

September 2022

CONTENTS

MVMCC

2 Matt Greenberg MANAGEMENT UPDATE: DIRECTORY UPDATE

PAC

3 Jay Shelfer PAC LETTER TO RESIDENTS

MVEST

4–5 John Hansen WILDFIRE MITIGATION

6 John Hansen POWER GARDENING

7 Erma Wheatley SMOKIN'

Kathryn McMudie DROUGHT TOLERANT

MAR VAL

8–11 Carolyn Corry

MESSAGE FROM MAR VAL; EVENT FLYERS

HOL

12 John Feld HOL MESSAGE

and Marshall Krause

HOL COMMUNITY PRESENTATIONS:

13–14 John Feld, Erma Wheatley, FINANCIAL ELDER ABUSE: Property Theft

15 Lorna Sass My Encounter with Archangel Gabriel

16-17 David Gray BIRD OF THE MONTH: AMERICAN GOLDFINCH & SEALS

18 CALENDAR: SEPTEMBER 2022

Management Update

Please contact Matt if you feel your driveway has a trip hazard or is in need of new asphalt overlay. We will inspect and repair if needed.

We are paying close attention to fire safety and abatement issues here in the Park. We are working to cut back or clear all common areas of fire-prone material.

Please keep all pets indoors unless on a leash out for a walk. Several cats are on report with the front desk as unattended and/or outside. Remember the young quail are vulnerable to cats.

Please go the extra mile to keep your dogs quiet, especially at night. People need their sleep and quiet time when working or just home relaxing. Please do not leave your dog unattended or tied up outside. They will bark for their owner. Remember all residents with pets have a signed pet agreement.

Per Park rules, guests invited to the Clubhouse or pool area must be accompanied by that resident.

While you are out for your evening walk, please wear visible clothing for safety.

Management appreciates your cooperation.

Matt Greenberg

General Manager

gm.mvmcc@gmail.com

415-883-5911 ■ 415-883-1971 Fax

Directory Update

New Residents

9 Fallen Leaf
Michele Rodrigues
415-309-1608 cell, michelelaughs@gmail.com
Todd Rogers
707-208-0323 cell, toddizone@att.net



MARIN VALLEY

MOBILE COUNTRY CLUB 100 MARIN VALLEY DRIVE • NOVATO, CA 94949 415-883-5911 / 415-883-1971 FAX

www.marinvalley.net

EDITOR Anila Manning
COPY EDITOR Mary Barbosa
PROOFREADERS Mary Barbosa,
Carol-Joy Harris, Tara Plocher
ENDAR COORDINATOR Carolyn Con

CALENDAR COORDINATOR Carolyn Corry
PARK DISTRIBUTION/DELIVERY Mark Crocker
A PUBLICATION OF MHB Group Region 8

www.mobilehomeboard.com/

MARIN VALLEY

GENERAL MANAGER Matt Greenberg gm.mvmcc@gmail.com

PAC BOARD

PRESIDENT Jay Shelfer 415-250-0375
VICE PRESIDENT John Hansen 415-847-7155
SECRETARY Carol-Joy Harris 415-883-2824
TREASURER Stephen Plocher 415-302-9043
AT LARGE Vicki Waddell 415-382-8684

PAC STANDING COMMITTEES

FINANCE Stephen Plocher
MV PROJECT PLANNING John Hansen, Jay Shelfer
MVEST John Hansen, Bill Davis, John Feld,
Stephen Plocher, Joan Cervisi, David Gray,
Erma Wheatley, Pam Berkon

HOL BOARD

PRESIDENT

1ST VICE PRESIDENT

2ND VICE PRESIDENT

SECRETARY

Timo Navsky 415-279-5935

Anne Lakota 415-713-4606

TREASURER

Tara Plocher 415-302-5992

EVENTS & ACTIVITIES Janie Crocker 281-414-3984

AT LARGE

Michale Dancer 415-519-3395

AT LARGE

Lisa Jackler 415-686-7048

MAR VAL BOARD

PRESIDENT Carolyn Corry 415-370-6403

1ST VICE PRESIDENT Dan Sebastian 415-382-7738

2ND VICE PRESIDENT Pat Thurston 415-884-0740

SECRETARY Connie Marelich 415-382-3350

TREASURER Sandee Duncan 415-883-3034

DIRECTOR/BAR MANAGER Fred Dargie 884-2969

DIRECTOR/HOSPITALITY Larry Moore 883-0486

DIRECTOR OF LOGISTICS Larry Cohen 883-7786

BOARD CONSULTANT Kathleen Dargie 884-2969

SUBMITTING ARTICLES

Email articles with "ECHO" as the subject to **Anila Manning:** *anilahere99@gmail.com* with a copy of the article in the body of the email. Images should be high resolution.

ECHO DEADLINE

The **8**th of the month or sooner for the following month's issue

Letter to Residents

Greetings from the Park Acquisition Corporation Board.

Our finances are in order. Our cash plus medium- and long-term reserves continues to be in excess of \$5.5 million. Construction of the replacement/renewal of the sewage pump station near the clubhouse is slated to begin in the fall.

The City of Novato is preparing a report on the **amount of reserves needed** to provide a safety margin for the upkeep of the Park. This study should be available later this year. Once it has been reviewed, the City and MVMCC can decide whether to pay down the existing bank loan that has funded the purchase of MVMCC from its previous owner. Funds from the Federal Government for the already completed pump station will be transferred to MVMCC accounts soon.

Omicron variants continue to be a concern, and caution is still advised. The FDA has authorized the emergency use of PAXLOVID, an investigational medicine, for the treatment of mild-to-moderate COVID-19 in adults and children (12 years of age and older weighing at least 88 pounds who test positive for the virus that causes COVID-19 and who are at high risk for progression to severe COVID-19). Your pharmacist or doctor can prescribe PAXLOVID.

The water reservoirs in Marin are full but are being drawn down due to the hot weather and lack of rain. The drought currently ongoing in California is likely to continue, and the North Marin Water District is warning us to be mindful of our water usage. Use of overhead outdoor sprinklers is now permanently limited to two days a week, and outdoor drip irrigation is limited to three

days a week from 7 pm to 9 am. Washing down concrete and other hard surfaces with a hose is prohibited.

Further maintenance of our **electrical distribution system** is needed. Management will keep you informed. Please read and attend to the suggestions put forth in MVEST's letter in the August *Echo*.

Meetings

Management, MVEST, HOL, and Mar Val are all very active on your behalf, and their activities are reported on in articles in each month's *Echo*. I urge you to investigate and participate.

The PAC Board's Zoom meetings are enriched by resident participation. Your suggestions on how we can better serve your and the community's interests are always welcomed. Come to the Board meetings or email us to put an item on the agenda.

Agendas for future PAC meetings, which include the Zoom link, are posted 72 hours prior and are available to those on the mailing list. Contact Carol-Joy Harris at caroljoyharris@comcast.net to be added to the list.

These meetings are broadcast live on Comcast Channel 26. Here's the link to the video of the August meeting: https://youtu.be/V8z9I14_jlk. The next regular meeting will be Tuesday, September 6, at 6 pm.

In service,

Jay Shelfer
PAC PRESIDENT
jjshelfer@yahoo.com
415-250-0375 cell

REGISTER FOR
ALERT MARIN
Emergency Notification System
to get emergency alerts
from Marin County at
www.alertmarin.org
415-473-6376





Our vulnerability to wildfire couldn't be any clearer, but what exactly are we doing about it?

by JOHN HANSEN

Over thousands of years, wildfire became an essential part of the California landscape. But for nearly a century we listened to Smokey Bear tell us to "prevent forest fires," and we got really good at it—too good. We're now ever-too-familiar with the devastating effect of having prevented the occurrence of natural and environmentally essential wildland fires: catastrophic destruction of wildland environments and everything that lived there. Catastrophic fires are the result of a perfect storm of global warming, epic drought, and Smokey Bear.

We can't do much about droughts and rising temperatures, so our only remaining recourse is to send Smokey packing. We are now quickly moving on from preventing wildfires to preventing wildfire catastrophes. This new heading requires the long, laborious, extremely expensive process of removing all that excess fuel that wildfires used to remove naturally, relatively safely, and for free. This process of hazard reduction is called "mitigation."

Of all the factors that influence wildfire behavior, there are only a few that we can effectively work with. The whats, hows, and whens are delicate dances to maximize both fire mitigation and environmental benefit. Everywhere in Marin is unique and requires its own rigorous, scientifically verifiable "wildland treatment prescription." Each prescription is compiled by certified Vegetation Management Specialists. There are several in Marin County and at least two locally in the Novato Fire District (NFD).

We have a prescription for Marin Valley that has evolved over the years with growing urgency, quickly evolving forestry research, and better funding. Our long-term objective is to live in a community that is free from the threat of a devastating wildfire, surrounded by a healthy, vibrant wildland environment that is attractive to man and beast alike. This is what we are creating in conjunction and

coordination with the NFD and with generous funding from the Marin Wildfire Prevention Authority (MWPA). Initial priority includes:

- Creating and maintaining safe, officially designated evacuation routes
- Goat-grazing (browsing, actually) of grass and herbaceous and some woody vegetation from the Park perimeter out to about 100 feet, more in some cases
- Removal of invasive vegetation (mostly broom) in the same area
- Tree maintenance:
 - Removal of dead-and-down old wood
 - Removal of large stands of poison oak and brush that could serve as "ladderfuel" in a fire
 - Limbing mature trees to a height of 13 feet above grade
 - Removal of diseased and otherwise dangerous trees.

This prescribed treatment of the woodlands just began this year. More will be done over the next few years to eventually extend all the way to the ridgeline, followed by less intense annual maintenance. The work is similar to another project funded by the MWPA along with significant CalFIRE funds—along the ridge between San Anselmo and Sleepy Hollow.

Go online to

https://www.marinwildfire.org/project/shaded-fuel-break-planning-project for a brief description of this and other similar projects in Marin.

All of this work is intended to greatly reduce destruction of the environment by wildfire, to reintroduce the environmental benefits of fires, and to help provide a safer evacuation when the need arises. It will reduce but WILL NOT remove the possibility of a wildfire causing the loss of property here in Marin Valley. That remaining responsibility now rests solely with us, the residents and stewards of our homes and landscaping. Remember, most home losses result from flying embers, not from contact with a wildfire.

Our 2016 wildfire was an excellent wake-up call. We immediately got to work by removing our fire-prone plants. Now, an increasing number of us are making great strides with building "defensible space" into our landscaping and with "hardening" our homes to wildfire. We are far safer now after six short years, but we still have a ways to go.

CONGRATULATIONS, MARIN VALLEY and keep up the good work!



PHOTOGRAPH: JOHN HANSEN

Power Gardening

by JOHN HANSEN

I Have Two Backyard Gardens

My vegetable garden, like any other, grows by converting sunlight into scrumptious produce. My other garden converts sunlight into electrical power—I call it my "power garden." It's comprised of a bank of

Sunshine

Electric
Current
Charge
Controller
Solar Panel(s)

Inverter
Battery
System
DC Power

solar panels to collect sunlight and convert it into electricity, and a solar controller to modify and regulate the electricity so it can be stored in a large lithium-ion DC battery pack. Then to use the battery power, an inverter transforms it from 24V DC to 120V AC at 50-60 cycles, and finally a manual transfer switch lets me choose between using the power garden when it's producing lots of electricity or using grid power when the garden is less productive.

What I Like Most

- Long, sunny days of summer
- Most of the year I can use the power garden for at least most of the day and night to run everything that uses 120V AC power, including charging my Chevy Bolt EV
- During the summer (mid-May to mid-August) I can avoid using grid power almost entirely
- The solar panels work well even with a layer of summer dust and smoke, but better with occasional cleaning
- A personal contribution to grid-conservation during grid-busting heat waves
- Virtual immunity to PG&E power failures
- Tiny PG&E bills

What I Like Least

- Short, cloudy days and long nights of winter
- During the winter (mid-November to mid-February) I need to use much more grid power, especially when it's stormy
- Noisy cooling fans on the controller/inverter on warmer days—better behind a closed door
- My system produces 120V AC so my laundry dryer and HVAC, both of which use 240V AC, have to remain on grid power—but both are used infrequently

It's Not for Everyone

I am fortunate to have a back yard with sufficient space and sunshine for both gardens—many yards in Marin Valley are either too small, too shaded, or both. And unfortunately, roof-mounting is not currently an option. The main limitation is an engineering calculation called "roof loading." The standard manufactured home is calculated to support 20 lb. per square foot (20# roof). I hazard to speculate that pre-1976 mobile homes are likely less than that—I tread very lightly on my roof and only when absolutely necessary.

Now, due to the popularity of manufactured homes in the Sierra Nevada, new models are available with 30# roofs to accommodate snow loading. This is also the HCD specification for roof-mounted solar. I don't believe there are any homes in the Park with 30# roofs, so roof-mounted solar is not currently an option. Short of getting a new home with a 30# roof, the only other possibility is to wait for a developing solar technology to mature—one that can be rolled out in a thin film and will weigh about as much as a new coat of paint.

\$\$\$

Another discouraging issue is cost. The first question most people ask is: When will it have paid for itself? The answer is that it varies a lot—What's the potential for your specific location? How much homework are you willing to do to match a system to your needs? How handy are you for doing as much of the work as you can? What is the price of the system you choose? What will your annual PG&E savings be? How patient are you?

Much of the cost is in the battery system you choose, but most of the savings and other benefits are there, too. A less expensive alternative is to skip the battery and just back-feed into the grid, but PG&E and the CPUC are not encouraging that at this time. Why? (Hint-cha-ching, cha-ching)

When I installed my system, I was way too curious to pay much attention to cost. Things were cheaper then—I did manage to find some great bargains where it counted, and I was able to do most of the work myself. While prices have gone up since then, so have quality, efficiency, versatility, dependability, and variety. Today there is an impressive array of powerful systems that can fit nearly any need. You will pay for what you get, and prudent shopping will help ensure you get what you pay for.

A Solar Home is Good — a **Solar Village is Far Better**

Getting us off the grid one home at a time would take decades so it's probably not the best route, though helpful. In the meantime, we are looking into a real near-term possibility for roof-top solar at the clubhouse, and a long-term longshot possibility of a solar farm "microgrid for the entire Park. That would be the best solution, but there are many hurdles to clear on the way.

Still curious or interested in residential solar? If you would like more information on solar or solar/battery power systems, I suggest this website for a wealth of current (subtle pun) information and a full range of available options: https://poweredportablesolar.com/. Locally, MCE (formerly Marin Clean Energy: www.mcecleanenergy.org/) has information, consultations, and resources. Then if you want to pursue it further, your first stop should be Park Management.

Smokin'

by **ERMA WHEATLEY**

So far so good – but in case of heavy smoke:

- 1. Check the air quality at PurpleAir at map.purpleair.com/ or our website marinvallev.net
- 2. Close all windows and doors. If your furnace or A/C doesn't have a HEPA filter, the Clubhouse does, and it should be open.
- **3.** If you need to go outdoors use an N95 mask. KN95 masks are good for COVID but not smoke. MVEST has N95 masks if you need one.

Drought Tolerant ... and Loving It!

Thanks to climate change, Susan and Kathryn McMudie's cactus garden is even happier. They say, "Each day is a new show of beautiful blooms, starting at 9 pm and lasting till 9 am."







Message from Mar Val

Dear Friends,

As I'm sure many of you know by now, our muchbeloved bartender, Fred Dargie, has retired. Fred managed the bar in grand style for many years ... please watch for an announcement of an upcoming event honoring him. Replacing Fred is not possible. He is unique; the mold was broken when he was born. For now, Fred, please know how very much your devotion to the Mar Val bar is so very deeply appreciated.

Labor Day Dinner is just around the corner — deadline for signup is September 1. Oktoberfest is on September 23; please join us for brats/beer. Check the flyers for further information.

Mar Val is working diligently on plans to energize both Pub and some of our events – we welcome your suggestions and innovative ideas. Let us know what you would like to see at Pub and events. Please email them to me or give me a call.

We often get questions about why a particular incident happens or why it doesn't ... we hope the following will dispel some misconceptions and myths about Mar Val.

Mar Val Myth Busters

1. Do you have to drink to attend Pub?

 Absolutely NOT – The bar offers alcoholic and nonalcoholic drinks. There is no minimum charge, no cover charge, no requirement to drink anything.

2. May I bring in my own drink?

 Absolutely NOT – Mar Val has a liquor license and operates under the same rules as any other establishment serving alcoholic beverages; bringing in drinks from the outside is not allowed ... no exceptions.

3. May I bring my family/friends to Pub?

– Absolutely YES – Adult friends/family members who meet the current COVID verification criteria are most welcome; underage folks are not allowed. This does include those adorable grandchildren.

4. May I bring guests to events?

— YES and NO — Sorry folks, but this question has some exceptions. For many Mar Val events two guests per household are welcome (providing COVID verification); for Thanksgiving and the Holiday Party, there are different rules: a maximum of two people per home may attend, meaning if there are two residents who live in the home they may not bring a guest; if you are a sole resident of the home, you may bring one guest ... the maximum number of attendees per home is two for these specific events.

5. I have signed the event Reservation Signup Sheet — do I have a reservation?

- NO - In order to secure your reservation for any event you need to deposit a check in the box ... you DO NOT have a reservation until Mar Val has received your check. A place will not be saved for you just because you signed up ... a check is needed.

6. May I pay at the door?

– NO – Mar Val works diligently to keep costs down, and we need to have an accurate head count in order to purchase/prepare the appropriate amount of food. Historically, folks who want to pay at the door make a reservation and then sometimes do not show up ... thus payment in advance is necessary.

7. I can't attend the event I have signed up and paid for.

— After the deadline Mar Val cannot return your money ... at this point the shopping has been done and food has been purchased for you. We will happily work with you to have your meal boxed "to go," or you may give your place to a neighbor ... please let the Reservationist know your plans. Mar Val is happy to destroy your check if you can no longer attend the event, if you notify the Reservationist prior to the deadline.

8. Can I sign up early for the Thanksgiving and Holiday Parties?

– NO – In fairness to all, early reservations will not be accepted. The reservation box will be on the counter on November 1 for Thanksgiving reservations, and on December 1 for the Holiday Party ... early reservations will be returned to you.

9. I'm on a special diet and can only eat "food prepared by me"; may I attend the event?

- YES - You may attend, but you must have a reservation and pay the designated amount. You are welcome to reheat your dinner in the microwave, bearing in mind that the stoves/ovens are in full use and are not available to you. You may have the Mar Val dinner boxed to go or may designate that it be given to someone who is unable to attend the dinner.



I had the pleasure of toasting outgoing president Kathleen Dargie for her twelve years of service as Mar Val's president at the Kathleen Pub Appreciation on July 15, 2022. A legacy of humor and warm social grace!

Hope to see you soon at Pub, Labor Day dinner, and Oktoberfest.



Mar Val Labor Day Dinner

Monday, September 5
5 pm Cocktails 6 pm Dinner

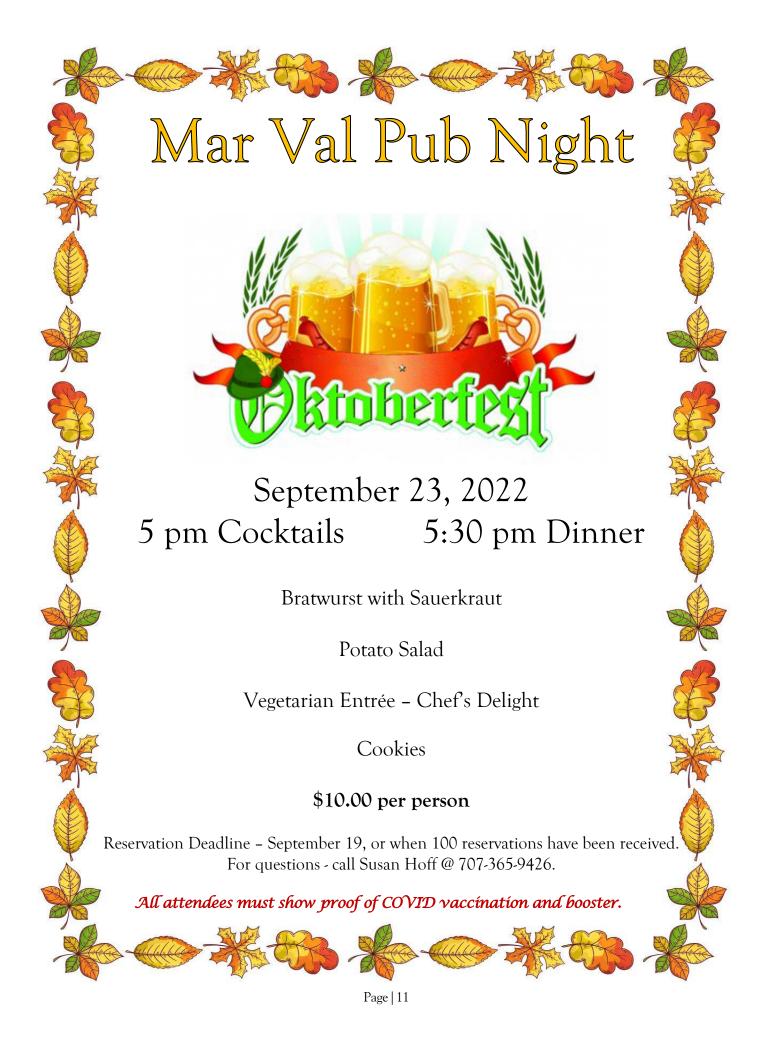
Hamburgers or Hot Dogs (Chili available)
Impossible Burgers
Morning Star Veggie Burgers

Macaroni Salad Green Salad Frozen Dessert

\$15 per person
Reservation deadline is September 1 @ 5 pm or when
120 reservations have been received
No cash ... Make checks payable to Mar Val

Questions — call Susan Hoff @ 707-365-9426

All attendees must show proof of full COVID vaccination and booster.



Home Owners League Message

Dear neighbors,

New HOL Board members

First, and most importantly, HOL is very glad to welcome two new members to its board. **Michale Dancer** and **Lisa Jackler** have both graciously agreed to join the HOL Board as Officers At Large, and their contributions have already been greatly appreciated. We look forward to their continued contributions and wisdom.

Dump Runs

The recent trash pickup days were so popular that Ed Collins and his indomitable crew (Kevin Mulvany, Steve Plocher, David MacLam, and Peter Dyke) were not able to accommodate all the items that residents wanted to dispose of. Please remember that there are services for electronic or e-waste that will even come and collect your items. Hazardous waste can be safely disposed of by the waste facility on Redwood Boulevard in Novato. You need to make an appointment, and they can be found at https://novatosan.com/hhw/

HOL Donations

Due to people taking vacations and other complications, HOL has delayed our annual fundraising/donation request. We will also be asking for contributions to the HOL-managed Humanitarian Fund, which assists people with yardwork who can't always do the landscaping work themselves or can't afford to hire someone to help them with it. This fund is specifically to assist people to make their homes more resistant to fire danger.

Breezeway Craft Market (1st Saturdays except Sept)

Despite its rather specific name, the Breezeway Craft Market is actually not only for crafts. As many people have discovered, it also includes wonderful baked goods (truly an art form in itself) as well as items that might be a notch above those found in the Breezeway Boutique. If you have any valuables to sell, check with Tara Plocher to get a table.

Art in the Park

Suzie Lahr has announced that our present exhibit in the Marin Valley Gallery will grace the clubhouse walls until the end of the year. She is actively inviting residents, new and old, who create art and have not previously contributed, to contact her before the end of the year and discuss how their art may be included in future shows.

Visitors to the Park

While we appreciate residents' vigilance in keeping their eyes open and being aware of any unusual people in the Park, sometimes new faces belong to visiting friends and relatives. Strangers can often be seen walking around the Park or using the gym, library, pool, etc. Although we appreciate it when residents accompany their visitors, this is not always possible, and occasionally some visitors have been questioned about why they are here and whether they "belong" here. Sometimes this is done with interest and understanding, but sometimes visitors feel cross-examined as if they are not welcome here.

Please make an effort to be kind to visitors, make them comfortable when you greet them, and at the very least, be polite. You could introduce yourself and ask them if they are new here or visiting. We love sharing our community with friends, and a rude or curt interrogation is never pleasant. We are considering having "Marin Valley Guest" badges made for visitors to avoid these situations. If visitors can't name who they are visiting or where their hosts live, then this can be a red flag, but more often than not they are someone's kids or school friends.

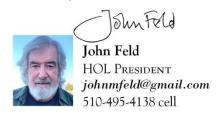
Kathleen and Fred Dargie

Although not a HOL issue, we are sorry to hear of Kathleen Dargie's retirement as president of Mar Val and now Fred's retirement as our bartender at Pub and many, many Mar Val events. Having welcomed so many of us to the Marin Valley celebrations and events, they will be greatly missed. I am sure many of you have entertaining "Kathleen and Fred" stories. It would be lovely if you were to thank them for their incredible service to the community, and we wish their replacements the greatest success in living up to their accomplishments.

Monthly Meetings

You are always welcome to attend our meetings in the Fireside Room on the first Wednesday of each month at 6 pm. The next meeting will be Wednesday, September 7.

Stay safe, and don't overheat,



Financial Elder Abuse

${f by}$ John Feld, erma wheatley, and marshall krause



Property Theft

Financial elder abuse is not just petty theft but can also include the theft and/or attempted theft of residents' homes by fraud. In the Park to date there may have been five or six instances of property theft. Because most of these go unreported for various reasons, the perpetrators appear to have succeeded in their crimes. This summer HOL approached Marin Health & Human Services' Financial Abuse Specialist Team (FAST) to give a presentation on how this and other exploitation happens and what we can do about it.

How It Can Happen

People with limited physical ability or who are bedridden or simply lonely are those who are most often preyed upon by others. Because they are in need, they may be less likely to recognize that they are being targeted by a scammer. Perpetrators can spend a few months "looking after" the vulnerable while also draining their savings and removing valuables, sometimes even ending up owning their victims' homes. The theft can happen from caregivers, neighbors, friends, or family members.

An abuser can control the victim through social and physical isolation, withholding affection, intimidation, fear of being abandoned, and/or

physical abuse, which can include withholding food or medicine. Typically, an abuser befriends a lonely or immobile resident, ostensibly to help with shopping or cooking, administering medicines, or even supplying alcohol to support a drinking habit. Victims are usually vulnerable and trusting.

The victim, especially when alone and lonely, often follows the "helpful" person's advice to turn over their property and valuables to an abuser because they may have no one else in their lives to see to their needs. An abuser's attention and helpfulness often have the specific intention of eventually getting the owner to (sometimes unwittingly) give them power of attorney, enabling them to change the owner's will.

What We Can Do

The FAST lawyer who spoke with us suggested that we become "nosy" and find out who the strangers are who are spending time with your lonely, disabled, handicapped, or emotionally fragile neighbors. Look to see if your typically isolated neighbor is getting unusually frequent visitors. Are there strange cars in their driveway, or strangers entering or leaving their house? It is all right to ask who the strangers are; if it is another resident, don't hesitate to talk with Matt Greenberg in the office.

The attorney emphasized that you should NEVER sign away your power of attorney to anyone you are not very familiar with or don't trust implicitly.

Power of Attorney



The Power of Attorney (POA) must be signed by the owner either before a notary public or before two witnesses, neither of whom can be a beneficiary of

the POA. There are several kinds of POA:

Durable

A *Durable Power of Attorney* allows the holder to make decisions when the owner is incapacitated/unfit to do so. Generally, a durable POA continues until the grantor's death or until canceled by the owner. There is no supervision of the holder.

Medical

A Medical POA is generally limited to healthcare decisions and administration. This kind of POA allows the agent to pay the grantor's medical bills. However, s/he is not authorized to make a decision about removing or maintaining life support.

Specific or Limited

A *Specific or Limited POA* provides limited authority to another person to perform a specific task, such as:

I grant to my son Joe the power to have access to my brokerage account at Schwab and enter into trades as he sees fit for my benefit.

I grant to Julie Jones the power to rent out my house at 123 Shoreline Dr., Tiburon, CA. All proceeds go to me except for a 10% commission to Julie.

Try to keep professional relations (with financial advisors, caregivers, other advisors) **professional**. Beware of efforts to become too involved with your personal life or of excessive questions about your personal life. Always check caregiver references, conduct a personal interview, use a bonded agency if possible, have a written contract, and avoid giving caregivers access to financial accounts.

Resources in the Park

Wills and Trusts

The best protection is to get your wishes documented while you can make reasoned decisions, before any onset of diminished capacity. Matt Greenberg, our Park Manager, has agreed to hold copies of your wills and deeds of trust in your file in his office. He has a statutory obligation to always keep such documents private, and they will only be opened at the time of your death. Wills can be sealed before giving them to him; let him know if you decide to change your will, and provide him a copy of the changes. Consult an attorney beforehand to make sure your will is valid.

Legacy to the Park

If you wish, you may leave any portion of your estate to Marin Valley Mobile Country Club by stating so in your estate plan or will.

Circle of Friends

A new group of residents has been meeting to learn how to assist the dying, to be there for them and with them on their journey, not to take their possessions. They are called the Circle of Friends, under the leadership

of Aneesha Dillon and Timo Navsky. Contact them if you think you may be vulnerable. The group meets monthly to view videos and discuss how to care for those in their last stages of life, and they have assembled an extensive list of media resources and organizations concerning death and dying on Google docs, at https://bit.ly/3vfu]1E. Circle of Friends books are available in the clubhouse library and are also described on our website at maintyalley.net/death-dying-library/.

Remember

Protect Yourself – It's best to have your intentions for your end of life in writing ahead of time.

Help Protect Others – Be curious. If things don't look or feel right, ask questions.

Abusing Elders Is a Crime – If in doubt, always talk to Matt. He can alert Social Services or the Novato Police Department when appropriate.

Over the coming months, it is our intention to feature in the Echo ways that residents are susceptible to fraud, scams, and other financial shenanigans.

My Encounter with Archangel Gabriel

by LORNA SASS



I once saw Archangel Gabriel on the NYC subway.

I had just come from a channeling with a downtown spirit who invited angels into her apartment on a daily basis.

She had photographed many of the angelic forms that were spreading their wings, trying to escape the lintels on turn-of-the-century Manhattan buildings.

The subway seat appeared empty and no one else seemed to notice anything unusual,

But my eyes were filled with the light of Archangel Gabriel, whose love filled the seat across from me, expanding like a cloud of egret feathers.



He smiled at me.

I knew his peace.

When we reached my stop, I left reluctantly.

That was 25 years ago.

I forgot all about it until just now.

American Goldfinch, and Seals

Text and Photography by DAVID GRAY

The American goldfinch (*Spinus tristis*) is a small yellow songbird with black wings and a yellow shoulder patch, and the male sports a black crown. The female is less vibrant in coloration to provide it a bit of camouflage as it sits on the nest. They both have an orange/pink bill. Its year-round range includes our Park and stretches across the United States.





While we were out at Chimney Rock, the Marine Mammal Center rescue operation was releasing three orphaned elephant seal pups and three endangered fur seal pups. These elephant seal pups thought an enormous bull elephant seal was their mother and eagerly swam out to it. They quickly figured out their mistake and left the bull elephant seal alone.



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
SEPTEMBER 2022 Please check our website marinvalley.net to see if events have changed or to find a Zoom link				1 11AM -12PM Rollin' Root 5PM Labor Day Dinner deadline	10-11AM Water Aerobics 12PM Mahjong 1-1:30PM Rollin' Root 4-5 PM Tai Chi 5-7PM Pub 7PM Dancing Meadow	6:30 _{PM} Dancing Meadow
4 10-10:30AM Meditation Zoom/ contact Michael Hagerty	5 5am Trash 10-11am Water Aerobics 5pm Mar Val Labor Day Dinner	6 4-5 PM Tai Chi Deck 6PM PAC Board Meeting Zoom/ contact Carol-Joy Harris	7 10-11AM Water Aerobics 2-3PM Craft&Chat 6PM HOL Board Meeting 6:30PM Dancing Deck	Rollin' Root Echo deadline	10-11 _{AM} Water Aerobics 12 _{PM} Mahjong 1-1:30 _{PM} Rollin' Root 4-5 _{PM} Tai Chi 5-7 _{PM} Pub 6:30 _{PM} Dancing Meadow	6:30 _{PM} Dancing Meadow
11 10-10:30 _{AM} Meditation	5AM Trash 10-11AM Water Aerobics 5PM MVEST Zoom/contact John Hansen		14 10-11AM Water Aerobics 2-3PM Craft&Chat 6PM Mar Val Board Meeting 6:30PM Dancing Deck	15 11AM -12PM Rollin' Root	16 10-11AM Water Aerobics 12PM Mahjong 1-1:30PM Rollin' Root 4-5PM Tai Chi 5-7PM Pub 6:30PM Dancing Meadow	6:30 _{PM} Dancing Meadow
18 10-10:30 _{AM} Meditation	19 5 AM Trash	20 4-5 рм Таі Chi	10-11 _{AM} Water Aerobics 2-3 _{PM} Craft&Chat 6:30 _{PM} Dancing Deck	11 AM -12 PM Rollin' Root	10-11AM Water Aerobics 12PM Mahjong 1-1:30PM Rollin' Root 4-5PM Tai Chi 5-7PM Mar Val Oktoberfest Pub Night 6:30PM Dancing Meadow	6:30 _{PM} Dancing Meadow
25 10-10:30 _{AM} Meditation	5AM Trash 10-11AM Water Aerobics	4-5 PM Tai Chi 4-5:30 PM Circle of Friends Fireside Room	4 _{PM} Book Club	29 11AM -12PM Rollin' Root	10-11AM Water Aerobics 12PM Mahjong 1-1:30PM Rollin' Root 4-5PM Tai Chi 5-7PM Pub 6:30PM Dancing Meadow	