another less expensive and simple option is available for husbands and wives: a Community Property Petition, available in California, which is a community property state. See Chapter 3 of *Nolo’s Simple Will Book*. Spouses would hold title to real estate, for

example, as their community property. Anyone can write a new deed (deed forms are usually available at stationery stores) transferring property “from John Jones and Mary Jones, as Joint Tenants, to John Jones and Mary Jones, Husband and Wife, as their Community Property.” The husband already owns the first half, so the court simply “confirms” the second half to him when his wife dies. Quick and simple. You can find a California Judicial Council Community Property Petition form online or at the Superior Court Clerk’s office. ■

Death Forum

Sunday • October 4 • 3:00–5:00 p.m.

Randy Reitzes, Hospice by the Bay
Health Care Power of Attorney—Forms and Advice

SUMMARY: If you fall and go unconscious, you need a Health Care Proxy, designating someone you trust to make medical decisions for you while you are unconscious. If the worst happens and you are near death, the Proxy is your champion to make sure your wishes are carried out and that you are comfortable and with loved ones.

Everyone will get a copy of a blank Proxy form, and we will answer questions and help people fill it out. These preparations will save your family much stress and will ensure that your own wishes are carried out. If you already have a form, it is worthwhile to bring it and update it at this talk.

Randy Reitzes has advised hundreds of people on how to write their various wishes and how to make those wishes legally binding with the Health Care Proxy.

Our own **Joan Nelson** is a chaplain and will speak “*About Death: The Bare Bones*” on

Sunday • October 4 • 10:30 a.m.

Unitarian Universalist Congregation of Marin

SUMMARY: “First it was women, then blacks, then gays. Now death is out of the closet. And not a moment too soon. Because, whatever our age or condition, death IS a constant companion. Our problem is that technology and industry have increased our spiritual suffering by detaching us from the profound and rewarding deep understanding of this fact of life. The sooner we return to a natural understanding, the richer our lives will be.”

The Tyranny of the “Or”

by **Mike Holland**

Several years ago my former wife approached with a look of concern. Clearly, a problem was about to be voiced. “I have a dilemma,” she said. She related that she had been invited by a close friend and neighbor to accompany her on a business trip to Toronto (my home town). She was excited about the opportunity but worried about a big issue.

I knew she wasn’t asking for permission (we didn’t do that) or anxious about the money.

“It sounds fabulous,”

I said. “You’ll love the city.”

She then explained that the

trip occurred exactly at the

same time as our anniversary. If

she traveled, she’d miss our anniversary; if she

stayed, she’d miss a great trip. So she

asked me, “You see the dilemma?”

I thought about the situation for a moment and then quickly

responded. “Go on the trip, have a terrific time, and then we’ll celebrate when you return.” An amazing look of relief and gratitude came over her.

You may not think this is much of a problem, or even a creative solution, but it is a perfect example of a decision-making constraint called “The Tyranny of the ‘Or.’” This occurs when we are faced

with more than one attractive course of action and then *artificially* conclude that we must choose one or another. We lock ourselves into minimalist thinking that mistakenly leads us to believe that only one course may be taken. If we fall into this trap, we lose out on many wonderful activities and outcomes.

The challenge to defeat “‘Or’ Tyranny” thinking is to follow the “Genius of the ‘And.’” Stated most

colloquially, it

means we should

expand our

reasoning to figure

out how we can “have our

cake and eat it too.”

If you start with the

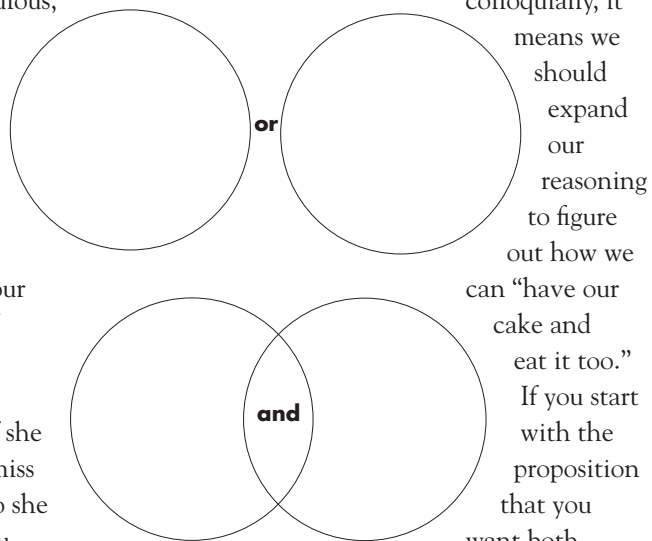
proposition that you

want both

positive action X and positive action Y, you’ll often hit upon a strategy to accomplish them both.

Remember that “and” thinking is not a scientific method; it’s a state of mind, an attitude, a mental model. Psychologists sometimes call it approach/approach, i.e. go toward all the positives in front of you.

Be on guard for the next time the Tyranny of the “Or” tries to divert you from something great. Have a giant bite of that delicious cake! ■



nextdoor.com—Connecting Neighborhoods Online

by John Feld

Nextdoor.com is a free Internet site that connects neighboring communities together. It facilitates communication and sharing on a local basis. This service allows people to ask questions of their neighbors (“Do you know and recommend a local plumber?” or “I need a dog walker for this weekend”). It is a place to buy, sell, or give away things (“Victorian dresser for sale,” or “Does anyone have a do-it-yourself dental drill?”). It is also a good place for local announcements (“There was a break-in yesterday,” or “I lost my dog”).

Nextdoor was created based on the idea that the neighborhood is one of the most important and useful communities in a person’s life.

Once you have joined it is possible to see items from surrounding communities. For us this includes Novato, Hamilton, Lucas Valley, Pacheco Creek, and Loma Verde.

Some time ago, our own **Pauline Hawkins** set up a Nextdoor group called **Hamilton Woods**. This covers all of the Marin Valley community as well as the homes between Bolling Drive and us. Anything posted to Hamilton Woods is visible to local communities.

Privacy is very important, so every neighbor must verify their address and sign in with their real name. Just like in person. None of the information is shared with other services.

There are occasions when we need to communicate only with residents of MVMCC. These include posting

Joining the MVMCC Private Group

After becoming a member of *nextdoor.com*, you can join the private MVMCC group and be privy to our local communications. Here are the instructions:

- Go to the *nextdoor.com* main Web page.
- Make sure you are signed in. Your name should appear in the band on the top.
- From the column on the left of your neighborhood newsfeed, select **Browse Groups** under “GROUPS.”
- Click the group you’d like to join (**MVMCC**), and click **Request To Join** in the top right corner. The group moderator will be alerted that you’re trying to join. If your address is within the community, your membership will be approved.

“MVMCC” will appear under the list of **Your Groups** thereafter.

messages about activities, MVEST meetings, and asking someone to water your plants when you are away. Presumably you do not want people outside the Park to know you are out of town. So we set up a private group that is open only to residents of MVMCC. Once you apply to join this private group, your address will be checked and permission given within 24 hours.

The public and private groups are very useful. You will see local activity is starting to grow. The website is *www.nextdoor.com*. If you invite neighbors, do it through the Invite link at the top of the Web page. By joining *nextdoor.com* our community will become more vibrant and safer, and you will know about all local garage sales! ■

MARVAL
OCTOBER

PUB NOTICE

Please join us at Pub
Friday, October 9
for a special meal of
Hot Dogs
☞
Homemade Chili.

The cost of the meal is
\$2.00 per person.

Reservations are not required. It will, however, be appreciated if you will sign up on the list provided on the lobby desk, to estimate the amount of food needed.

■

There will **NOT** be a Pub on
Friday, October 30.

The ballroom will be closed to facilitate setup for

BLACK CAT
Saturday, October 31.



Career Takes a Break in Skateboard Park

by Bill Davis

I made my living with sharp knives and a saw. When I was 15 years old, my dad took me to work with him at the butcher shop, which provided wholesale meat to restaurants and hotels. There were 10 to 11 butchers, and I was the apprentice or “grunt.” I had to grind hamburger, thousands of pounds of it daily. It took three and a half years to become a journeyman because I was underage and part-time when I started, but that international union journeyman card would later prove valuable.

I had higher aspirations. I wanted to be an English teacher. I loved the power of words to thrill, motivate, and inspire. One powerful example was the rhetoric of the Civil Rights movement. My father had deep roots in the South. He liked Old Crow but hated Jim Crow. It was the ‘50s, and changes were coming. The lid was blown off the old racial attitudes in this country in the ‘60s, largely because of the inspiring words of our leaders. That strengthened my resolve to become an English teacher.

What I became instead was impatient with those who did not do their homework. Even though I had been a sergeant in the Army, I had a noncommanding voice in the classroom. Those junior and senior students found my soft spots and chopped me up for beef stew (pardon the pun).

I was back to the butcher block, using that union card, and this time I was glad to be there. I successfully supported my family, by this time a wife and two kids. My wife wanted to become a nurse, and while she studied, I was looking over her shoulder, smiling as I realized that she just had different names for the sirloin, tenderloin, rib eye, and tri-tip. It was then that I became interested in working in nursing, in a warm room with warm meat instead of standing in a walk-in freezer with cold meat.

I proudly became a nurse 36 years ago. My sons weren’t so enthusiastic. When asked, they would tell their friends, “Well, my dad is a nurse,” then quickly add, “but he used to be a butcher!”

Nursing presented a wide range of specialty areas, and I honed my skills in acute care. I trained in ICU and CCU and cross-trained to the ER. I always loved working with smart, educated people. Today the emergency department is a high-tech environment, using state-of-the-art equipment, working as a team, employing many resources driven by artificial intelligence. I like being prepared for emergencies and



disasters, not knowing when they will happen. ER nursing was a good fit.

About five months ago, while riding my bike in a local skateboard park, I broke my arm, and my career as a nurse ended suddenly that day. I had been thinking about retiring for years but somehow could not get around to writing that resignation letter. Having my arm in a cast for three months turned out to be a wonderful gift. I discovered what it was like to daily enjoy a wide spectrum of

choices. I love my new lifestyle, especially here in the Park.

I worked in Marin County for 36 years as an emergency room nurse, mostly at Novato Community Hospital and Kaiser San Rafael as head charge nurse. I loved the area but felt I couldn’t afford to live here until my current wife, Carol-Joy Harris, and I discovered Marin Valley. We moved here 10 years ago and have not regretted it for one moment. We immediately met overfriendly raccoons, courting owls, howling coyotes, and murders of crows, among other neighbors. We still discover new people and things to do here. As Carol-Joy says, “You gotta love a place that has a party every week (Pub Night).”

Giving Back to the Community

Now retired, I want to continue to contribute to this community where I have worked for so many years. So I’ve decided to run for public office in the November 3 election.

Over my career, through receiving patients in the emergency room, I’ve worked with and have the utmost in respect for our local paramedics and firefighters. The Novato Fire Protection District has the reputation of being one of the best in the state, and from firsthand experience I know that that reputation is well-deserved. There are now three seats on their Board of Directors that need to be filled.

From my background serving on hospital safety and disaster preparedness committees, interfacing with city and county agencies, as well as serving since its inception on the steering committee of the Marin Valley Emergency Services Team, I believe my experience can be put to good use in the community by serving on the Fire Board.

You’ll see my candidate’s statement and endorsements in the voter information pamphlet that will be mailed to voters. Please read your pamphlet, be an informed voter, and consider voting for me. This time I’m on the voters’ butcher block. ■

The Starry Messenger

by Mike Krupp

October 2015

Those planets that gave such a show during early summer have moved to the other side of town—that is, they have become morning stars, visible in the early morning before sunrise. Mercury, Venus, Mars, and Jupiter are having quite a party this month, if you are up early enough to see them. Venus will be a bright morning star until March 2016.

October 4: The Moon is half visible in its third-quarter phase.

October 8: The waning crescent Moon is scheduled to occult Venus early this morning. This would be quite worth getting up for.

October 9: Mars and Jupiter are quite close to the Moon before dawn.

October 11: Mercury is close to the thin waning Moon.

October 12: New Moon.

October 15: Mercury is the farthest away from the Sun (greatest elongation) it will get this time around the Sun. Mercury will remain a morning star through November.

October 17: Mercury and Mars are close together in the early morning.

October 21: Half of the Moon is visible as it enters its first quarter.

October 21–22: This night the Orionids meteor shower gives a good chance of seeing a shooting star or two. The Moon sets shortly after midnight, which will leave a good dark sky for watching for glowing streaks etching their way across the darkness.

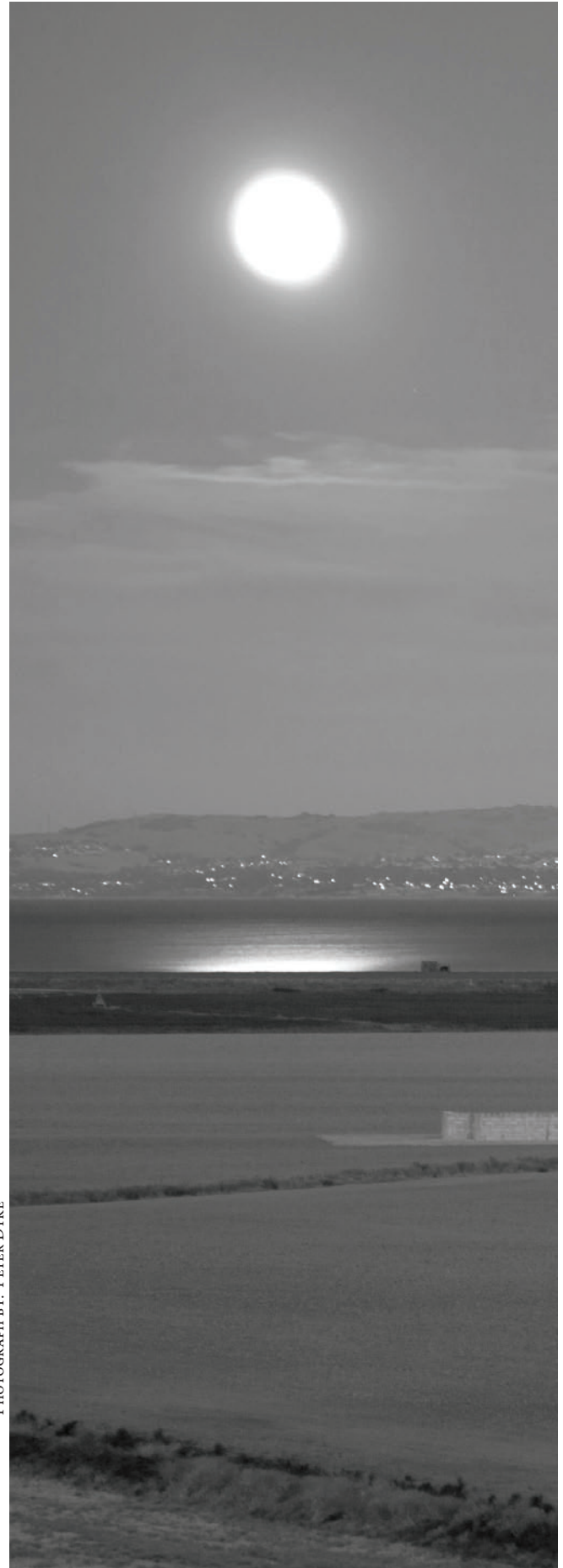
October 26: Venus and Jupiter are close together early in the morning. Venus is at greatest elongation this morning (see October 15).

October 27: The full Moon will be the third and final Supermoon this year. It was known by early Native American tribes as the Full Hunter's Moon because at this time of year the leaves are falling and the game is fat and huntable. This Moon has also been called the Travel Moon and the Blood Moon.

October 28: Venus, Mars, and Jupiter are close together in the predawn sky.

October 31: Daylight saving time ends at 2:00 a.m. tomorrow. Set your clocks back one hour. Be prepared to be a little disoriented for a day or two.

The Sun rises about 6:15 a.m. this month. If you get up about 5:30 and look eastward, you will see quite a display of the four morning stars. ■



PHOTOGRAPH BY: PETER DYKE

The Moon: Origin, History, and Surprises

by Mike Krupp

In July, New Horizons showed a Pluto that nobody expected. Recently, we have seen aspects of the Moon that nobody expected, either; this new information explained why the visible face is so different from the far face.

The following discusses the theory about how the Moon was created and how this process of creation led to the Moon we know today.

For the past few billion years the only visible part of the Moon has been the face we see today, with its dark splotches called “maria” (Latin for “seas”). That changed in 1959 when the Russian probe Luna 3 took the first (rather fuzzy) pictures of the Moon’s far side, which looked not at all like the visible face.

Ten years later (before the decade was out), Apollo 11 landed Neil Armstrong and Buzz Aldrin on the Moon itself. They brought back actual rocks.

Just a few years later the “giant impact hypothesis” of the Moon’s origin was proposed; it has become the most favored idea. In this model, a few hundred million years after the formation of the solar system, the young Earth, about 1/2 its present size, collided with an object somewhat smaller than Mars. Earth and the impactor coalesced into a hot molten body and ejected enough mass to form the young Moon; this all could have happened in a few hours.

The impact would lead to a ring of very hot debris in orbit around the young Earth. Calculations indicate that the Moon could have formed from that debris in ten years or less! This implies that the Moon would have formed when very hot, possibly entirely molten; its surface would have been an ocean of magma (molten material that would cool into rock). The magma ocean idea arose from finding that certain types of surface rocks in the lunar highlands probably would have been floating on a magma sea. This has been a central tenet of lunar science for decades, and recent data from the Clementine mission to the Moon



Front side



Far side

(1994, which optically examined in great detail the chemistry of lunar surface rocks) finally confirmed it.

The Moon, being smaller than

Earth, would have cooled more rapidly than Earth; it had relatively more surface area, through which heat would have radiated, in proportion to its volume, which contained the hot material. In effect, the Moon saw two “suns”: Old Sol, and Earth itself, much closer than the Sun and quite hot, at an estimated 2500° C. It is thought that the Moon became tidally locked—that is, it showed only one face to Earth—within a million years after formation; thus the near face would have been warmed by heat from Earth, and the far side would have solidified earlier than the near face.

As the Moon cooled, it contracted. The surface would have shrunk more rapidly than the core, and eventually the crust would have split open and magma would have been forced to the surface. It is thought that this is how the maria were formed, rather than by volcanic eruptions; there are no mountainous volcanoes seen anywhere near the maria.

But there were no visible remnants of the crustal cracks, either—

until NASA’s GRAIL mission in 2014 mapped the Moon’s gravitational field in minute detail. The map shows very clearly a pattern of anomalies that look just like the cracks though which magma could spread over the Moon’s visible face. No such features are seen on the far side. The cracks would have been concealed by the magma they released.

And in 2014 NASA’s Lunar Reconnaissance Orbiter discovered areas that seem to have been volcanically active within the last 100 million years; another surprise: volcanoes on the Moon could be active today.

Finding unexpected phenomena is the delight of scientists everywhere. Stay tuned; surprising information could arrive any time, and probably will. ■

Raven

by **Bill Noble**

*Open here I flung the shutter, when, with many a flirt and flutter,
In there stepped a stately Raven of the saintly days of yore;
Not the least obeisance made he; not a minute stopped or stayed he;
But, with mien of lord or lady, perched above my chamber door —
Perched upon a bust of Pallas just above my chamber door —
Perched, and sat, and nothing more.*

Edgar Allan Poe



How do you tell a raven from a crow, if one should grace your chamber? Easy: raven is Gandalf; crows are carnies.

A raven is nearly twice the size, with massive beak, shaggy throat, and wedge-shaped tail. They often soar high above the ridges, and you're more likely to see them in a pair than, as with crows, a mob. If you're still uncertain, wait for them to speak. Ravens announce themselves with deep magisterial croaks, crows with a tenor *kraaaa*.

This two-and-a-half pound, two-foot-long genius among the feathered kindred is anything but “common” (though it's found nearly everywhere in the Northern Hemisphere). In the wild, ravens exhibit some of the most intelligent, complex, and even playful behavior in the animal kingdom. The stories, and the research reports, are legion. A raven teased and pulled the feathers of a magpie while its mate floated silently in from behind and harvested the magpie's four eggs. In the Arctic, they often guide bears and wolverines to frozen winter carcasses (or will guide wolverines from miles away to a bear kill), and can then feed on the fragments that the larger animals scatter. And ravens seem to

form what appear to be social bonds with wolves; here's one account from Lawrence Killam's 1989 book:

Each . . . appears to be fascinated by the other. “Nothing is more haunting, spiritual, and primitive than the calls of ravens and wolves coming at the same time from the same location, a wild concert heard not infrequently . . . after a pack has made a kill.” When the wolves howl, “the ravens respond, perhaps a dozen or more of them spread around a pack, each uttering its own peculiar repertoire of gurgling notes, bell-like sounds, and slurred chatter that to my ears is akin to human conversation.”

Two caged wolf cubs in Alaska were “visited every afternoon by nine ravens. The wolves then sang with the ravens for three minutes, with the ravens continuing to talk to one another for another half hour.”

It's recently been discovered that ravens observe—and intervene strategically in—friendships or alliances between other ravens that might eventually threaten their own political position. Neither Washington nor Hollywood has anything over ravens.


In northwestern North America and parts of Siberia, ravens replace coyote as the Trickster in human storytelling. In European folklore, in contrast, ravens are associated with death and ill fortune. Gary Snyder married the two traditions when he described the raven in one of his poems as “a bird black as the sun.”

Ravens routinely use rocks as weapons and solve complex problems (remind you of anyone?). But their play is equally intriguing: years ago, my wife and I watched for more than an hour as a pair of ravens tobogganed down the steep face of a sand dune in Death Valley, flew or trudged back to the top, and tobogganed again. In January and February, mated-for-life ravens renew their vows with long aerial flights and dives, resonant bell notes, and exuberant barrel rolls high in the air. Young ravens frequently remain with their parents into their second year, helping raise the next batch of young while building the skills to establish their own adult lives.



One superb book about ravens, among a multitude: *Ravens in Winter* by Bernd Heinrich, reissued 2014 ■

OCTOBER 2015

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1-4 PM Mahjong 3-5 PM DEATH FORUM Randy Reitzes Hospice by the Bay "Health Care Power of Attorney—Forms and Advice"	6-8 AM Trash Pickup 9:30 AM Low-Impact Exercise	5:45-6:45 PM Meditation	10 AM-2 PM Craft Group 11 AM-1 PM Whistlestop (call Roberta 415-883-0843) 7 PM PAC MEETING	9:15 AM QiGong <i>with Dove</i> 6:30-7:10 PM Silent Meditation 7:20 PM Poor Man's Poker	4 PM Canasta ♠♥♣♦ 5-7 PM Pub Night 7:15 PM Bingo	10:30-11:45 AM Jay's Pre-TaiChi
1-4 PM Mahjong 5 PM Free-Form Dance & Movement	6-8 AM Trash Pickup 9:30 AM Low-Impact Exercise 7:20 PM Poor Man's Poker	5:45-6:45 PM Meditation	10 AM-2 PM Craft Group 11 AM-1 PM Whistlestop (call Roberta 415-883-0843) 6 PM MAR VAL MEETING	9:15 AM QiGong <i>with Dove</i> 6:30-7:10 PM Silent Meditation 7:20 PM Poor Man's Poker	4 PM Canasta ♠♥♣♦ 5-7 PM Pub Night	10:30-11:45 AM Jay's Pre-TaiChi 7-9 PM Saturday Night Dance & Exercise
1-4 PM Mahjong	6-8 AM Trash Pickup 9:30 AM Low-Impact Exercise 7:20 PM Poor Man's Poker	5:45-6:45 PM Meditation  6:52 PM	10 AM-2 PM Craft Group 11 AM Ladies' Bridge 11 AM-1 PM Whistlestop (call Roberta 415-883-0843) 7 PM HOL MEETING	9:15 AM QiGong <i>with Dove</i> 6:30-7:10 PM Silent Meditation 7:20 PM Poor Man's Poker	4 PM Canasta ♠♥♣♦	10:30-11:45 AM Jay's Pre-TaiChi 5 PM Last day for Black Cat donations
1-4 PM Mahjong	6-8 AM Trash Pickup 9:30 AM Low-Impact Exercise 7:20 PM Poor Man's Poker	5:45-6:45 PM Meditation	10 AM-2 PM Craft Group 11 AM-1 PM Whistlestop (call Roberta 415-883-0843)	9:15 AM QiGong <i>with Dove</i> 6:30-7:10 PM Silent Meditation 7:20 PM Poor Man's Poker	4 PM Canasta ♠♥♣♦	10:30-11:45 AM Jay's Pre-TaiChi MAR VAL BLACK CAT FUNDRAISER & DINNER