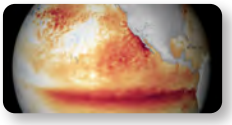
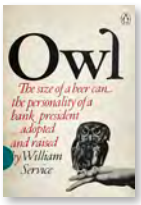
THE ECHO

November 2026





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Letters to the Editor

Greetings from Park Market

I really loved reading last month's article about Park Market. It's near and dear to my heart and I'm very proud of how we have grown.

We exist on your weekly donations. Without your participation we would not have what you see today. The article mentions that in August we received $663 in donations. That was not normal, due to the fact that we had received an extremely generous donation of $200 from one resident.

For the last 9 months we have averaged approximately $335 a month in resident donations; sometimes it is as low as $16 each week. We have just spent $78.64 on paper bags and plastic bags. We also just bought latex gloves and cleaning agents at Costco for $66.06. Those costs and so many more are constantly recurring.

Thank you for your kind generosity. We wouldn't be here without you.

Sincerely,

Jill Boland, *Park Market*

Thank you, Park Community!

I arrived from Canada with only my clothes. I asked for donations for my new home, and the Park responded. Now my house is completely furnished, and I feel welcomed, supported, and grateful. Please stop by to see my new home.

Juliette Hanauer
55 Marin Valley Drive

MVMCC Management Update

- MVMCC quarterly sewer cleaning in progress
- Park palm tree pruning complete — 34 trees
- 80 lineal feet of concrete V-ditch replaced
- V-ditch surrounding Park cleaned — in progress; one-half completed
- One 60-foot French drain replaced to remove standing water
- A severe termite infestation treated and reinspected
- Final Park defensible-space cutback complete
- New picnic and rest area completed on the Fallen Leaf Way walking path
- Chain-link fence repairs completed on Marin Valley Drive and Wild Oak Drive
- Main concrete catch basins being cleaned and hydro-washed for winter storms

Matt Greenberg
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Directory Update New

Pam Vantress
15 Club View Drive 415-301-1547 ***pavantress@gmail.com***

Echo Deadline to Submit Articles

Email articles by the **8th** of the month for the next month's issue with the subject "*Echo*" to Anila Manning at *anilahere99@gmail.com*.

THE ECHO 2026

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City Ownership – Long-Term Affordability, the Numbers Don't Add Up

Affordability

Affordability appears to be one of the key concerns nationwide among voters heading to the polls during the November 2026 midterm elections. Locally, MVMCC's future and long-term affordability were discussed by incumbents and candidates alike seeking the *Marin Independent Journal's (MIJ)* endorsement for the two competitive City Council seats in Districts 4 and 2, currently held by Rachel Farac and Pat Eklund, respectively.

In the end, the two candidates who were endorsed by the MIJ editorial board expressed similar views regarding the future of MVMCC — "making sure the park remains long-term affordable housing for seniors" (Mayor Farac) and "the city should retain ownership but preserve the park as affordable housing" (Daniel Christian). While it's impossible to know how much the candidates' similar views regarding the future of MVMCC influenced the editorial board's endorsement decision, a key question remains: Can MVMCC's long-term affordability be sustained under continued City ownership? Based on MVMCC's nearly 30-year financial history under City ownership, the answer is a resounding NO!

Two Key Factors

Simply speaking, MVMCC's long-term affordability depends on two key factors: **modest annual rent increases** and **effective cost control**

- **REVENUE — Rent**

MVMCC rent increases are subject to the City's Mobile Home Rent Control Ordinance, which limits annual increases to the Consumer Price Index (CPI) or 4%, whichever is lower. Although the ordinance has prevented rents from skyrocketing, it also limits the annual revenue available to MVMCC to fund operating expenses and build reserves for future capital improvement projects. This formula for calculating rent increases, which is intended to keep pace with inflation, is unlikely to change regardless of whether MVMCC is owned by the City or a 501(c)(3) nonprofit.

— Interest on Reserves

However, when it comes to generating additional revenue for MVMCC with our funds held in cash reserves, the City's rate of return falls woefully short. During the four-year fiscal period from 2022 through 2025, MVMCC's cash reserves remained steady at $4,887,515, for which we earned $346,116 in investment income from the City. That 1.8% average annual rate of return didn't even keep up with inflation. **In other words, the purchasing power of our reserves diminished with each passing year.**

At a 3.5% rate of return, consistent with a very low-risk, conservative investment, that same $4,887,515 would have generated $721,021 in investment income**. An additional $374,900! More than double the investment income we received under the City's ownership.** To be fair, municipalities such as the City of Novato are subject to very stringent investment guidelines, and for good reason. Any loss of public funds could affect City finances for many years. However, the stringent guidelines placed on the City also limit MVMCC's ability to generate sufficient revenue from its reserves to support long-term affordability.

- **COST CONTROL — Insurance**

With regard to effective cost control, the second key factor in our long-term affordability, the City's record is particularly concerning. In 2019, unbeknownst to the PAC, the City took charge of purchasing MVMCC's various general liability insurance policies, which were previously obtained by Frei Real Estate Services, the property management company prior to Helsing. At one point, MVMCC's annual insurance costs reached over $300,000. However, this year, thanks to MVMCC resident Sheri Smyth's 25 years of experience in the insurance industry, along with John Hansen's help and my own, MVMCC was able to

secure equal or better coverage while **saving residents over $100,000**.

Efforts to obtain even greater savings for property liability insurance have been blocked by the City. We also discovered that MVMCC had been paying tens of thousands of dollars annually for unnecessary coverage such as cybersecurity. Due to the City's lack of cooperation, we are unable to determine how much of MVMCC's funds have been wasted on unnecessary policies.

— Capital Projects

The recently mostly completed clubhouse roof also exemplifies the exorbitant costs associated with City ownership. In 2023, when it was made clear that the clubhouse roof needed to be repaired, Matt obtained two competitive bids before presenting the City with a $180,000 estimate that included a $35,000 contingency. However, in accordance with the terms of the Delegation Agreement, the City took over the project. Work was delayed nearly three years before finally being approved with a budget of $486,620 — **a 250%** increase! As of July 16, 2026, $406,662.50 has been paid out. This includes $39,662.50 in architectural and engineering fees. The costs have yet to be finalized, as there is still some finishing work to be done.

This year, PAC requested $25,000 to replace the parking bollards outside the clubhouse, which have proven to be quite hazardous for some of our residents.

The City increased the budget to $228,755, which means they can take over as project lead. It should be noted that they expanded the project to include "other minor accessibility enhancements and pavement." For the current fiscal year, the City has budgeted over $2 million in capital improvements to bring the clubhouse into ADA compliance, after nearly 30 years.

— Public vs. Private Sector Costs

According to a recent online search, **public entities' capital improvement projects have initial costs that are 15–25% higher on average, with cost overruns of 28–80%,** when compared to their private-sector counterparts. Most of these higher costs result from public capital projects' rigid procurement and low-bid mandates, longstanding labor agreements and prevailing-wage laws, and costly administrative overhead requirements.

Long-Term Affordability

The higher operating and capital-improvement costs, combined with the reduced rate of return on our reserves, provide conclusive evidence that the numbers don't add up — MVMCC's long-term affordability under City ownership is not financially viable.

Brad Witherspoon
PAC President
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415-218-9583

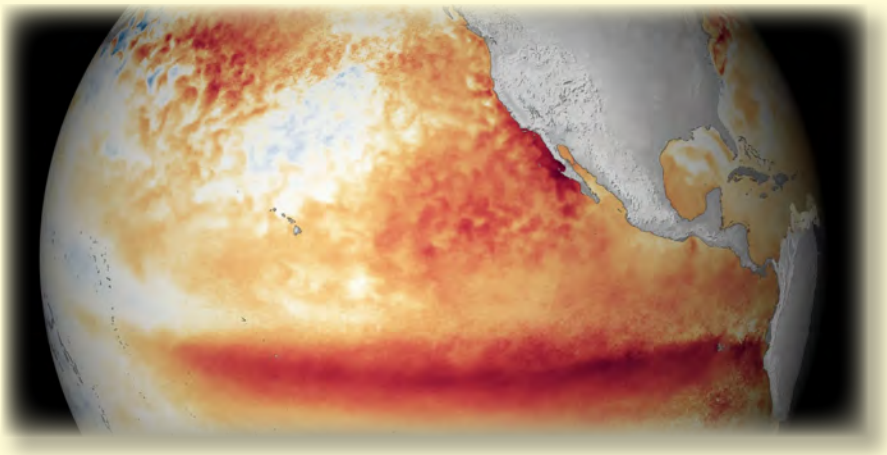
Super El Niño Has Arrived

by **LU DAMERELL**

Mother Nature has lots of extraordinary weather to share with us this year, and now is the time to get ready. The naturally occurring climate phenomenon known as El Niño is formed when equatorial seas warm excessively. These conditions can cause familiar but extreme weather worldwide, but this event has developed into the strongest on record.

In California, the effects of high ocean temperatures will appear in the form of higher tides due to swollen seas, exceptionally warm and humid weather, and stronger rainstorms. Climate scientists have made predictions of extreme weather phenomena with an unprecedented high level of statistical confidence. Although predictions of exactly where El Niño will wreak havoc and cause damage to human development can never be guaranteed, the certainty of extreme weather hitting California cannot be ignored. Therefore, this is a call to Marin Valley residents to get prepared.

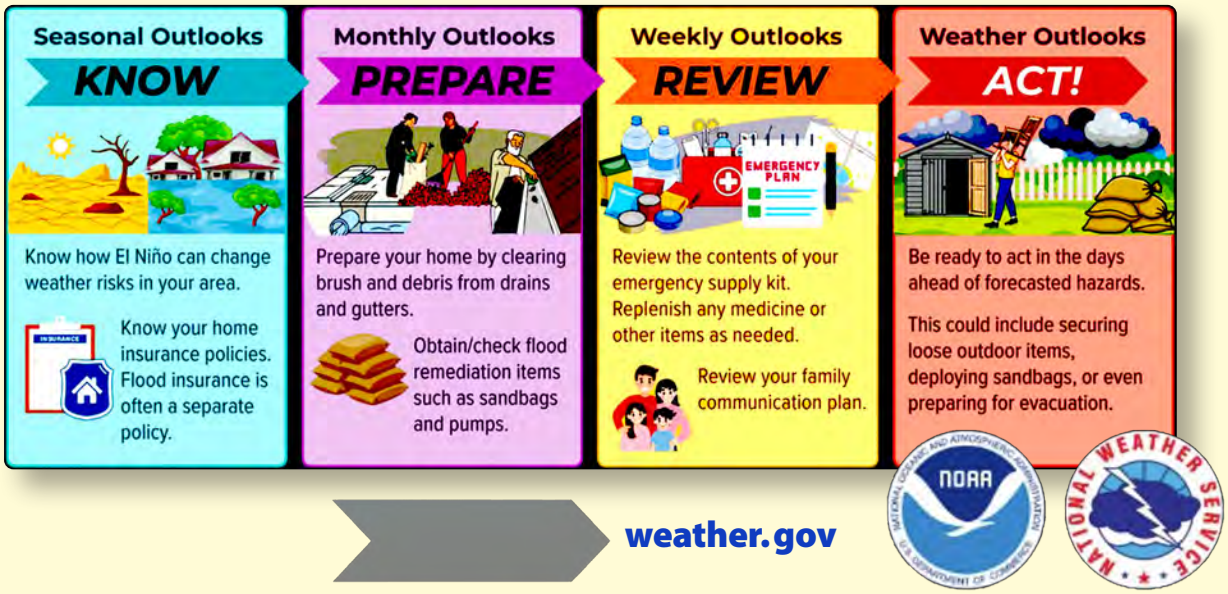
As of the printing of this *Echo* issue, MVEST has begun to organize and take preparedness actions on our behalf. Matt Greenberg/Helsing Group continues to harden the Park against fire and weather emergencies.



Here is a RESIDENT PREPAREDNESS STARTER KIT

- **Build** or update your "stay boxes" (emergency supplies for *home*) and "go bags" (emergency supplies for *travel*). See John Feld's article on pp. 6–7.
- **Clear** your gutters and downspouts.
- **Clear** your yard drains.
- **Place** sandbags where flooding has occurred in the past.
- **Fix** leaking roofs.
- **Secure** rickety carport and porch roofs, especially those with sheet-metal construction.
- **Put away** anything that might take sail in high winds.
- **Sign up** for **AlertMarin:** *alertmarin.org* **to receive emergency notifications.**
- **Bookmark** Marin County Emergency Portal on your web browser — ***https://emergency.marincounty.gov/***
- **Exchange** contact information with neighbors and discuss how you could work together and help keep each other safe during an emergency or evacuation.
- **Keep** your phone audibly on overnight.
- **During storms**, follow instructions from public safety officials, such as messages from AlertMarin. Never drive around barricades or walk or drive through floodwater. If advised to evacuate, leave promptly. If advised to shelter in place, remain indoors and move to higher ground if water begins to rise.
- **Hillside residents:** Report any signs of instability, and be prepared to evacuate quickly.

As the rainy season unfolds, updates on Park preparedness activities and general preparedness information will be featured in the *Echo* and on our ***marinvalley.net*** website.



Go-Bag

by **JOHN FELD**

First, and probably the most important, possibly life-saving thing you can do is sign up for Alert Marin. These alerts will be location-specific, and targeted to your particular neighborhood. The web address is ***alertmarin.org***. Remember to sign up with your personal phone number, and have each member of your household sign up as well.

You may have already heard of a go-bag, but do you have one ready to go at a moment's notice? Not having a go-bag can mean suffering or going hungry for days on end. It can also mean putting your health in jeopardy if you rely on daily medications.

Despite numerous articles in the *Echo,* in newspapers, and on many local websites, most people don't have one — or if they do, it may be partial or out of date.

Sometimes there are only a few minutes between hearing about a neighborhood or wildland fire and needing to evacuate, certainly leaving you with no time to start packing.

An emergency go-bag for seniors should prioritize mobility, health management, personal comfort, and rapid access to vital medical information. Because evacuation scenarios can be fast-moving, the bag itself should ideally be a lightweight, wheeled backpack or small rolling suitcase with smooth zippers and sturdy handles. Remember that you may be the only one at home when you need to evacuate in a hurry, so you will have to be able to easily get it into your car. Keep the total packed weight under 15–20 lbs. Make sure you ALWAYS have room in your car for your bag and those of others you plan to evacuate with.

OK, so now what **MUST** always be in a go-bag?

Medical & Health Essentials

- A 7-to-14-day supply of all critical daily **medications** in original labeled bottles or a clearly marked pill organizer, or both.
- A complete sheet detailing **drug names**, dosages, prescribing doctors, and pharmacy phone numbers, laminated if possible. Office supply stores and some drug stores offer lamination.
- A **medical information** card and detailed notes on existing conditions (e.g., cardiac history, diabetes, allergies, etc.), along with health insurance/ Medicare cards.
- Spare **eyeglasses** and/or contact lens care supplies.
- Extra **hearing-aid batteries** and charger.
- **Mobility assistance** backup, e.g., a collapsible cane, if needed.
- **Medical supplies** for specific conditions, e.g., lubricating eye drops, glucose monitor/test strips, etc.

- **First-aid kit**. These can be purchased quite inexpensively at supermarkets and drugstores. But check it: Sometimes kits contain dull scissors or do not include your preferred headache pills, etc. They should contain bandages, antiseptic wipes, medical tape, sterile gauze, pain relievers (acetaminophen/ibuprofen), and antacids. You are not going to perform surgery, so keep it simple, small, and lightweight.

Documents, Identification & Financials

These can be quickly scanned and carried with you in your pack, but consider taking hard copies of important items.

- **Personal papers:** Copies of driver's license, state ID, passport, birth certificate, and naturalization, wedding, and divorce papers stored in a waterproof, zip-top pouch.
- **Emergency contact roster:** Written list of family members with phone numbers, primary care physicians, local emergency services, and community/Park coordinators.
- **Financial & legal papers:** Copies of home insurance policies, power of attorney, advance health care directives, and property deeds/leases.
- **Cash:** $100–$200 in small bills ($1, $5, and $10), and perhaps quarters, which can be useful if credit-card readers or ATMs are down during widespread power outages. ATMs can quickly run out of cash during busy situations.

Personal Care, Hygiene & Clothing

- Several face masks, an eye mask, earplugs, lip balm, and skin moisturizer.

- **Hygiene supplies:** Travel-sized toothbrush, toothpaste, body wipes, hand sanitizer, comb, personal sanitation/incontinence products if needed, and at least two rolls of toilet paper.

- **Clothing:** At least a three-day supply, including easy-to-don, comfortable layers (sweatpants, button-front or zip shirts), sturdy, nonslip walking shoes or comfortable sneakers, warm socks, thermal underwear, a lightweight waterproof jacket, a wide-brimmed hat or beanie, and sleepwear. You may potentially end up staying in a crowded shelter.

Equipment, Power & Communication

- **Extra-long** cell-phone **charging cables** and, if possible, a precharged portable power bank (10,000–20,000 mAh [milliamp hours] capacity).
- Lightweight **LED headlamp** (keeps hands free while walking or holding a cane) or a small flashlight with extra batteries.

- Compact battery-operated or hand-crank NOAA **weather radio**.

- **Whistles** are a great way to be heard if you are in a situation where you can't shout. They are easy to hear and take almost no effort to blow. I suggest attaching one to the outside of your go-bag.

Nutrition & Hydration

- Two to three small, manageable bottles of **water** (avoid overly heavy gallons that compromise mobility). FEMA recommends one gallon per person per day, so consider how much additional water you can safely transport. In a major emergency, access to fresh water may be disrupted for more than a day.

- Nonperishable **snacks**: Easy-to-open, high-calorie, soft-to-chew foods (e.g., nut-butter packets, soft protein bars, dried fruit, applesauce pouches). These should be replaced every four to six months. Make sure you do a regular six-month review: Set a recurring calendar reminder twice a year (such as during daylight-saving-time changes, when you should also replace your smoke alarms) to rotate out expiring medications, food, water, and outdated documents.

Store the go-bag in an easily accessible location near an exit route — such as a front-hall closet or bedroom entrance — never in an attic, deep-storage shed, or on a high shelf.

If possible, you should also have scans of the following documents on a **thumb/flash drive**. These devices often do not have a long life, so test them every six months. If the device icon does not appear on your computer on the first try, replace it. If possible, also store the documents in the cloud, so they can quickly be accessed from anywhere, and use a strong password that you can remember.

SCANS of all the items below:

- **Passport**
- Driver's licenses and/or **IDs**
- Marriage **certificates**
- **Photos** of your family members and pets
- Crucial medical records that detail **preexisting conditions**
- List of **prescribed medications** for each member of the family (including pets)
- **Immunization** records and **allergy** information
- **Physician** names and phone numbers
- **Insurance information** with copies of policy numbers and cards for your **home**, **vehicles**, and other valuables
- **Tax information** that can be used to prove your income (first two pages of your previous year's federal and state tax returns)
- Current **bank account** information and statements, along with your bank's contact information
- Information detailing other **financial obligations** or commitments
- Property **titles** and deeds
- Naturalization and **citizenship** documents
- Wills, power of attorney, and other important **legal documents**
- Personal **address book**
- Account and contact information for utilities and other services
- **Local nonemergency numbers** for police, fire, and ambulance. ▪

Home Owners League Message

Greetings,

Weather Watch: Preparing for Fire & Rain
As we navigate the (hopefully) tail end of what used to be Marin's fire season, please take extra care when using spark-producing power tools outdoors, and keep those gutters and roofs clear of leaves and debris. Soon Novato's rainy season will arrive! Forecasts suggest an enormous El Niño in the Pacific Ocean this year, potentially bringing atmospheric rivers, heavy rainfall, localized mudslides, and flooding. Be sure to check the MVEST precautions on pp. 4–5 for helpful tips. MVEST is also hoping to arrange sandbag deliveries here in the Park, so please take advantage of this service to keep your home safe.

Save the Date: Christmas Craft Faire
Mark your calendars and invite your friends and family! The annual Holiday Craft Faire takes place on Saturday, December 5. It's the perfect place to pick up unique holiday gifts, stocking stuffers, toddler toys, cozy scarves, bargain clothing, and delicious home-baked goods — including Cherrie and Karen's famous pies, cookies, and fudge. Stop by to explore, shop, and enjoy a complimentary cup of tea or coffee on us! Want to sell something? Household items, crafts, and collectibles are all welcome! Call **Tara Plocher** (415-302-5992) to reserve a table.

Nature Library Expansion
Our Clubhouse Nature Library has grown significantly, thanks to a generous book donation from the collection of our late neighbor, Bill Noble. Bill was an avid collector of books on wildlife, birding, botany, and global hiking trails. His wife, Desiree, also a former neighbor and PAC Board member, kindly gave us first pick of his collection, including fitness and strength-training books that will soon be shelved in the gym. Come by, browse the new additions, and consider donating a favorite nature book of your own!

Please Welcome Our New Volunteer Coordinator
A huge thank you to **Jae Tillinghast,** who has generously stepped up as Marin Valley's new Volunteer Coordinator! Drawing on her professional teaching background, Jae will build a central system to match willing volunteers with Park needs — from heavy lifting (40+ lbs. for Breezeway Market deliveries and Dump Runs) to event decorating, gardening, and home help (through Just-1-Hour). Please give Jae some time as she establishes this new program. If you'd like to volunteer or need help with a project, feel free to reach out to her!

New Library Computer
Rene Prado has once again come to our rescue, generously donating and configuring a new PC for the library after the power supply in our old computer failed. Please treat the new equipment gently! As a reminder, personal software downloads and installations are disabled on library computers.

Shopping Ride-Share
Now that Vivalon is charging for local transportation, we are looking into a free community alternative. Our neighbor **Julia Mathews** suggested that HOL organize a ride-share system for grocery shopping and other errands, noting that many residents drive to local markets alone each week. I have tasked the HOL committee to design a workable solution. If you have ideas or would like to help build this program, please let me know!

Art in the Park Updates
Suzie Lahr and **David Gray** recently hosted a lovely gathering for the artists and volunteers who make our Marin Valley Art Gallery so special. To help newer and established resident artists get to know one another better, the team plans to hold more regular social get-togethers. Keep an eye out for upcoming meeting dates. Painters, sketchers, weavers, sculptors, poets, photographers, and other creatives of all skill levels are always welcome. Our next gallery new exhibit is November 15.

Annual HOL Donations
It's that time of year when HOL asks for voluntary contributions to help fund our community events, classes, and projects throughout the Park. There is no set fee — any amount you can comfortably give is deeply appreciated. To see the full list of programs your donations support, visit our website at ***marinvalley.net.***

Come Laugh with Us!
Nancy Warfield's Intro to Laughter Yoga is a meditation we can all do, and enjoy! See p. 11.

Finally, don't forget that election season is here — your vote matters. Please be sure to make your voice heard!

Stay safe, warm, and vote!

John Feld

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

Move with Confidence

Join Our Revised Wellness Class

Sundays 3–4 • Mondays 2:30–3:30 • E/O Wednesday 6–7 • Bamboo Room

by **WILL & SUSI BANUELOS**

By popular demand, we're inviting our community to join our revised wellness class, with a focus on body awareness, mobility, balance, strength training, and everyday safety.

These simple, supportive exercises are designed to help you feel more connected to your body and more confident in your movements. We'll practice how to:

- Find and maintain your center of gravity
- Know where your feet are without looking
- Connect your mind to your body
- Stay aware of your surroundings
- Improve mobility, balance, and functional strength
- Build confidence in everyday movement.

The class will also introduce **three basic, low-impact self-defense punches:**

- **Jab:** a short, straight punch from the lead hand
- **Cross:** a straight punch from the opposite hand
- **Hook:** a controlled, rounded punch kept close to the body.

Participants will also learn three simple protective blocks:

- **High block:** protecting the head and upper body
- **Inward block:** guiding an incoming movement away from the center line
- **Low block:** protecting the lower body.

All movements will be taught gently and safely, with options for seated or standing participation where appropriate. Practice will be noncontact and focused on awareness, coordination, balance, and personal safety — not force or fighting.

Whether you're returning to the class or joining us for the first time, you're warmly invited to take part and move at your own pace.

Contact Will & Susi Banuelos for information: 415-471-7707. Can't wait to see you there! ▪

ART IN THE PARK

New Gallery Exhibit
November 15

JUST 1 HOUR

Contact: Ray Schneider
415-883-4182

CACRV
Bottles and Cans
KEEP THEM COMING
BACK OF THE BREEZEWAY

by **JANIE KLIMES**, RN, BA Biology, BSN

Part 4 • Aerobic Fitness After Age 65

Why Aerobic Fitness Matters

Better cardiorespiratory fitness is strongly associated with longer life, as well as lower risks of cardiovascular disease, metabolic diseases such as diabetes, dementia, and some cancers.

The most important question: What is limiting you?

There is no single best aerobic exercise after 65. Before choosing an exercise, identify what makes you stop first. The limitation changes HOW you train — not necessarily WHETHER you can train.

Limitation	Work Around It
COPD / lung disease	Breathlessness → short intervals, cycling, supported exercise, pulmonary-rehabilitation approach
Weak legs / sarcopenia	Muscle fatigue → strength training + supported aerobic work
Hip or knee pain	Pain with loading → recumbent cycling, water exercise, or an arm ergometer
Balance problems	Instability → seated or supported aerobic exercise
Poor . conditioning	Fatigue → very short bouts, gradually lengthened

Do You Need Strength to Become Aerobically Fit?

YES. Muscular weakness WILL limit aerobic training. For a deconditioned older adult, strength training is essential to build aerobic capacity. AND muscle strength plays a DIRECT ROLE in aerobic fitness.

Two Ways to Build Aerobic Capacity

- Steady, sustainable aerobic work: an effort that can be maintained for a longer period.
- Higher-intensity intervals: shorter periods of harder work, separated by recovery.

For a deconditioned or disabled person, the first goal may simply be finding a safe movement that raises breathing and heart rate and can be repeated consistently. CONSISTENCY is the key.

How Do I Start?

- Choose an activity that works with your limiting factor.
- Begin with a duration you can repeat safely — even 3 to 5 minutes is great.
- Use the "talk test" the point where it becomes difficult to carry on a conversation) and perceived effort (how hard the exercise feels to you on a 0–10 scale).
- Build consistency and duration before assuming harder is better.
- Progress one variable at a time: duration, frequency, or intensity.
- Reassess. As conditioning improves, kick it up a notch.

Tap-Tap, Knock-Knock, Bam-Bam

If you're exercising and you're uncomfortable, but it's not painful, that is probably a "tap-tap." "Knock-knock" means, "Uh-oh, I'm going to have to slow down because this does not feel great." "Bam-bam" means, "Stop right now!" You might seek medical evaluation for a bam-bam, and perhaps for a knock-knock if the discomfort doesn't improve in a couple of days. Most physical exercise can cause some discomfort. The secret is knowing when you have reached your level of tolerance, whether physical or psychological. When you have a tap-tap, keep your motivation in mind and try to push through to your goal. That's called grit.

That said, remember that severe or ongoing pain, chest pressure, fainting, unusual severe shortness of breath, or other concerning symptoms are not "grit" situations and warrant stopping and seeking appropriate medical attention.

Monthly Challenge — Find Your Aerobic Path

- Identify what really is limiting you. Is it psychological or physical? Revisit your motivation and goals.
- Choose a safe activity and establish your starting time and effort.
- CONSISTENCY. RECORD your minutes. Gradually increase your effort.

What Surprised Me

What surprised me most was what happened when the voices in my head said, "Go do something else. You don't really need to do aerobics today. You can put it off until tomorrow." When I pushed through those thoughts, the biggest reward was the fact that I went ahead and did it. It was exhilarating. I felt so great afterward and had such a great sense of accomplishment.

Janie's Take

One of the biggest barricades I had in starting this group of articles was my belief that no one likes aerobics."I don't like to work hard and sweat." But this is the one medicine that has made me the most healthy. A complaint I frequently hear is, "I don't have any energy and I'm tired all the time." But, like all things in life, you have to GIVE what you want before you can GET what you want.

Before you can GET more energy, you have to GIVE more energy.

Next Month Now that you're willing to give the energy, next month we'll show you exactly how to train it. ▪

Sources: Franklin BA, et al. 2022. "Physical Activity, Cardiorespiratory Fitness, and Cardiovascular Health: A Clinical Practice Statement." *American Journal of Preventive Cardiology*. www.sciencedirect.com/science/article/pii/S266666772200109X?utm_source=chatgpt.com

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Hawaiian Chorus

Na Leo Nahenahe In Concert

Sunday, November 8 • 4 pm • Ballroom

by **JEANNE SKYBROOK**

Na Leo Nahenahe (Sweet Voices) was formed in San Francisco in 1999 by director John Lehrack, who led the chorus until 2007. It was then led by other directors until disbanding in 2012.

In 2022, Lehrack reestablished the chorus, first rehearsing in San Francisco and moving to San Rafael in 2024. New members are always welcome. There is no audition, and no experience is required. We'll teach you what you need to know and provide resources for you to use at home. Rehearsals are Thursday afternoons from 1–3 pm.

We sing a variety of Hawaiian songs in a choral style. Some are *a cappella*, while others are accompanied by piano or ukulele.

Na Leo has performed with Nā Lei Hulu i ka Wēkiu with Patrick Makuakāne, Hālau O Keikiali'i with Kawika Alfiche, Pili Moreno, and Steven Espaniola.

For information, please email us: ***naleonahenahesf@gmail.com*** ▪

What Is Laughter Yoga?

by **NANCY WARFIELD**

Tuesday, November 10
4:30 pm • Fireside Room

Laughter Yoga is a unique exercise routine that combines unconditional laughter with yogic breathing (*pranayama*). Anyone can laugh without relying on humor, jokes, or comedy, and you don't even have to feel like laughing! Science has shown that the body can't tell the difference between simulated and real laughter. Laughter Yoga begins with short, fun exercises while maintaining eye contact with others in the group and promoting childlike playfulness and deep breathing. This brings more oxygen to your body and brain, which can make you feel more energetic and healthier. In most cases, this soon leads to real and contagious laughter. Laughter Yoga allows for multiple health benefits, primarily increasing the supply of oxygen, boosting the immune system and mood, and energizing and recharging the metabolism.

Dr. Madan Kataria, a medical doctor from India, founded Laughter Yoga with five individuals in a Mumbai park in 1995. Today, there are thousands of free laughter clubs in over 100 countries in which scores of people are taking advantage of the enormous benefits of laughter and are experiencing relief from a variety of stress-related illnesses.

Join us for an Introduction to it in the **Fireside Room, Tuesday, November 10, at 4:30 pm.** ▪

The Life of an Oak

by Glenn Keator

A comprehensive and detailed dive into the world of oak trees. While the text leans towards technicalities, don't let that deter you — it is an immensely informative and fascinating read. Keator details how oaks grow and mature, explores their intricate symbiotic relationships with fungi and insects, and explains how every part of the tree — from roots and flowers to acorns — interacts with its surrounding environment. Complete with beautiful illustrations of leaf varieties, tree structures, and native pests, there is a wealth of knowledge to discover here. ▪

Discover the Marin Valley Nature Library: *John Feld's Picks*

by **RO RIGNEY**

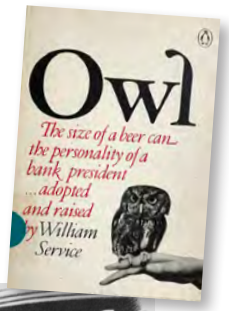
Looking for your next good read? Let nature be your guide! The Marin Valley Nature Library has grown beyond its beginnings as a bird library and now includes books exploring the wonders of the natural world. Whether you enjoy birds, trees, wildlife, gardening, or simply discovering new things, you'll find plenty to explore on our shelves.

A new *Echo* series will feature ***Members' Picks*** from our Nature Library team. Each month, we will share favorite books and what makes them special.

We begin with John Feld's three selections, which range from a charming tale of a family and a wild owl to an illustrated birding guide and a fascinating look at the life of an oak tree. ▪

Owl

The size of a beer can, the personality of a bank president . . .adopted and raised by William Service



The sweet and charming story of a wild owl adopted by a human family. This delightful book highlights the bird's distinct "personality," the humorous complications of coexisting with a wild creature, and the subtle ways owls relate to — and demand the total devotion of — their human caretakers. In this case, the owl in question effortlessly subjects the family and their household pets to complete subservience. A wonderfully told tale. ▪

Birding Essentials

by Jonathan Alderfer and Jon Dunn

Published by National Geographic, this beautifully illustrated volume promises all the tools, techniques, and tips needed to become a skilled birder, but somewhat limited by my color blindness. As an almost beginner, I found it perfect for my limited knowledge. It outlines essential gear, key field identification points, and fundamental skills — starting with learning how to truly observe birds in their natural habitats, building comfort around them without causing alarm, and attracting them to your garden. For more experienced birdwatchers, it also offers a thorough introduction to avian classification and naming conventions. ▪

Message from Mar Val

Dear Friends,

Welcome to the holiday season! That sounds really strange, as it is currently 93 degrees outside. Wherever did this year go? But looking forward, Mar Val would like to invite you to join us for these special holiday events.

First is the great American holiday of Thanksgiving. We will celebrate on November 21 with turkey/dressing and all the delicious sides — not to mention pumpkin pie. Please note that our event is NOT on Thanksgiving Day but on the Saturday before.

Volunteers are always needed for this party … if you are interested, please call Sandee Duncan at 415-883-3034. Sign up early, as this event always sells out.

Mar Val's Holiday Celebration will take place on December 12, when we will once again enjoy the music of the Lee Waterman Trio.

Then we will end the year with a New Year's Eve gala with dancing and a champagne toast. Please see flyers for details.

The Mar Val Board is looking to the future, and we need your help. Some of our board members have been serving for years and are getting a bit weary. It is frightening to think what might happen if more than one member were suddenly unable to serve.

While of course we have volumes of records, minutes, and reports, we each carry a vast amount of knowledge in our heads about our individual jobs. One of our goals for the coming year is to put some of that knowledge in writing, as well as bring new folks onto the board so they can pick up a few pointers from our more experienced members.

We always appreciate new ideas, fresh perspectives, and new faces. Come join us in the Fireside Room on the second Wednesday of each month at 5 pm.

Hope to see you soon!

Carolyn K. Corry
Carolyn Corry
Mar Val President
ckcorry@comcast.net
415-370-6403

Birthday celebration for Kathleen Dargie at Pub

Calling Octogenarians

by **GAIL PATTERSON**

Calling all you young'uns turning **80** in 2027!

We want to know who you are! We will be celebrating the Octogenarian Class of 2027 on Pub Night on January 15, 2027.

If this is YOU, please contact **Jeannine Freedom** at 810-543-3265.

P.S. Those turning 80 in December 2026 will be given special dispensation and are invited to participate! For more info, please call **Gail Patterson** at 415-246-6519. ▪

MarVal Thanksgiving Dinner

Saturday, November 21

5 pm Cocktails 6 pm Dinner

MENU

Turkey and Dressing
Sweet Potatoes
Mashed Potatoes & Gravy
Green Bean Casserole
Cranberry Sauce
Rolls
Pumpkin Pie

Reservations: $17 per meal
Limit: 2 persons per household

Reservation deadline: November 18 @ 5 pm
(**or earlier,** if 120 reservations are received before the deadline)
Reservations will NOT be accepted prior to November 1

Even if you have generously volunteered,
YOU MUST STILL DEPOSIT A RESERVATION CHECK PRIOR TO THE DEADLINE
Questions? – Call Susan Hoff @ 707-365-9426

Mar Val Holiday Party

Saturday, December 12

5 pm Cocktails 6 pm Dinner

Featuring The Lee Waterman Trio!

MENU

Pork Loin with Cranberry Apple Compote or **Fettuccine Alfredo**

Vegetables & Salad • Roasted Potatoes • Cheesecake

Reservations: $17 per meal • Limit: 2 persons per residence
Reservation deadline: Wednesday, December 9, 5 pm
(Or earlier if 120 reservations are received before the deadline)

Reservations will NOT be accepted prior to November 23
Questions? – Call Susan Hoff @ 707-365-9426

New Year's Eve Party

Wednesday, December 31

6:30 to 9 pm

Buffet
Champagne Toast
Dancing

Reservations: $17 per resident • $22 per guest • Limit: 2 guests per residence
Reservation deadline: Monday, December 28, 5 pm
(or when 80 reservations are received before the deadline)
Questions? – Call Susan Hoff @ 707-365-9426

Making Time for a Retreat

by **LORNA SASS**

When I first came to California about 14 years ago, I was surprised by how few of my new friends took forest walks or daylong beach retreats. Nowadays, if I'm not rigorous about scheduling such outings, I'm just like these friends, focusing my days on what needs to be done and then resting on the sofa to recover from the exertion.

I joke about creating a "to-don't" list, but I never seem to get around to it (ha!).

What I eventually discovered is that I need to schedule at least one nature outing per week and mark my calendar accordingly IN INK!

I always plan to go on a weekday, when there will be fewer people at my destination, and sometimes I can even have the refuge to myself.

When the day arrives, I feel into which location is calling me. What place will invite me to forget about the laundry, dishes, emails, etc., and just watch the clouds and rest — a destination that will allow me to be quiet in the natural world without accomplishing anything in particular?

Frequently, the answer for me is North Salmon Creek Beach on the Sonoma Coast, a few miles north of the turnoff for Bodega Head. I sometimes balk at the time it takes to drive there — about an hour — but I remind myself that it's a pretty ride once I get off Highway 101 at Railroad Avenue. Before long, I am surrounded by rolling hills and grazing cows and find myself relaxing, as if my body knows it can let go of the tension it's been holding.

When I eventually see the sign for the beach parking lot and take in the sprawling sands and vast ocean below, I feel as though I've arrived at a place where my heart is home. What is it about this place that makes me feel so safe that I begin taking deeper breaths without conscious intention?

As soon as I descend the rickety stone steps leading down to the beach, I remove my clogs and am

instantly aware of how happy my feet are to sink into warm sand giving me a welcome embrace. I look up at the clouds, with a deep knowing that I am an embodied connection between earth and sky.

With my trusty, lightweight folding chair under one arm and a bag of nibbles and water slung over the opposite shoulder, I walk slowly to the north end of the beach and settle myself in a sheltered cove that leaves me feeling protected both from the sun and from the eyes of beach strollers. I close my eyes, listen to the sound of the waves and the squawks of seagulls, and within minutes, I feel a part of the wildness of this place — a place where nature and humans collide, resulting in what might appear messy but has its own kind of comingling beauty.

At first glance, North Salmon Creek Beach seems uncared for, messy in the sense that limbs washed up from the ocean have been given a welcome and enduring home on the beach, none removed to clean up and sterilize the place. Humans — unable to resist leaving their stamp on the beach and exhibiting their urge to create — have taken many of the wizened limbs and built rugged shelters for hiding from the wind and rain.

I marvel that, despite these human interventions, the beach somehow manages to maintain its essential wildness. After resting a bit in my friendly folding chair, I walk barefoot along the ocean's edge and collect empty mussel shells with their rich purple hues, planning to bring home fond memories of this beach to scatter in my garden.

I meander past huge piles of rocks, weave in and out of congregations of seagulls, look up to witness pelicans flying in geometric patterns overhead, and then examine how mussels cling to black boulders near the ocean's edge, enjoying a refreshing shower of saltwater with every wave. Once I gasped upon seeing a huge red starfish cuddling up to the rock beneath the mussels. Another time, there was a friendly gathering of sanderlings dancing around the breaking waves. The place is so alive with change that it surprises me every time I go.

Oh, the splendor. Oh, the awe.

On this wondrous beach, there is room for everyone and everything — the sea creatures, the castaway timber, the ramshackle wooden structures, the mighty ancient rocks, and me. ▪

Meditation

by **JULIETTE HANAUER**

Thursdays • 9–10 am • 55 Marin Valley Drive

As soon as I sit down to meditate, I become aware of my thoughts, emotions, and opinions. When I observe them, without engaging with them, I experience peace. This is who I really am: a being of peace.

Most days, crossing items off my to-do list is more important to me than feeling peaceful. I function like a machine rather than a human being.

Meditation reminds me that peace is my choice. It doesn't matter what I do, but rather how peaceful I am when I am doing it. This is why I meditate for half an hour every day. My goal is to embody that peacefulness.

For this reason, I am hosting a weekly sitting practice. We sit for half an hour and then share. It's a drop-in group. Everyone is welcome. There is no charge.

Questions? Please feel free to call me: 415-302-5755. ▪

Beaver Moon

November '26 FULL MOON

by **KATHRYN McMUDIE**

The full moon in November 2026, known as the Beaver Moon, will peak on November 24, at 6:53 am PST in Novato, CA.

Beaver Moon is also classified as a second supermoon because it coincides closely with perigee — the point in the moon's orbit when it is nearest to Earth — making it appear slightly larger and brighter.

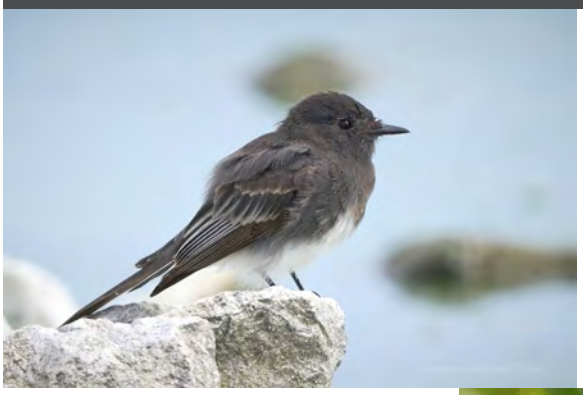
Major moon phases (PST)

- Last Quarter 11/1 11:43 pm
- New Moon 11/8 6:18 pm
- First Quarter 11/17 1:05 pm
- Full Moon 11/24 4:47 pm

The Sun is in Sagittarius while the moon is in Gemini.

The North American Algonquin peoples gave the Beaver Moon its name. This is the month when beavers finish their winter dams and lodges and when trappers set their last lines for the animals' thick winter pelts before the ponds freeze solid.

Other names include *Frost Moon, Mourning Moon,* and *Trading Moon*. ▪



Black Phoebe

Text and Photography by **DAVID GRAY**

Black phoebe perched

Black phoebe eating an insect

Returning to the Las Gallinas ponds off Smith Ranch Road, one of my favorite local spots to see birds. The Black Phoebe (*Sayornis nigricans*) is a small bird in the flycatcher family. It weighs only about a half to three-quarters of an ounce. We have many resident phoebes in our Park, and they help reduce the flying insect population. We often see them near the pool, keeping a watchful eye out for mosquitoes.

The black phoebe has a charcoal-gray body, black head and beak, dark brown eyes, and a white underbelly. This distinctive coloration makes the bird easy to identify.

Their hunting behavior is typical of flycatchers. They usually perch where they have a clear view in front of them, without any obstructions. When they spot an insect or a swarm of insects, they launch themselves and grab whatever they can snag in midair. They fly in a circle and return to their previous or a nearby vantage point. One surprising fact I learned from *All About Birds* (*https://allaboutbirds.org/news*) is that black phoebes also eat minnows, which perhaps explains a bit why we find them at the Las Gallinas ponds.

Another voracious insect eater when nectar is out of season is the Anna's hummingbird (*Calypte anna*), photographed here hunting for insects in midair.

Canada geese

Anna's hummingbird hunting insects

And lastly, a flock of Canada geese (*Branta canadensis*) heading south for the winter.

Wishing you all a happy November! ▪

NOVEMBER 2026

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 2 DAYLIGHT SAVINGS 7:30-9 Taiji *Deck/ David MacLam* 12-1 Group Strength Training *Bamboo Room/ Nan Watanabe* 3-4 Silver Dragon Wellness *Bamboo Room/ Will & Susi Banuelos*	**2** 6 Trash 7:30-9 Taiji 2:30-3:30 Silver Dragon Wellness 5:30-6:30 Nei Gung *Ballroom/ Jay Shelfer*	**3** 7:30-9 Taiji 2-3 Craft & Chat *Library* VOTE	**4** 7:30-9 Taiji 11-12 Chair Yoga *Ballroom* 1-2 Nei Gung 3-4:30 Drawing Class *Bamboo Room J. Bogardus* 4-5:30 Men's Group *Fireside Room M. Hagerty* 5 PAC Bd. Mtg. *Ballroom/Zoom* 6-7 Silver Dragon Wellness	**5** 7:30-9 Taiji 9-10 Meditation *Juliette Hanauer* 9-11 Rollin' Root 4:30 HOL Committee Meeting *Fireside Rm*	**6** 7:30-9 Taiji 12 Mahjong *Fireside Room/ Private* 5-7 Pub	**7** 11:30-12:30 Nei Gung *Ballroom/ Jay Shelfer* 5 Dancing *Resident organized event*
8 7:30-9 Taiji 12-1 Group Strength Training 3-4 Silver Dragon Wellness 4 Hawaiian Chorus *Fireside Room/ Jeanne Skybrook*	**9** 6 Trash 7:30-9 Taiji 2:30-3:30 Silver Dragon Wellness 5:30-6:30 Nei Gung	**10** 7:30-9 Taiji 2-3 Craft & Chat 4:30-5 Laughter Yoga *Fireside Room/ Nancy Warfield*	**11** 7:30-9 Taiji 11-12 Chair Yoga 3-4:30 Drawing Class *Ballroom* 5 Mar Val Board Mtg. *Fireside Rm.* 5:30-6:30 Nei Gung VETERANS DAY	**12** 7:30-9 Taiji 9-10 Meditation 9-11 Rollin' Root 6-10 Board Game Night *Fireside Room/ Ed Collins*	**13** 7:30-9 Taiji 12 Mahjong 5-7 Pub	**14** 11:30-12:30 Nei Gung 5 Dancing
15 7:30-9 Taiji 12-1 Group Strength Training 3-4 Silver Dragon Wellness	**16** 6 Trash 7:30-9 Taiji 2:30-3:30 Silver Dragon Wellness 5:30-6:30 Nei Gung	**17** 7:30-9 Taiji 2-3 Craft & Chat 5 MVC Bd. Meeting *Ballroom/ Zoom*	**18** 7:30-9 Taiji 11-12 Chair Yoga 2:30-3:30 Bridge *Private/ Fireside Room* 4-5:30 Men's Group 5 Mar Val dinner RSVP deadline 5:30-6:30 Nei Gung 6-7 Silver Dragon Wellness	**19** 7:30-9 Taiji 9-10 Meditation 9-11 Rollin' Root	**20** 7:30-9 Taiji 12 Mahjong 5-7 Pub	**21** 11:30-12:30 Nei Gung *Bamboo Room* Mar Val Thanksgiving Dinner 5-7 5 Dancing
22 7:30-9 Taiji 12-1 Group Strength Training 3-4 Silver Dragon Wellness	**23** 6 Trash 7:30-9 Taiji 2:30-3:30 Silver Dragon Wellness 5:30-6:30 Nei Gung	**24** 7:30-9 Taiji 2-3 Craft & Chat	**25** 7:30-9 Taiji 11-12 Chair Yoga 4 Book Club *Carol-Joy Harris* 5:30-6:30 Nei Gung	**26** 7:30-9 Taiji 9-10 Meditation 9-11 Rollin' Root THANKSGIVING DAY	**27** 7:30-9 Taiji 12 Mahjong 5-7 Pub	**28** 11:30-12:30 Nei Gung 5 Dancing
29 7:30-9 Taiji 12-1 Group Strength Training 3-4 Silver Dragon Wellness	**30** 6 Trash 7:30-9 Taiji 2:30-3:30 Silver Dragon Wellness 4-5 Longevity Corner *Fireside Rm/ Janie Klimes* 5:30-6:30 Nei Gung *Jay Shelfer*					