

T H E
ECHO

November 2023



**2 Erma Wheatley
David Stier**

LETTER TO THE EDITOR; DIRECTORY UPDATE; Marin Valley
YouTube Videos Online; Pumping Station Project Update

MVMCC

3 Matt Greenberg

MANAGEMENT UPDATE

PAC

3-4 Jay Shelfer

PAC LETTER TO RESIDENTS

**4 Resident Ownership
Discovery Committee**

Resident Income Survey Coming Soon

MVEST

5-6 John Hansen

First Aid Training

MAR VAL

6 Carolyn Corry

MESSAGE FROM MAR VAL

**7 Carolyn Corry,
Susan Hoff**

Event Flyer

HOL

8 John Feld

HOL MESSAGE

HOL COMMUNITY EVENTS

9 Tara Plocher

Craft & Chat

Charlotte Kells

The Tiny Billie Bobs

Timo Navsky

Circle of Friends: Aging in Place

10 Tara Plocher

Heads Up for the HOLIDAY Fair

10-11 Michale Dancer

2nd Annual Winter Holiday Decoration Competition

12-13 Suzie Lahr

Vibrant Visual and Imaginative Experience in Our Art Gallery



14-16 Vicki Waddell

Protecting Your Credit

17 Lorna Sass

The Easy Way Around CA Driver's License Renewal Madness

18-19 David Gray

Creature of the Month: Triops

20

CALENDAR: NOVEMBER 2023

Letter to the Editor

Hello Neighbors,

Recently I almost made a BIG mistake while getting free food at the clubhouse. I went into the kitchen's silver refrigerator that sometimes has some of the free food. There wasn't anything I wanted, but the table next to it had dishes of food. I was looking at the food and a lady came to the table and told me that food was for a birthday party for someone in the group in the Fireside Room. Oh my. I was glad I hadn't touched or taken any of that food!! Please, if you put private food out during a food giveaway, put a note near it so people don't think it is up for grabs. Thank you.

I was at the Senior Fair this year and filled out a form for a drawing – I think it was Helping Hands group. About two weeks later I got a call saying my name was pulled in the drawing for a basket of goodies and would I like it delivered to me or would I like to pick it up. Wow, I won a couple bottles of wine, olives, crackers, cheese, and a few other things. Not a Pulitzer Prize, but it was good to win something.

Pam Berkon

Directory Update

Changes

Jill Lozier
 lozierj31@gmail.com



Marin Valley YouTube Videos Online

by **ERMA WHEATLEY**

Videos of Marin Valley activities can be accessed in one place at www.youtube.com/@marinvalley6258/videos thanks to David Tetta. Here you can now find 84 videos including:

- Resident public comments at the recent Novato City Council meetings
- PAC meetings
- MVEST presentations and webinars
- HOL Biography Night, Chair Yoga, Show and Tell, and excerpts from plays and events
- Novato Police/Fire Hi Lo siren. ■

Pumping Station Project Update

by **DAVID STIER** Associate Engineer,
 Vice President of Nute Engineering

After successful startup and testing of the new pump station, the contractor has worked during the month of October to restore the site, including grading, paving, and concrete work. The final scheduled tasks for November include installation of the new emergency generator and odor scrubber along with completion of the redwood fence. The contractor plans to have the project completed by the end of November.

Any questions about the project can be directed to Elisa Sarlatte, project manager for the City of Novato, at esarlatte@novato.org. ■

THE ECHO

2023

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**

GRAPHICS **Erma Wheatley**

PROOFREADERS **Mary Barbosa, Carol-Joy Harris
 Tara Plocher, Laura Kradjan-Cronin**

PARK DISTRIBUTION/DELIVERY **Cecil Sherrod**

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 Mary Currie 415-793-8420

STANDING COMMITTEES

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

HOL BOARD

PRESIDENT John Feld 510-495-4138
 1ST VICE PRESIDENT Ed Collins 415-377-7696
 2ND VICE PRESIDENT Timo Navsky 415-279-5935
 SECRETARY 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 Vicki Waddell 415-382-8684
 BAR MANAGER Anne Glasscock 601-3047
 DIRECTOR/HOSPITALITY Larry Moore 883-0486
 ASST DIRECTOR/HOSPITALITY Tom Nadolski 382-8810
 DIRECTOR/RESERVATIONS Susan Hoff 707-365-9426
 DIRECTOR OF LOGISTICS Larry Cohen 883-7786
 DIRECTOR AT LARGE Sandee Duncan 883-3034
 BOARD CONSULTANT Kathleen Dargie 884-2969
 BAR MANAGER EMERITUS Fred 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 8th of the month for the next month's issue.

MVMCC PAC Management Update Letter to Residents

Now is the time to clean out your rain gutters.

Next, install water diverters which can be purchased in a plastic roll to direct the water from your downspouts to a location away from your skirting, preventing water from going under your home.

Park tree pruning is finished for the year unless we have an emergency.

Remember, it is getting dark earlier now, so please wear a reflective vest or other clothing so people can see you if you are out at dusk or later.

The posted speed limit in the Marin Valley residential area is 15 mph.

The heater for the pool will be turned off for the winter as of mid-November – unless it warms up again, but November is generally chilly. The spa will remain heated at 104 degrees, so come and enjoy; open from 9 am–10 pm.



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



PHOTOGRAPH: MICHELE RODRIGUEZ

Thank you, students from the Christian Academy!

Greetings from the Park Acquisition Corporation Board.

We have moved beyond the immediate threat of the Park being sold. The Novato City Council has created an ad hoc committee to meet with the PAC to discuss ownership and mutual concerns of ongoing relations with MVMCC. This committee will begin meeting in late October and will continue negotiating for a win-win situation. The PAC's primary goals are to continue to remain affordable for our class of senior citizens and to be reassured that our potential ownership of MVMCC will not negatively affect this primary goal of affordability.

Finances

MVMCC's finances are under review. Our cash plus medium- and long-term reserves are in the neighborhood of \$7.1 million, as the City has transferred the government grant funding for Pump Station #2 to our account. The DSCR (debt service coverage ratio) is currently well within positive range.

The operating budget for MVMCC 2023/24 is under review by the PAC Board. The City Council has approved the operating budget with

rent increases, which will take effect in January 2024. The capital budget for the coming year is not clear. This budget has not been finalized to meet our needs, and we are seeking adjustments for projects deemed crucial for the upkeep of MVMCC's infrastructure.

Vaccine

COVID and its new variants are still around. Do not let your guard down. Practicing social distancing and continued masking are advised but not required as the state and country relax the mandated precautions to avoid the transmission of COVID. The CDC still reports that you are less likely to be seriously sick if you have been vaccinated, and avoidance of transmittable situations is encouraged.

Projects

Several projects are planned for the Park, including repairing the clubhouse roof, solar heating for the pool, and a new transfer switch for incoming electrical power. We need the support of the City Council to commence this work.

Activities

Management, MVEST, HOL, and Mar Val are all very active on your behalf,

Resident Income Survey Coming Soon

by **RESIDENT OWNERSHIP DISCOVERY COMMITTEE**

In the coming days, the Resident Ownership Discovery Committee will mail to all Park households a **Resident Income Survey** packet. This Income Survey is a critical tool for us not only to pursue grants and loans for becoming a resident-owned community, but also in our negotiations with the City.

The Resident Ownership Discovery Committee will provide a Resident Income Survey *Orientation* via a pre-recorded Zoom call as well as a live presentation to the community in the very near future. The recorded Zoom call is posted on our website, MarinValley.net.

The Income Survey will be compiled by the California Center for Cooperative Development.

**NO
PARK PERSONNEL,
PAC MEMBER,
RESIDENT,
or
CITY OFFICIAL
will see the individual
Income Surveys.**

All resident data will be kept confidential.

The Survey requires the LOT NUMBER for each resident unit, but NOT resident names or otherwise identifying information.

NO PARK PERSONNEL, PAC MEMBER, RESIDENT, or CITY OFFICIAL will see the individual Income Surveys.

The only data the Park will receive are the **numbers and percentages of households** that fall in the current Marin County Income Levels: Moderate, Median, Low, Very Low, Extremely Low, and Acutely Low.

We need every household to complete the Resident Income Survey as quickly as possible after the packets are mailed.

If you have any questions, please contact:

John Hansen, 415-847-7155;
Dave Tetta, dtetta@gmail.com; or
Alan Gump, 415-302-5508 (after November 1). ■

and their activities are reported on in articles in each month's *Echo*. I urge you to investigate and participate. See the notices at the front desk and on marinvalley.net to take advantage of these worthwhile events. By the time the *Echo* is published, some events have already passed.

Participation

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

Agendas

Future PAC meeting agendas and the Zoom link are posted 72 hours before the meetings and are available to those on the mailing list. To be added to this list, contact PAC secretary Carol-Joy Harris at caroljoyharris@comcast.net. You can also find the Zoom link on our marinvalley.net homepage.

Meetings

The next regular monthly board meeting will be on Tuesday, November 7, at 5 pm.

In service,



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



First Aid Training

by **JOHN HANSEN**



Sunday, November 12 • 10 am – 12:30 pm • Ballroom

SORRY for being blunt, but are you prepared to save your own life or another's when a personal emergency strikes? You've read about it, and words can express good ideas, but your mind is a busy place and without some repetitive, hands-on training and experience, even great ideas can quickly fade to oblivion.

The thing is, when your life's on the line you only get one shot; you don't get to rewind and try again. We may think: "I will know what to do when the time comes," or "that just doesn't happen to me," or "___" (fill in the blank). But in reality...

the shock of suddenly being confronted with a life-threatening emergency immediately triggers your sympathetic nervous system – your mind goes blank – you freeze like a deer in the headlights, UNLESS ...

You learn to store your memory where it doesn't fade – in your body. You do this with sleeves-rolled-up hands-on training and regular practice. So, it's time we help you change the old narrative. MVEST will begin providing regular personal emergency first aid training starting **Sunday, November 12** at the clubhouse. The training will include:

- It takes a team of three or more
- What a 9-1-1 dispatcher will ask you
- Signs of a stroke or TIA and what to do
- Signs of heart attack and what to do
- Severe injury and what to do
- What to hand off to arriving paramedics
- Vial-of-Life, POLST forms, and DNR templates
- An MVEST first aid kit with the essential supplies that are demonstrated in the training
- Refreshments

Quarterly Refresher Trainings

Depending on the demand, we're currently planning on offering our first aid trainings and brief refresher trainings quarterly for your convenience and sustained personal preparedness. This will be a fun, informative, and fast-moving event – and most of all, it just may save your life.



Sign up at the front counter in the clubhouse. Participation is limited.

**Free First Aid Kit
and
Refreshments included**

Past relevant *Echo* articles: *Is Your Number Up?* (November 2022) and *What's a Safety Pod?* (May 2023) ■

Message from Mar Val

Dear Friends,

We are once again approaching the holiday season and are looking forward to embracing the joy, happiness, craziness, and thankfulness of this time. Mar Val is busy planning for the Thanksgiving Dinner on November 18, the Holiday Dinner on December 16, and the New Year's Eve celebration on December 31.

Once again, I ask you all that if you have any spare time and a willingness to lend us a hand, please call Sandee Duncan at 415-883-3034 or me at 415-370-6403. As you know, Mar Val follows the Shirley Forrest Master Thanksgiving plan ... it has worked perfectly for years but

it does require the assistance of numerous volunteers: shoppers, kitchen helpers, table setup and knockdown, table setting and decorations, pie cutters, turkey roasters, turkey carvers, dinner servers, dessert servers, delivery folks, cleanup, and all of the other tasks that are involved in shopping for, preparing, and serving a dinner for some 140 folks, and YES, we will also need volunteers for the annual Holiday Party.

Please read the Thanksgiving event flyer for the important details and sign up early – this event always sells out. Reservations will be accepted starting at the Black Cat event on October 29. Even if you are one of our wonderful, generous volunteers, you still must

make a reservation and deposit your check prior to the deadline.

At this Thanksgiving season, I would like to express my sincere appreciation to members of the Mar Val Board for their diligence, dedication, and hours and hours of volunteering to make this year's events special, successful, delicious, and fun for the residents ... it is a privilege and a pleasure to work with each of you.

I wish you all a very happy Thanksgiving.

Hope to see you all soon.





Mar Val Thanksgiving Dinner

Saturday, November 18

5 pm Cocktails 6 pm Dinner

Menu

Turkey and Dressing

Sweet Potatoes

Mashed Potatoes & Gravy

Green Bean Casserole

Cranberry Sauce

Rolls

Pumpkin Pie

Reservations: \$15 per meal

Limit: 2 persons per household

Reservation deadline is Wednesday, November 15, by 5 pm

OR when 140 reservations have been received.

Reservations will not be accepted before October 29.

Questions? - Call Susan Hoff @ 707-365-9426

Home Owners League Message

Greetings,

Free Food HOL is getting deeply involved in the free food distribution in the Park. It has become a very popular program, with many people checking the schedule in the breezeway and showing up to form a line before the deliveries arrive. Once the food has been sorted and bagged for home deliveries, either Anila Manning or Erma Wheatley sends out an email or text to those on our list, informing people what items have come. However, if you wait for the text before you leave your home for the breezeway, you might arrive after the bulk of the food has been taken.

We ask that if there are only a few of your favorite items that you please limit yourself to just one basket, box, or large fruit so there will be enough for those following you. We also request that if you are collecting solely for yourself that you take only what you can comfortably consume, rather than stocking up for the week. Occasionally we receive bulk deliveries and then it's fine to take extra, especially if you make jam or can the food. Remember, the food we receive is often past or almost past its prime and will not last more than a day or two in your fridge or pantry.

We have been offered a donated fridge, which we will place in the boutique and which will enable us to store food a little longer.

Deliveries are once on Monday and Saturday, and twice on Thursday and Sunday. Tuesday night deliveries from the Novato farmers market have stopped for the winter.

We now have several housebound residents receiving deliveries to their door, and some people collect for their less-agile neighbors. We sort through the food to separate and throw away the food that has gone off. If you would like to add this old food to your compost heap, come on by with a container and we can help recycle the bounty.

If you would like to assist on a regular basis, don't hesitate to get in touch with our hardworking organizer, Joanne Woodward, who is at nearly all the distributions.

Holiday Home Decoration We are repeating our annual Holiday House Decorating competition. There is no need to sign up this year, just make sure you decorate the front of your house so it is visible to all, and make sure it is up and ready in December. Last year's show was fabulous, and we look forward to seeing what marvels you can think up for this year. Please make sure you don't shine light on your neighbors, and added sounds can be a nuisance and should be avoided.

Health Fair at the Clubhouse We are planning a health fair for 2024, where eldercare services,

alternative practitioners, and other vendors can share their knowledge and wares. If you know of someone, not necessarily a resident, who you think would like to participate or present a lecture, please let me know and we will invite them.

Donations Drive We are in the midst of our annual donations drive. Thank you to all who have given or are about to give. You help make all that we do possible.

Thanks to Our Volunteers Many people volunteer and assist HOL in their endeavors, and I would like to thank all of them. They deliver the *Echo*, place flyers in your tubes, set up tables, organize classes, aid with the dump runs, make posters, and carry out many other tasks. Kudos as well to all the volunteers who make the free food possible by waiting — sometimes for long stretches — for deliveries, preparing the tables for presentation, sorting the food, making sure everyone gets enough, delivering to the housebound, and cleaning up afterwards. This has been happening up to seven times per week. With your wonderful unsung assistance, what we do as an organization is greatly enhanced.

Thanks to you all.



John Feld

John Feld
HOL PRESIDENT
johnmfeld@gmail.com
510-495-4138 cell

Craft & Chat

by **TARA PLOCHER**

Tuesdays • 10:30–11:30

Craft & Chat will be resuming on Tuesdays in November in the **library** at **10:30–11:30 am**.

We'll work on projects, individually or together, while sitting at the big table in the library, having conversations about whatever we would like!

Please be fully vaccinated or wear a mask. ■

The Tiny Billie Bobs

by **CHARLOTTE KELLS**

Saturday, November 4 • 2–4 pm • Ballroom

The Tiny Billie Bobs are coming to the Marin Valley Clubhouse to share their homegrown brand of country and folk songs with three-part harmonies.

The TBBs have been together for over five years and continue to share a mix of tunes – and the joy they bring to each other – with their audiences. Please come and join us in the ballroom on **Saturday, November 4 at 2–4 pm** to hear their sweet, fun, and well-honed sounds! ■



Circle of Friends: Aging in Place

by **TIMO NAVSKY**

Tuesday, November 14 • 4 pm • Fireside Room

At this month's gathering we are going to shift our focus from the final days or months of our lives, to the years leading up to this time.

Most of us hope to live out our days at Marin Valley. We may have moved here in our 50s, 60s, or 70s, and many changes take place during these years in our health and functional status as well as our cognitive and emotional status. Group member Patricia Higgins had a 20-year



career as a geriatric social worker assisting individuals and their families in obtaining supportive services to make “aging in place” a reality.

Pat will discuss the typical community services available to older adults. She will also address the benefits of having a professional geriatric care manager assess an individual's or family situation and identify and locate needed services, both formal and informal. ■

Heads Up for the HOLIDAY Fair

by **TARA PLOCHER**

Saturday, December 2 • Noon – 3 pm • Clubhouse

The clubhouse will be decorated and free lunch will be served by HOL. Bigger and better than the Breezeway Boutique!

Items for sale – many of them handcrafted by our residents – will include baked goods, jewelry, cards, dolls, pine-needle baskets, bookmarks, paintings, lavender hearts, potholders, patchwork bags, finger puppets, clothes, and useful household items. ■

2nd Annual Winter Holiday Decoration Competition

*Spread Fun, Joy, and
Holiday Cheer!*

by **MICHALE DANCER**

After last year's wonderful and colorful event, let's again add your creativity to make our sweet neighborhood bright, safe, and happy during the darkest days of winter.

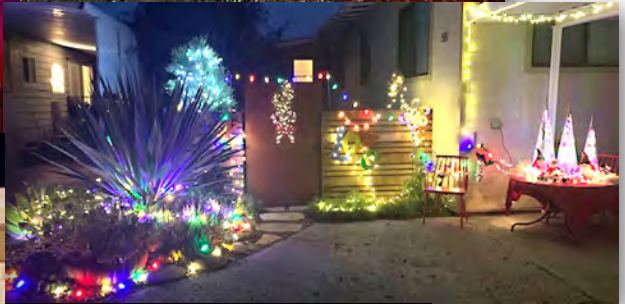
Prize Categories

- Most original
- Best handmade
- Most humorous
- Best use of theme (seasonal, religious, environmental, other creative ideas)
- Best overall decoration

Rules of Participation

- Must be viewed from street or cul-de-sac
- Must not block mailbox or fire hydrant
- No politics, open flames, or loud music
- 10 pm deadline for lighting and sound to be turned off
- Be considerate of neighbors: no blinking lights or projected lights onto neighboring homes
- Use LED lights if possible

The judging will take place the week before Christmas; winners to be announced by HOL. ■



*From the 2022 Holiday
Decoration Competition*

Vibrant Visual and Imaginative Experience in Our Art Gallery

by **SUZIE LAHR**

What is creativity, and where does it come from?" asks Rick Rubin in his bestseller, *The Creative Act: A Way of Being*. He answers: "Just let go and become aware." It is everywhere, in things as simple as examining a leaf, or tuning into a musical chord. Creativity in our own small, warm community abides in clubhouse dinners, in the design of our gardens and homes, in sharing books and thoughts with our neighbors, in dances, and in homegrown theater productions.

The particular creativity that excites me right now is the new art installation in the Marin Valley Art Gallery. Our visual artists have outdone themselves this time with a record submission of beautiful pieces on canvas; on paper; and in wood, metal, ceramic, and glass. Many works hang on the walls, and there is also a tabletop display of sculptures.

These artists have turned their different awarenesses into a vibrant visual and imaginative experience.

The success of this show started from a bright sliver of awareness that came to me several years ago, looking at the walls in

our clubhouse. We had had temporary art exhibit events here before, but no ongoing exhibiting space for Marin Valley artists, where we could change the art a few times a year. I envisioned these bare walls becoming — ta da! — the Marin Valley Art Gallery. The processes of installing a professional hanging system, reaching out to and meeting with our community artists, bringing volunteers on board to help with recording entries, and arranging and hanging the shows have brought the vision to life. And voila, all of us here enjoy that awareness and radiance in our clubhouse today.

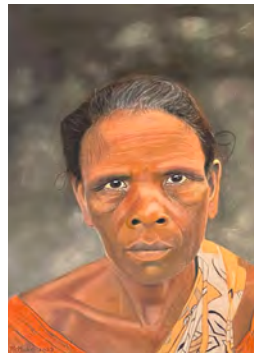
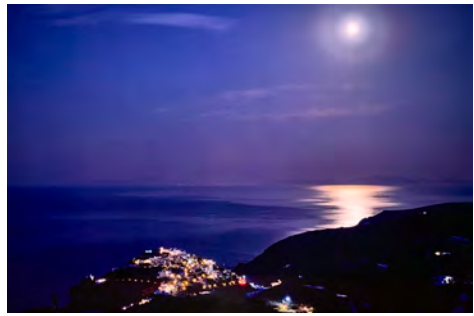
One of our artist's paintings has also made it into the wider world of the Yerba Buena Center for the Arts (YBCA) triennial exhibition at *The de Young Open* in San Francisco Sept. 30 - Jan. 7. Janet Bogardus's *The Other Side of the Tunnel, Number 72*, is in the first room of the show, that features works about urban life. The whole show is an inspiring presentation of 883 visual artists of the SF Bay Area community — out of almost 8,000 pieces of work submitted. *The de Young Open 2023* is free every Saturday and requires a timed ticket for entry.



Janet Bogardus, *Other Side of the Tunnel*

The artists of the Marin Valley Art Gallery hope to delight your eyes, hearts, and minds. We would love your thoughts and comments in the gallery guest book. Following are selections from the new exhibit. ■

Opposite page left to right: **Serena Fisher**, *Pandora*; **Janet Bogardus**, *Long Way Round*; **David Gray**, *Moon Setting Over Kastro*; **Maggie Siegfried**, *Malama Aina (Care of the Land)*; **David MacLam**, *Sea Gulls*; **Jaе Tillinghast**, *Ready to Sail*; **Laura Kradjan-Cronin**, *Shadows of Jimmy*; **Brenda Foster**, *Florida Flamingo*; **Alan Gump**, *Dune, Soussusvlei, Nambia*; **Meg Jordan**, *The Watchman at Sunset*; **Kamala Allen**, *Lone Visitor*; **Erma Wheatley**, *Stairways*; **Susan McMudie**, *Untitled*; **Joan Leopold**, *Farm House*; **George Winters**, *Great Egret Breeding Plumage*.



Protecting Your Credit

by **VICKI WADDELL**

In this month's article, I will bring you up to date on protecting your personal finances as they pertain to credit bureaus, credit scores, and credit cards.

Checking Your Credit Report: Freeze vs. Fraud Alert

As you may recall, in 2017 Equifax experienced a data breach that impacted approximately 148 million consumers. I was one of those who got hacked. I was also one of the 52% who did nothing about it besides reporting it to my bank and insurance company, simply because I wasn't sure what to do. We were advised to freeze our credit information with the three major credit bureaus (Equifax, Experian, and TransUnion). During a freeze, vendors, suppliers, and banks could not access our personal information. Unfortunately, one's ability to transact business — such as open a new bank account, acquire a new credit card, apply for a car loan or mortgage — was also delayed. Even the possibility of getting a new job was problematic because employers often used the credit bureaus' personal information in deciding who to hire.



would not be misused. Consumers still had to remain vigilant by checking their credit reports at least once a year as well as monitoring their credit cards and bank accounts for any unrecognized charges.

Also, freezing one's credit record was time consuming. At the time of the Equifax breach, consumers had to write to the three credit bureaus individually to freeze their personal information. Until confirmation was received, consumers were open to further scams. Here was another problem: Let's say a consumer finally received confirmation from one of the bureaus and then read about a special deal or price cut, or wanted to change credit cards to reduce fees. They could not proceed without first taking the extra step of unfreezing their account.

At that time, freezing was just too time consuming for me, so I opted to put a fraud alert on my credit card to be notified if anyone tried to use it in excess of a certain amount. Fraud alerts were free but offered no guarantee that existing accounts

Good news: Now, a simple phone call to each of the credit bureaus is sufficient to freeze your credit report. The service is free and such a request does not impact your credit scores. Consumers can also check for suspicious activity with all three reporting agencies by ordering a credit report for free once a year. Or you can stagger the three credit bureaus throughout the year and receive a report every four months if you prefer. Go to [annualcreditreport.com](https://www.annualcreditreport.com). If you detect anything wrong, contact [IdentityTheft.gov](https://www.identitytheft.gov) to find out what to do.

Bad news: I've been checking my credit report for several years now. If I see an abnormality, I follow the credit bureau's advice and write a letter clearing up the information. Has it been successful? Absolutely not! Apparently, I've resided in cities in California and Nevada that

I've never visited, I opened a country-and-western store in Coarsegold, my mother was born in Pescadero, and I have several different first and last names! Every year I write the same letter contesting these discrepancies. Who knows? Maybe this year, my letter won't slip off an employee's desk and into the round file.

Of course there's always a loophole somewhere. Freezing your credit report does not protect you against fraud on your social security number. If someone uses your social security number to steal your tax refund, misinformation about one's identity can result. To combat this, tax specialists advise us to file as early as we can – like between late January and mid-February, if possible.

Credit Scores

Credit scores, which rate a consumer's credit worthiness, range from 300 to 850. Lenders naturally prefer high scores as this demonstrates you are low risk and more likely to pay off a loan. FICO did not do a particularly good job forecasting consumer defaults during the last financial crisis, so now lenders are leaning toward VantageScore, which uses a different method of calculating credit scores.

In the past, our scores were not affected adversely if we made

regular minimum payments in a timely manner on our cards. Now, using the VantageScore method, credit unions reward us for making larger payments in a timely manner and getting rid of debt. They think that this method gives a better picture of a consumer's credit behavior and risk level.

Having numerous credit cards, especially those with high credit limits, makes credit bureaus very nervous. They view this as a potential to rack up high credit card debt and will penalize you by reducing your credit score, even if you make the minimum payments.

I've had a card with a high credit limit. Years ago, I was advised not to close it because a closed account stays on one's report for seven to ten years. As long as the account remains on the report, it is factored into one's credit average. Here's the conundrum: bad marks such as late payments and foreclosures, by law, must come off your credit report in seven years, but positive information remains on for ten years! I removed the temptation to use my card by putting it away in a locked drawer to be used only in case of emergency. At the time, though, I didn't think about the credit card having an annual fee. Thankfully it didn't!

If you've checked your credit score and it is high, then you

probably will not be affected adversely by closing a high-credit-limit card. If you do want to cancel one, don't just cut it up and throw it away! Here are two ways to do it:

1. Spread your debt load by using the card's available funds to pay down several accounts.
2. First, reduce all your credit card balances, preferably to \$0. Apparently, this minimizes any credit score damage.

Here are the do's and don'ts on how to improve your credit score:

- Use your available funds to pay down as many credit card balances as possible.
- Avoid sharing your credit card with another person, as they can run up a balance that will adversely affect your credit score. Also, keep in mind that in the eyes of the credit card company, you are the "primary" and will be responsible for paying off that balance.
- Avoid purchasing items that offer "no payments for 90 days," as this is considered credit extension.
- While not uncommon for parents/relatives to cosign loans for their adult children to give them a head start in life, this is NOT a good idea because you will be on the hook to pay off the debt if

they can't keep up with their end of the bargain.

- If you are charged a late fee by a credit card company, call them immediately and ask if they have reported it to a credit bureau. If they have, ask them to delete it. They generally will do this once.
- Lastly, don't trust your memory. Put accounts on autopay if the same amount is charged every month.

Virtual Credit Cards

Google defines this as: "a unique 16-digit card number that can be used for one time or ongoing purchases without exposing your original credit card data while engaging in online or phone transactions." Okay, but do you need it and which one do you purchase? Maybe the best course of action is to first consult with your banker. Our speaker at the seminar I attended at College of Marin told us to choose our merchants wisely. Small stores are generally not protected, so this is when you would not want to use a virtual credit card, whereas Amazon and Walmart are considered safe. As to which virtual credit card to purchase, our speaker recommended Pay Pal (which owns eBay), VeriSign, and Apply Pay. A knowledgeable friend suggested you start out slowly, charging only small amounts that you are willing to lose in case something goes

wrong, at least until you feel confident with the company you choose. The downsides of a virtual credit card are security risks, limited consumer protection, and fees. What are the upsides? Your actual credit card is kept private; this protects your real card against fraud and prevents tracking. As Google says: "One thing is for sure, they are hygienic!" Want more information? Go to: www.forbes.com *Virtual Credit Cards: The Complete Guide*. Updated 3/31/23.

Skimmers

My friend Alan brought this matter to my attention. Skimmers are devices that steal your data from chip cards (credit/debit/bank account). You may find them in card reader slots at ATMs and gas pumps. Personally, I use cash to pay for my gas, but if you prefer to use your card, select charge, not debit. If you're traveling and stop for gas along the way, ask the attendant what their security measures are and then follow their advice. If the attendant doesn't respond, select a pump close to the station's window. Also, remove the plastic top where the card is inserted. If it's loose, there's probably a skimmer inside. At this point, it's best to put your credit card away and pay cash. You can find more information on this subject at: <https://youtu.be/n6KJmRwvRN4>.

ATM Card Scam

There's a new ATM card scam lurking. It's called "glue and tap." Let's say you try to put your card into the card reader slot but it jams. A supposedly helpful guy is standing around scratching his head saying he had the same problem. He suggests you bypass the slot and use your card's "tap" function. You may be able to complete your transaction, but if you get distracted and forget to log out after a tap function, the bad guy can access your account once you've walked away from the ATM.

That's all I can share on this subject. Now I'm going to practice what my sources have preached and go check my credit score! ■

For this article, I used the following source materials: Mary Singler of Barron Mortgage Company; Kathleen Pender reporting from AAA VIA Magazine on "Your Money"; Fred O. Williams, Senior Reporter for Associated Press and expert on consumer credit laws and regulations; Sharon Profis, formerly VP of Content with CNET; and Gary Gonser's 2023 Seminar on Protecting Personal Information, Online at ESCOM, College of Marin.

The Easy Way Around CA Driver's License Renewal Madness

by **LORNA SASS**

As my 78th birthday approached, I became more and more fixated on the fact that on that very day, my driver's license would expire. What a lousy birthday gift, especially with my difficulty taking multiple-choice tests and my increasing short-term memory challenges.

To ease my growing anxiety, I began to study the DMV handbook, underlining in red what seemed important. I also listened to lots of DMV test questions and answers on YouTube – not my favorite way to spend time, to put it mildly.

Unfortunately, none of my studying helped much since I became increasingly lost in all of the minutiae. So many of the questions seemed irrelevant to me, and I began imagining a cruel DMV employee trickster setting me up to fail: Who can remember that it's illegal to drive if you have a BAC (blood alcohol concentration) of .08% if you are over 21 years old and .01% if you are under 21? And why do I need to know all of the safety regulations for a big truck if I'm driving a compact car?

After putting in about ten hours of study, I decided to go to the DMV office and give the test a try on their computers. I felt quite nervous – not the best state of mind for taking a test – and I managed to fail three times in a row, becoming more and more anxious each time the computer beeped to indicate I'd answered another question incorrectly.

I went home feeling like I was living through a nightmare until I remembered that the DMV employee who declared me a three-time loser had mentioned casually that I had

the option of taking the test at home. I was too distraught to ask him details at the time, but after I calmed down a bit I read the fine print on the DMV website and indeed, the following eLearning course came to my attention: www.dmv.ca.gov/portal/news-and-media/dmv-expands-eligibility-for-at-home-testing/

This test is a piece of cake! It is divided into various chapters by subject and first gives you easy lessons on the subject at hand, then offers a set of simple, straightforward questions that you've been prepared to answer by the preceding lesson. The questions are reasonable and uncomplicated with none of the trickster influence!

Another blessing is that you can take your time entering the answers. The DMV advises allowing 45 minutes for the test, but I found it took close to two hours, partially because I took a breather walk about halfway through. Indeed, the online test is very flexible on timing and autosaves your answers as you enter them, so you can even take the test over a period of several days.

After completing the test you will need to follow up with a visit to the DMV office to give your thumbprint, show several documents to prove your legal residence and identity, and perhaps have a vision test and new photo taken.

A Few Tips for Smooth Sailing

- **Just** to give yourself some breathing room, start the process at least a month before your license is due to expire.
- **Before** beginning the eLearning course, you will be asked to complete a basic application and pay the \$41 renewal fee, which you can charge to your credit card.

- **Do not take what is called the online knowledge test! Take the one called eLearning course.** Here is what the DMV says about it: "The eLearning course can be taken on a computer, laptop, tablet or mobile device and is available 24/7. It is currently only offered in English and takes approximately 45 minutes to complete. This is an ideal option for people who have trouble with exams or prefer an alternative learning method."
- **Wait** a few days after completing the online course before going to the DMV to complete your application for renewal. This way they definitely will have received the results of your at-home test.
- **When** you go to the DMV, be sure to take your current license and the following: TWO different documents proving California residency that include the same first and last name and mailing address that will be shown on your driver's license, REAL ID, or identification card. Examples include a mortgage bill, home utility or cell phone bill, vehicle registration card, and bank statement.
- **Make** an appointment online for your visit to avoid lengthy waits at the DMV office. You can make this appointment when you are in the DMV parking lot, as an appointment is likely to be granted within minutes of your request.

Remember to take lots of deep breaths! Now that you are aware of the eLearning course, I promise you'll have sweet dreams and get through this challenge with grace and ease! ■

Happy November!



Way out in the boondocks of Northern Arizona is a fantastic sedimentary rock formation named White Pocket.

Accessible only via high-clearance, four-wheel drive vehicles, we left our campervan in “nearby” Kanab, Utah, and took an overnight camping tour to this wonderland of calcified white rock over wavy red, pink, and yellow sandstone. See the person on the right for scale.



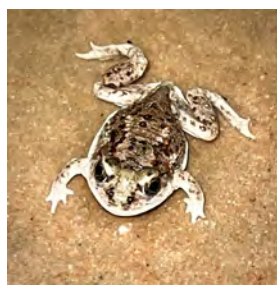
Weathering by wind and water over the millennia has produced dozens of vernal pools that support life in this harsh climate. Their denizens include the usual suspects: frogs. We were introduced to the pools during our orientation hike, where we saw several tadpoles. These nighttime photos of (what I believe are) Great Basin Spadefoot frog tadpoles and a young frog of the same species were taken while I was out photographing the Milky Way.

References: <https://en.m.wikipedia.org/wiki/Triops>
<https://mytriops.com/>

Triops

Text and Photography by **DAVID GRAY**

Krill-like animals also inhabit these pools, as well as one of the oddest creatures I’ve ever seen: an arthropod called the triops (*Triops longicaudatus*), a living fossil from 230 million years ago, when all the Earth’s continents formed a supercontinent, Gondwanaland, also known as Pangea.



The triops is named for its three light-sensing organs: two regular eyes and a third, hard-to-see light-sensing naupliar eye below and between the regular eyes. To me, the triops looks like a combination of a horseshoe crab, a tadpole, and a creature featured in the Star Trek *Wrath of Khan* movie. Its nickname is “horseshoe tadpole.” The triops levitates using the fringe of paddles underneath its tail, and propels itself with its tail and larger paddles underneath its carapace. The long spiny feelers (called endites) in front allow them to search for food (algae, insect larvae, and even tadpoles). The tail is forked, lending this creature a devilish appearance.





The triops reproduces both asexually and sexually: they are hermaphroditic, possessing both male and female reproductive organs. They lay their eggs in the sand/silt at the bottom of their ephemeral pools, and the eggs stay dormant even after the pools dry up. Whenever water refills the pools, the eggs hatch, and the lifecycle starts anew. Recent scientific

measurements have shown that 100-year-old eggs are viable!

In closing, the last photograph is of the Milky Way setting over White Pocket, with reflecting stars in a vernal pool – my original reason for gallivanting around this starlit and then moonlit outcrop until midnight. ■

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<h1>NOVEMBER 2023</h1> <p>Please check our website marinvalley.net for late-breaking news or Zoom links</p>			1	2	3	4
			7:30-9AM Taiji <i>Deck/David MacLam</i> 5:30PM Dancing <i>Deck</i> 6PM HOL Board Meeting <i>Fireside Room</i>	7:30-9AM Taiji <i>Deck/David MacLam</i> 10-11AM Chair Yoga <i>Fireside Room</i> 11AM-12PM Rollin' Root 6-10PM Game Night <i>Fireside Room/Ed Collins</i>	7:30-9AM Taiji <i>Deck/David MacLam</i> 12PM Mahjong 5-7PM Pub 5:30PM Dancing <i>Meadow</i>	2-4PM The Tiny Billie Bobs <i>Ballroom</i> 5:30PM Dancing <i>Meadow</i>
5	6	7	8	9	10	11
7:30-9AM Taiji <i>Deck/David MacLam</i> 10-10:30AM Meditation <i>Zoom/Anila Manning</i> 	5AM Trash 7:30-9AM Taiji <i>Deck/David MacLam</i> 3PM Volunteering in the Schools <i>Library/Charlotte Kells</i> 4PM Line Dancing <i>Ballroom</i>	7:30-9AM Taiji <i>Deck/David MacLam</i> 10:30-11:30AM Craft & Chat <i>Library</i> 5PM PAC Board Meeting <i>Ballroom/Zoom/Carol-Joy Harris</i>	7:30-9AM Taiji 6PM Mar Val Board Meeting <i>Ballroom</i> 5:30PM Dancing Echo deadline	7:30-9AM Taiji 10-11AM Chair Yoga 11AM-12PM Rollin' Root 	7:30-9AM Taiji 12PM Mahjong 5-7PM Pub 5:30PM Dancing	5:30PM Dancing
12	13	14	15	16	17	18
7:30-9AM Taiji 10-10:30AM Meditation 10AM-12:30PM MVEST First Aid Training	5AM Trash 7:30-9AM Taiji 4PM Line Dancing	7:30-9AM Taiji 10:30-11:30AM Craft & Chat 4PM Circle of Friends	7:30-9AM Taiji 11AM Ladies Bridge <i>Private, Fireside Room</i> 5:30PM Dancing	7:30-9AM Taiji 10-11AM Chair Yoga 11AM-12PM Rollin' Root 	7:30-9AM Taiji 12PM Mahjong 5-7PM Pub 5:30PM Dancing	5PM Mar Val Thanksgiving Dinner 5:30PM Dancing
19	20	21	22	23	24	25
7:30-9AM Taiji 10-10:30AM Meditation	5AM Trash 7:30-9AM Taiji 4PM Line Dancing	7:30-9AM Taiji 10:30-11:30AM Craft & Chat	7:30-9AM Taiji 5:30PM Dancing	7:30-9AM Taiji Thanksgiving Day	7:30-9AM Taiji 12PM Mahjong 5-7PM Pub 5:30PM Dancing	5:30PM Dancing
26	27	28	29	30		
7:30-9AM Taiji 10-10:30AM Meditation	5AM Trash 7:30-9AM Taiji 4PM Line Dancing	7:30-9AM Taiji 10:30-11:30AM Craft & Chat	7:30-9AM Taiji 4PM Book Club <i>Carol-Joy Harris</i> 5:30PM Dancing	7:30-9AM Taiji 10-11AM Chair Yoga 11AM-12PM Rollin' Root 		