

T H E
ECHO

July 2020

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PAC Elections

by LARRY COHEN

Three seats held by Jay Shelfer, John Hansen, and Carol-Joy Harris are up for election. All are running for reelection along with Judi Purdom. Balloting is required with more than three nominations.

Below are the new dates:

- **Ballots mailed**
Monday, June 22 –
Friday, June 26
- **Meet the Candidates Forum**
Saturday, June 27
(11 am)
- **Voting**
Monday, June 29 –
Monday, July 6 (4 pm)
- **Votes Counted**
July 6 (4 pm)
- **Results announced at PAC Annual Meeting**
Elected PAC Board members introduced Tuesday, July 7 (6 pm)

Contact

Larry Cohen
(415-883-7786) for
more information.

IN MEMORIAM

Richard LeFrancois
May 2020

From the Editor

Dear Marin Valley community,

I am grateful, I think, to be taking on the role of managing editor. While I was supposed to start with this issue, I have found the learning curve very steep and that there are many problems translating the templates Erma used to Microsoft Word. So, Erma has agreed to be the editor for one last month while I train myself in MS Word. **(If there is anyone in the community who can help train me in creating a magazine in Word, that would be great!)**

So let's all take time to congratulate Erma for all the years she has put into service by editing the *Echo*. I think you will all agree that she has done an incredible job and put out a fantastic magazine. Thank you, thank you, thank you! And thank you to **Carolyn Corry** for taking on the calendar. Please send all notices of events to her in addition to me.

While things are opening up, let us be aware that the coronavirus is still a threat. Let's continue to practice safety protocols. These, of course, include wearing masks and maintaining safe distancing when connecting with other people and being diligent about washing our hands frequently. So stay informed. Information is available on our marinvalley.net website home page and under MVEST>Coronavirus Info. Your suggestions continue to be welcome by emailing marinvalley.net@gmail.com.

With warm weather already here let's hope we can begin enjoying our pool soon.

Finally, in the words of our last esteemed editor, "Stay active. Stay calm. Keep an eye out to see if anyone needs help."



Directory Update

Janet Tamalik McGrath

190 Marin Valley Drive
916-710-0978 (cell)

janettamalikmcgrath@gmail.com

Changes

Janie and Mark Crocker

delete 281-890-4545

David Almy and Jill Lozier

415-884-2062 • 415-419-9576 (cell)

davidalmy204@gmail.com

THE ECHO

JULY 2020

MARIN VALLEY

MOBILE COUNTRY CLUB

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A PUBLICATION OF MHB Group Region 8
www.mobilehomeboard.com/

MARIN VALLEY

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gm.mvmcc@gmail.com

PAC BOARD

PRESIDENT Jay Shelfer 415-883-6945
VICE PRESIDENT John Hansen 415-847-7155
SECRETARY Carol-Joy Harris 415-883-2824
TREASURER Larry Cohen 415-883-7786
AT LARGE Stephen Plocher 415-302-9043

STANDING COMMITTEES

FINANCE Stephen Plocher
MV PROJECT PLANNING John Hansen, Jay Shelfer
MVEST John Hansen, Bill Davis, John Feld,
Stephen Plocher, Carol-Joy Harris,
Kevin Mulvany, Erma Wheatley, Pam Berkon

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2ND VICE PRESIDENT Yvonne Devine 415-747-7617
SECRETARY Kamala Allen 415-306-6865
TREASURER Tara Plocher 415-302-5992

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2ND VICE PRESIDENT Pat Thurston 415-884-0740
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DIRECTOR/BAR MANAGER Fred Dargie 884-2969
DIRECTOR/HOSPITALITY Larry Moore 883-0486
DIRECTOR/RESERVATIONS Carolyn Corry 370-6403
DIRECTOR EMERITUS Dee Schneider

SUBMITTING ARTICLES

Email articles with "ECHO" as the subject line with a copy of the article in the body of the email to ED COLLINS at mretc@hotmail.com

Images should be as large as possible to enable a 300 ppi resolution (*pixels/inch*).

ECHO DEADLINE

Everything is due the 8th of the month or sooner for the following month's issue.

July 2020

Water conservation is

important Please do not water your gardens between the hours of 9 am and 5 pm. Only water incrementally at night or very early in the morning. If you need help with setting your timer for your sprinkler system, please call or email Matt at 415-883-5911 gm.mvmcc@gmail.com. Management will set your timer.

Carports Continue with all of your efforts to remove stored items from your carports. Still, many residents have items not permitted in a carport. It is a hard task, but if all cooperate, the Park will look that much better.

Smoking in the Park MVMCC residents, please be alert to cigarette butts, especially in the gutters where dry material is close by and could potentially ignite from a burning cigarette butt. Remember, smoking is not allowed on City streets and public places. Inform all your service providers not to smoke or drop butts, particularly in the gutter or the field below Club View.

FIRE SEASON IS HERE

This is very important so please follow these simple rules.

Thank you,



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

Greetings from the Park Acquisition Corporation Board.

Sheltering We are still asked to shelter in place. While the economic and political pressures to open are gaining traction, continue to be very careful. There will be more danger of contracting the coronavirus once these precautionary measures have been lessened. We are still in the most sensitive age group to be exposed to this deadly virus.

Fire We are entering a very potent fire season. Management and MVEST are well aware of the dangers from fire and are preparing to meet them with appropriate remedies. Workers have created a 100-foot open area around the Park. The goats, 320 of them, are working on removing vegetation on the hillsides behind our homes. See pages 4-5.

Clubhouse With the clubhouse shut down for normal activities, we will be working with the City to develop a protocol for its use in the event of an electric shutdown by PG&E. Efforts are being made to safely open the swimming pool. Please respect social distancing and bathe before coming to use the pool, as the restrooms will remain closed.

Budget The City Council passed the 2020/21 budget for the Park without raising rents, and by the time you read this the PAC and Management will have formally approved it as well, per our Management Agreement with the City of Novato. Any question of raising rents to cover the diminishing debt-service ratio, which is approaching the bank-imposed limit of

2.0, is a nonstarter, as interpreted by the PAC's financial committee, as what matters to the bank is the Park's year-end profit and loss and its balance sheet reports of assets and liabilities. In the Park's estimated budget, liberal amounts are regularly allotted to unexpected expenses as well as to hoped-for projects that might be unable to be completed within the budgeted year. In a review of past financial statements, we are very comfortable with the actual debt-service abilities of MVMCC. We plan on demonstrating/ explaining this analysis to the City's new financial director and staff during the coming year. This will obviate rent increases in the near future unless circumstances affecting our financial strengths drastically change.

Finances Our finances are in order. The debt-service coverage ratio, year to date, on the bank loan that refinances the original bond issuance for the purchase of MVMCC is over 2.43, as calculated by the Helsing Group, or 2.59 using the formula outlined in the Bank of Marin's loan. Our cash, plus medium- and long-term reserves and prepaid expenses, is nearing \$6 million.

Sewage lift station #2 replacement

The Public Works Department of Novato, which is overseeing the renewal of the Park's sewage lift stations, is confident that this work will begin this fall at a cost of nearly \$1.4 million. This capital improvement will be paid out of our reserves. With the coronavirus slowing all activities, only essential work such as this is scheduled for the coming budget year; other capital expenditures will be

rescheduled in the coming years.

Slow down Please continue to slow down and obey all Park traffic signs.

Activities I urge you to investigate and participate in any resident activities while being mindful of the contagious viruses that are around.

Board meetings

The PAC's Board meetings are enriched by residents' participation. Your observations and suggestions on how MVMCC can better serve your and the community's interests are always welcomed. Come to the video meeting or email us.

PAC Board elections

The election of the three open seats on the PAC Board will happen during June and July, with the new board seated at the Annual Meeting on July 7. Here's the schedule:

Week of June 22: Ballots will be mailed to residents.

June 27: A Meet-the-Candidates Forum will be held at 11 am outside on the terrace behind the clubhouse. All appropriate safety measures will be followed, including social distancing and face covering.

June 29: Voting begins. Residents will place ballots in a locked ballot box in front of the clubhouse.

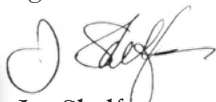
July 6: Voting ends.

July 7: Results announced at the PAC Annual Meeting at 6 pm, which will likely be a Zoom meeting.

Zoom PAC meetings

The agendas for the coming PAC meetings are posted at the clubhouse and emailed 72 hours before the meetings. To join in, click on the link at the bottom of the agenda. To be added to the email list, please email anilahere99@gmail.com.

In service,



Jay Shelfer
PAC PRESIDENT
jjshelfer@yahoo.com



Goats-R-Us delivered goats on Wednesday, June 10 to help remove vegetation on the hillsides behind our homes.

PHOTOGRAPH: JOHN FELD



Prospective 2020 Fire Season

by JOHN HANSEN

Two bellwethers and a wildcard are conspiring for an eyebrow-raising 2020 wildfire forecast.

✓ Mild, dry winter

First, our 2019-20 winter weather was relatively mild and dry and, along with late spring showers, produced a healthy wildland grass crop that is already dry. A dismal winter snowpack exacerbates this scenario.

✓ Already more wildfires than last year

Then, there have been more wildfires in California so far this year than the same time last year.

✓ Wildcard

The wildcard is COVID-19, which changes everything from seasonal fire crew staffing and training, to wildfire and fire camp management, to neighborhood evacuations and sheltering.

Possibly more than ever before, as residents of the California wildland/urban interface in wildfire season, we must put our prevention and mitigation efforts into overdrive, especially during Red Flag Days—which, by the way, may be more frequent this year than before.

Stop the fire before it starts

The successful management of a wildfire in the wildland/urban interface requires all hands on deck. We residents have the somewhat unglamorous job of removing or “mitigating” fire hazards in the path of a potential fire. In a sense, we’re “putting out the fire before it starts.” But it’s well worth the effort. The more we succeed, the greater the effectiveness of our fire responders. The less we succeed, the greater the burden on our responders and risk of a wildfire disaster.

Just like any other disaster, survival depends on preparedness. Are you prepared? ■



PHOTOGRAPH: KEVIN MULVANY

A section of the recent fire in May 2020, which is the third fire in the same vicinity near the water tower on the hill coming into the Park. Plans are being discussed for how this area can be cleared of fire-prone undergrowth and plants, and low-hanging branches laddered to prevent fires rising up into established trees.



Grazing area perimeter of approximately 100 feet in the Park for goats to reduce grasses and underbrush.

Prepare for Your Last Wishes

by JOHN FELD

This is about dying and inheritance. Some people prefer to avoid these topics. If you are one of these people, then some of this information may be even more meaningful to you. People who don't like to talk about dying tend not to communicate their wishes about what should be done after death. This article is an overview; it is not an alternative to legal advice. I am not a lawyer. Take your time reading it, and if possible, seek legal advice to execute your will or, at the very least, investigate these details on the internet.

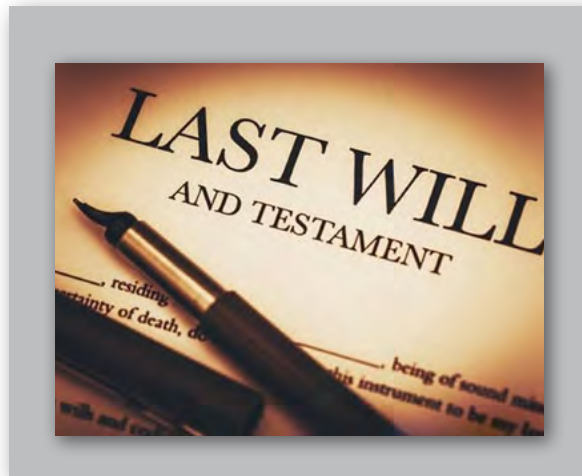
To Start

Everyone should have a will.

Typically, these are written with advice from an attorney, although many self-help organizations and websites can guide you into making one yourself. Wills must be signed by you and witnessed by two adults, preferably people not named in the will.

Living will—also known as an advance directive

A living will informs families, successors, next of kin, etc., how you wish your health to be managed if you become unable to make sensible decisions about managing it, and what measures are to be taken if you are unable to make choices due to unconsciousness or mental degradation.



such as minors or mentally handicapped persons. But their main use is for the very wealthy to keep estates intact from generation to generation.

Living trust—A living trust is a legal document that places some or all of your assets in the control of a trust during your lifetime. They are typically made to manage taxes and inheritance regulations after your death. In California, living trust assets are passed to

the people you have selected as beneficiaries.

Joint tenancy—Joint tenancy is a property-ownership structure between two or more co-owners (called joint tenants) in which each person owns an interest of a property. Under California law, most married couples hold their real estate property as joint tenants with right of survivorship.

If you own anything of value and care about what will become of it and any other assets after you pass on, it is extremely important that you have a will. A will is intended to cover items of value including your home, any savings, precious possessions, and anything you want to pass on to your family or loved ones. Some specialized items are often not addressed in wills but should be, including:

- property you've transferred to a living trust
- life insurance proceeds
- funds in an IRA, 401(k), or other retirement accounts
- securities held in a transfer-on-death account

Durable healthcare power of attorney

California law gives you the ability to ensure that your healthcare wishes are known and considered should you become unable to make these decisions yourself. The person you appoint to have the durable healthcare power of attorney will make those choices for you.

Durable financial power of attorney

This allows your chosen person to make all financial decisions for you before and after you die.

Some More Terms

Executor—The executor is chosen by you and makes sure that after your death all debts and taxes are paid and all assets cared for, before distributing any remaining assets to your beneficiaries in accordance with the law and the will. If legal action is brought against the estate, the executor is in charge of defending the will.

Trust—Trusts can be useful to protect and manage assets for relatives who cannot make decisions for themselves,

- payable-on-death bank accounts
- vehicles held by transfer-on-death registration
- property you own with someone else in joint tenancy or as community property with the right of survivorship.

But if no one knows where your next of kin are, these assets and everything else will up going to the state. So set up a will. Be as decisive as possible in order not to have to revisit the matter.

Next

Make sure your beneficiaries and executor know where to find your will. It is no good leaving it with your attorney if no one knows who this person or law firm is. The attorney might have no idea of your demise, nor even your next of kin if no one is around to tell them. A will left in a drawer or on a bookshelf could certainly be overlooked.

You can send your chosen executor a copy of these documents, and our General Manager Matt Greenberg has kindly offered to keep a sealed copy of your will and assorted papers in his locked files. In this way, when you pass on, the relevant people will be informed and your bequests will be taken care of as you wish. This envelope should also contain all powers of attorney and burial details. It is good to place the actual will in a sealed envelope and on the front of this envelope write the names of the person or persons you want informed in the event of your death, with their current address, phone number, and email. Also tape a copy of your front door key to this envelope so no one has to break down doors to get into your home. Matt has said that he is often thanked for keeping a key to residents' homes, which has been invaluable on many occasions.

Keeping Yourself Alive

Do you want to be kept alive with medical intervention in the event of an accident or serious health trauma? If not, then this should be clearly stated and known by those around you. Remember, if you call 911, the paramedics who come must legally do everything they can to keep you alive until you get to a doctor.

Advance Directive and POLSTs

When it comes to a person's health and well-being, everyone has the right to decide whether to seek or refuse medical treatment. Many do not exercise their right to decide. Often healthcare decisions are made on behalf of adults who have become incapacitated—a result of suffering a debilitating stroke or developing dementia, for example. Family members might assume they know the individual's wishes and make healthcare decisions that might not have been chosen by the affected person.

You make your healthcare wishes known in an advance directive. Here you can map out your wishes for your healthcare desires. Typically, this states how much or how little should be done if you are unable to make decisions. Advance directives must be witnessed or notarized and must not be done by your healthcare provider.

An advance directive allows you to generally state what treatments you would or would not want in a medical crisis, but it is not a medical order. A pink-colored Physician Orders for Life-Sustaining Treatment (POLST) form turns treatment wishes outlined in an advance directive into medical orders. You can get a POLST form from your doctor or hospital. The form summarizes specific medical orders to be honored by healthcare workers during a medical crisis. It is immediately recognizable within communities by doctors and first

responders (including paramedics, fire departments, police, emergency rooms, hospitals, and nursing homes). This form is kept on file by your doctor, and as soon as you are admitted to your hospital it should be attached to your paperwork. It allows you to select the degree of medical intervention you require—

Full treatment: keeping you alive as long as possible regardless of cost.

Selective treatment: taking care of you while avoiding burdensome measures.

Comfort-focused treatment: primarily maximizing your comfort.

This is an easily filled-out short form.

Taking Care of Your Body

The next thing to be concerned with is how to deal with your body after you die. Typically, these details are included in your will. If you wish to have a religious service after your death, this, too, should be stated, as well as your funeral and burial wishes, including details such as funeral plots, cremation preparations, and the like. Although funeral arrangements can cost a lot less if purchased beforehand, some recommend that you do not pay for funeral costs in advance, as undertakers and mortuaries do go out of business. Even with prepaid arrangements, funeral companies nearly always find ways to add to these costs before you are laid to rest.

These rules and laws differ from state to state. The above applies to California. ■

Former resident **Judi Vucci** and current resident **Michael Hagerty** wrote an extremely useful and excellent article that includes a sample will. See page 8 of the October 2015 *Echo*, online at marinvalley.net under the menu bar "Living Here—Echo Magazine" or marinvalley.net/echov2/

Message from Mar Val

Dear friends,

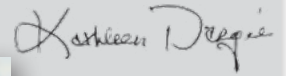
Mar Val continues to await news on when COVID regulations will permit us to resume group social activities. Please be assured we look forward to

hosting future gatherings albeit while ensuring full compliance with all health guidelines.

Our thanks to **Ed Collins** for stepping into the role of editor of the *Echo* and

special thanks to **Erma Wheatley** as she retires. Erma's years as editor saw the growth of the *Echo* into an informative, relevant, reliable, and much-anticipated community organ.

With warmest regards,



Kathleen Dargie
MAR VAL PRESIDENT
kfdargie@aol.com

Home Owners League Message



And the COVID-19 saga *still* continues ...

But a little coronavirus couldn't keep us down for long. Hopefully everyone enjoyed the HOL-sponsored "shelter in place" celebration by picking up free items all over the Park and a free pizza lunch while social distancing and wearing masks.

If You Need a Mask— please contact **Tara Plocher**, **Janie Klimes**, or **Jeannine Freedom**.

In the Meantime —if you have errands to be run or groceries or other

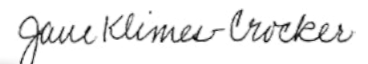
essentials to be picked up, or any other needs from our volunteers, please contact **Ray Schneider**, who is in charge of our **Just One Hour** program. This program is very active right now, and Ray will do his best to match you with someone who can help you. Call Ray at 415-883-4182 or email ray@delannaray.com.

If you do not receive an *Echo*, please call **Mark Crocker** at 281-757-4456.

My phone number in the directory for the primary number is no longer working. If you need to call me, please

use my cell number (281-414-3984), where you can also leave a message.

Note: The next HOL meeting is Wednesday, July 15, at 6 pm via Zoom. Please join us. Email **Janie Klimes Crocker** janieklimes1948@gmail.com if you want to attend, and I will send you an invite.



Janie Klimes-Crocker
HOL PRESIDENT
janieklimes1948@gmail.com
281-414-3984 cell

HOL COMMUNITY PRESENTATIONS

Biography Night



John Feld • Wednesday, June 24 • 6:30 pm

Biography Night and Salon in the Park continue temporarily via Zoom. To participate and be notified of dates and times, email Kim

Holscher at kimholscher51@gmail.com with your name and email address. Check NextDoor.com and our website homepage at marinvalley.net

for updates on these events. On **YouTube** search for "Marin Valley Biography Night" to view past biography speakers. ■



Photographs by resident *Peter Dyke* from his website www.pdyke.com—top to bottom: *Marin Lupins*, *Palm Shadow*

American Dipper

Article and Photography by DAVID GRAY



The American dipper (*Passeriformes cinclidae*) is a rather unusual aquatic bird: it is the only bird in North America that has negative buoyancy. It is a rather short and stubby bird, about the size of a robin, with blueish-gray feathers on its body and dark brownish-gray feathers on its head. It has a dark bill and dark legs and feet, all of which make it blend in with the rocks of the creeks around which it lives. The American dipper has a range from Alaska down to Panama,





including the California coast. This particular one was in the Smith River National Recreation Area, in Patrick Creek.

Dippers hunt for their prey underwater, preferring clear, moving streams. Their eyes have special nictitating lids that allow them to see clearly underwater, and their nostrils have flaps that seal when

they submerge. The dipper gets its name from the bobbing motion it makes while hunting: it looks to me as though it is getting different views through the surface of the water to locate prey before going under. It is surprising to watch a bird just walk into water and submerge. These birds literally walk along the creek bottom while looking for invertebrates, usually nymphs of various flies. There

are some really neat videos of them displaying this unique behavior out there on the internet.

In order to maximize its underwater time, it has a slow metabolism and a very high blood-oxygenation capability.

This is the very first time I have ever seen an American dipper, let alone photographed one. This particular one announced its presence with a raucous vocalization that caused Nancy to wonder, "Is that a mockingbird?" We were visited three times by this bird and were treated to it preening and stretching, dipping and hunting, and chattering up a storm.

What an amazing adaptation of nature the American dipper is! ■



July 2020

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1 PAC Board voting continues	2 11 AM - Rollin' Root Clubhouse 12 PM	3	4 Independence Day 
5	6 6 AM Trash Pickup 4 PM PAC Board voting ends 5 PM MVEST/Zoom*	7 6 PM PAC Annual Meeting/Zoom Contact John Hansen for Zoom invitation	8 <i>Echo Deadline</i>	9 11 AM Rollin' Root Clubhouse	10	11
12	13 6 AM Trash Pickup 5 PM MVEST /Zoom*	14	15 6 PM HOL Meeting/Zoom Contact Janie Klimes for Zoom invitation	16 11 AM Rollin' Root Clubhouse	17	18
19	20 6 AM Trash Pickup 5 PM MVEST/Zoom*	21	22	23 11 AM Rollin' Root Clubhouse	24	25 4:30 PM Salon in the Park/Zoom Contact Kim Holscher for Zoom invitation
26	27 6 AM Trash Pickup 5 PM MVEST/Zoom* *Contact John Hansen for Zoom invitation	28	29	30 11 AM Rollin' Root Clubhouse	31	