FINDING HOME

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Imagine this: it’s the start to a new day, you head downstairs and directly into a yoga class, followed by a relaxing massage, and a delicious nutritious lunch with some friends. Afterwards, you choose between a French and Spanish language class, and try your hand at learning the ukulele. It’s a beautiful day and you head for a stroll outside, enjoy the live music at the Farmer’s Market only a few blocks away, and walk home with some local and seasonal treats.

This may seem like a dream vacation in Europe or Eloise’s life at the Plaza – but rather, this is exactly the kind of productive, engaging, and active life we envision for the residents and clients of the future Whistlestop Active Aging Center and senior apartments building.

Here at Eden Housing – a nonprofit like Whistlestop – we believe that a decent, safe, affordable home is the foundation for a productive and successful life. A key element of Eden’s mission is to provide service-enhanced housing because we know that providing a roof over someone’s head is only one component of an environment where people can thrive. Whistlestop’s mission to promote the independence, well-being, and quality of life for older adults and people living with disabilities directly aligns with Eden’s goal to help older residents age in place, which is why we are so excited to partner on this project to build a place where older adults can live independently in a dignified, healthy, and productive way.

The new building will be five stories tall, with the new Active Aging Center and parking on the first two floors. Whistlestop will provide customized spaces for its exercise, nutrition, multicultural, and educational programs in the new Active Aging Center. On the third, fourth, and fifth floors, apartments will be dedicated to older adults (62 years and up) who earn less than 50% of the area median income. In addition to the programs and classes offered by Whistlestop, the apartments will have amenities such as a community room and computer center for residents’ use. All this at affordable rents ranging from $700 to $1,150 per month!

While the project still needs a few years to obtain its local approvals and complete construction, we encourage those interested in moving into the future apartments to sign up for the interest list by calling Eden Housing’s main line at 510-582-1460. In the meantime, know that Whistlestop and Eden are hard at work to ensure that our older adults have an affordable place to live and call home.
Reluctantly Leaving Home
By VAL BOWMAN

Its natural beauty and proximity to San Francisco make Marin County a very desirable place to live but the rising cost of housing is making it difficult for many people to stay here. Sharon Jackson was attracted to Whistlestop and became a board member in part because of its plan to create affordable housing for seniors right downtown in San Rafael. It was her fondest dream to be part of that project but now Sharon, who has contributed so much to her community, is being forced to look at leaving in search of a more affordable living situation near family. She has four children, five grandchildren and five great-grandchildren. “The median rent for a two-bedroom apartment in San Rafael is from $2,800 to $3,000,” she says. When her hours were reduced at Marin General Hospital and her rent continued to increase, she realized she had no choice but to look at other options.

Sharon, 78, is a mental health pioneer, active civic volunteer and leader in Marin’s healthcare community. Twice elected to the board of the Marin Healthcare District, she provided strong leadership for the return of Marin General Hospital to the people of Marin. Following her retirement from the Marin Healthcare District, she joined the community relations staff of Marin General Hospital where she focuses on community outreach. For the past four years, she has lived in an apartment in San Rafael that is her dream situation. With a view of the Bay and the top of the Mission, she is ideally situated. The thought of giving notice is wrenching for her.

Her parents moved to Modesto from Oklahoma during the Depression, with migrants who found work in the fields and the canneries. She was their first child, conceived on the journey to California. Sharon’s mother got a job working at Sears, the first ‘indoor job’ in the family. “We were right out of the Grapes of Wrath. The story fits my family character by character; the hopes and opportunities fell on me,” Sharon says. She was smart and graduated from California State, Hayward the first year they had a campus. “I had a lot of opportunities because of the times and I took advantage of them with the help of many dedicated mentors who inspired me. They opened doors to my understanding of things that I didn’t know were possible.”

It’s ironic that with all the contributions Sharon has made to her community, Marin County is losing her, and many others, due to the lack of adequate affordable housing. Sharon has hopes that there will be more affordable housing projects for people like her in the future, but she is sadly running out of time. This is why Whistlestop is committed to affordable housing for seniors.

Better Care Starts With The Trusted Help Of Nony.

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Free consultation 415.449.3777 SeniorsAtHome.org

SeniorsAtHome
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As affordable housing in Marin becomes increasingly rare and out of reach for many seniors living on fixed incomes, looking into mobile home parks as an alternative living option might reveal some hidden gems. Not only do mobile home parks offer affordable housing options, but they can also offer the bonus of living in a connected and caring community as one ages.

Who lives in some of Marin’s senior mobile homes parks? My informal survey revealed a wide spectrum of retired as well as working folks from a variety of backgrounds.

Many park residents downsized after retiring, wanting something smaller and more manageable, as well as affordable, as they transitioned to fixed incomes. Other folks said they rented for years and got tired of paying more in rent and decided to buy something while they could still afford it. Mobile parks do offer retirees the ability to affordably buy a home in Marin so they may stay close to family and the community they have known for decades.

Mobile home prices vary depending on the park, facilities and whether the home is old, has been renovated, or is a brand new modular home.

One example: The Marin Valley Mobile Country Club is an over-55 community owned by the City of Novato. It’s just south of Hamilton and spreads out over rolling hills. You can have views over agricultural fields and water to the East Bay.

MVMCC is an active community. Friday is Pub Night at the clubhouse ballroom, where residents gather and socialize. Once a month there is a festive community meal. For some, these social events are the highlight of their week. The clubhouse offers heated swimming pool, gym, ballroom, exercise room, card and pool rooms.

Residential groups address emergency and disaster preparedness, and lend health care equipment free of charge. There are weekly exercise classes, crafts, meditation, dancing, water aerobics, Tai Chi, and Chi Gong. Whistlestop provides additional services, such as paratransit and home-delivered meals.

Home values currently range from $250,000 to over $400,000. Residents must buy and live in their own homes and pay a space rental fee ranging from $600-$700 a month, plus utilities. Visit www.mvmcc.com for more info.
Marin Villages Helps Older Adults Stay Independent

“The Village has enhanced our life really beyond description. I am quite sure that my mother would not be as healthy and my family nowhere near as balanced and happy if we had not met you!”
— Lisa, daughter of a member

Marin Villages is a nonprofit organization whose mission is to help older adults remain independent in their own homes. This is accomplished through a network of local volunteers, and a database of member-referred service providers. The goal is to make it easier for older adults to stay active and connected in their community and continue to enjoy their independence.

Marin Villages has a main office in San Rafael, which provides support to its network of local villages throughout the county. Members are encouraged to participate in activities and programs hosted by their local villages, and, if they need help, are matched with volunteers who essentially are neighbors. By joining one of the local villages, members have the opportunity to shape what goes on in their village – from walks to hikes, from book clubs to happy hour, from lectures on osteoporosis to trips to local museums.

Members have one phone number to call, which connects them to staff. Volunteers offer their skills, knowledge and wisdom to provide direct assistance, develop programs and lead activities. For information, call 415-457-4633 or visit www.marinvillage.org.

MARIN COUNTY COMMISSION ON AGING MONTHLY MEETING

Thursday, Oct. 6 10:00am to 12:30pm
Where: Marguerita Johnson Senior Center, Marin City
Topic: The Impact of Running out of Money: A Look at Retirement Risks for Women
Speaker: Linda K. Stone, FSA: Women’s Institute for a Secure Retirement (WISER)
SPECIAL EVENTS

31st Marin Senior Information Fair – FREE Whistlestop Shuttle Service
Wed, Oct 26, 9am-3pm
Whistlestop Wheels provides free roundtrip shuttle service from 930 Tamalpais Ave. to the Marin Senior Information Fair and back, running approximately every half hour between 9am and 3:15pm. No reservations required! If you drive, Whistlestop also provides shuttle service from the parking lot to the main entrance. Learn more at http://www.marin SENIOR InformationFair.org/. Don’t miss out on this very important date!

Oktoberfest Celebration
Thurs, Oct 20; Lunch 11:30am-2pm; Entertainment 12-1pm; Fee: $10/12
Oktoberfest Celebration returns to Whistlestop. Our German Social Group will sing traditional Oktoberfest songs in native costumes at Jackson Café accompanied by electric accordion music. Traditional Bavarian specialties will be served. Purchase your tickets by Oct 17 at Whistlestop Front Desk.

Annual Halloween Luncheon & Costume Contest
Mon, Oct 31; Lunch 11:30am-2pm, Entertainment 12-1pm, Costume contest 1:15pm, Jackson Café, Fee: $8/10
Something’s Brewing – a Whistlestop Halloween luncheon, ghoulish entertainment by Tina Carella Duo, and costume contest at the Jackson Café – is sure to be sweet. Come dressed in your best costume and win a treat. Spooktacular foods and witches brew will be served. Purchase tickets at Whistlestop Front Desk by Oct 27. Park your broomsticks at Third St. and Tamalpais Ave. for free.

NEW/HIGHLIGHTED CLASSES & WORKSHOPS

Basic Sketching/Drawing for Fun
Wednesdays, four-week series starting Oct 26, 10:30am-12pm; Fee: $40/$50 (for materials) Resident Artist: Anna Ladyzhenskaya
In this inspiring new course, students will develop an ability to quickly draw an object from viewing and reconstructing it on paper using basic drawing tools. Learn to sketch forms, add shading and dimension using pencils, pens, charcoal, and pastels. All levels welcome. Sign up at Whistlestop Front Desk.

Citizenship Class
Wednesdays, Oct 5-Dec 7; 3:30-4:30pm; Fee: $35 (10 classes)
Citizenship class provides the English language skills and U.S. history, politics, and civics knowledge needed to pass the U.S. Citizenship and Immigration Services (USCIS) naturalization interview.

Brain Fitness & Memory Workshop
Tues, Oct 11, 9:30-10:30am; Free
Instructor: Bob Nations, President, Senior Access Board of Directors
The top four things to promote good brain health as we age: move your body, eat right, find a challenge, and socialize. This Senior Access Brain Fitness class offers all four.

Senior Circle
Wednesdays, 10-11:30am; No Fee
Volunteer Facilitators from Center for Attitudinal Healing
A drop-in, open support group for independent older men and women (55+), who give each other the gift of listening in a caring environment, which encourages mutual sharing of older adult experiences – the joys, concerns, and wisdom.

Multicultural Senior Program
Wednesdays, 11am-12pm; No Fee, Pickleweed, 50 Canal St.; Organizer: Caroline Remer
Join us for a weekly gathering to socialize and learn something new. Formerly known as Corazon Latino, this group welcomes people from all cultures. Nutritious lunch catered by Good Earth from 12-1pm with $3 suggested donation.

Movie Time at Whistlestop
Every other Friday, 2-4pm; No Fee
Enjoy a cozy afternoon movie with free popcorn and water with a seasonal theme each month. October’s theme is Fantasy: Beetlejuice, 10/14, and Hocus Pocus, 10/28.

Drumming Circle
Thursdays, Oct 13-Nov 17; 3:50-4:50pm; No Fee/Drop in
Leaders: Susan and Don Leonard
Drum up new connections by joining our weekly drum circle. Reduce stress, improve health, and inspire a greater sense of unity and purpose. Bring your own drum or borrow one. All levels welcome.

Flu Shot Clinic in partnership with Walgreens
Tues, Oct 11, 1-4pm; No Fee/Bring your insurance card (Kaiser excluded)
Onsite flu shot clinic for vaccinations. Sign-up in advance at Whistlestop Front Desk.

Medicare AEP Meetings: Can a Medicare Advantage Plan Save you Money?
Wednesdays, Oct 12 & 19, 10am-12pm; No Fee
Instructor: Cara Suminski of SCAN Health Plan

Keep Learning at WHISTLESTOP
For a full list of classes, check out the calendar at whistlestop.org/classes/calendar or grab one at the Active Aging Center, 930 Tamalpais Ave, San Rafael. Class fees are listed as member/non-member prices. Any questions, please call 415-456-9062.

Don’t miss out on healthcare savings for 2017. Get clear, straightforward answers to your Medicare questions and 2017 Medicare information.

Free Legal Consultation
Most Thursdays each month at Whistlestop & Mill Valley Community Center
By appointment only: 415-459-6700
Legal Aid of Marin provides free, 30-minute legal consultations for Marin County residents who are 60 and older. Marin lawyers volunteer to give general advice, offer options, explain rights and, if appropriate, refer people to attorneys who have expertise in certain areas of law.

Victim Witness Assistance
2nd & 4th Thurs, 9am-12pm; No Fee
Advocate Yolanda Johnson from the District Attorney’s office answers questions, provides information, and connects people to resources. More information? Call 415-473-6450.

Weekly Blood Pressure, Cholesterol Screenings, and Medication Reviews
Fri, 9:30am-11am; No Fee
Weekly blood pressure and cholesterol screenings, and medication reviews offered by BrightStar Care.

SUPPORT SERVICES

Need Assistance? Multicultural Consultants Can Help!
By appointment only
Caroline Remer, (Spanish) 415-454-0998; Anna Ladyzhenskaya, (Russian), 415-456-9062, ext. 138; Mrs. Esmaili (Farsi), 415-472-6020
Information, resources and referrals to people of all cultures. No fee for consultations; small fee for translation services.

Homeshare and Telephone Reassurance Programs
Call for appointment: Leslie Klor: 415-456-9068; No Fee
Homeshare is a free referral service for older adults seeking or offering housing. Telephone Reassurance is trained volunteers calling isolated older adults who need connections.
iPod/iPhone Basics 3: World of Applications
Tuesdays, Oct 18 & 25 (2 classes)
10am-12pm
Fee: $48 Maximum 8 people
In this course, we will focus on how to use apps for shopping, brain training, fitness, Internet radio, stock trackers, games, translation, travel (Uber), and more. Learn how to re-arrange and organize apps and how to get rid of unwanted apps. Don’t forget to bring your fully charged device, Apple ID, and Apple password to class. (For Apple devices only)

Intro to Computers (Windows)
Thursdays, Oct 13, 20, 27 & Nov 3 (4 classes) 1-3pm
Fee: $65 Maximum 8 people
Designed for first-time computer users, learn how to start your computer and turn it off, use the mouse and keyboard to perform basic computer tasks, use Windows components to create and print a document, identify the basic parts of a computer and their use, search the Internet to find information and set up an email account.

ANDROID Basics 1: Getting to Know Your Device
Tuesdays, Nov 15 & 22 (2 classes)
10am-12pm
Fee: $48 Maximum 8 people
In this personalized, two-week course for Android products, you’ll be guided through how to make calls, send emails, send texts, download music and add applications. New to the smart phone/wireless device world? Each session provides one-on-one help and comes with instructional handouts. (Bring your charged-up Apple device to class.)

ONGOING
Open Lab
Every Monday and Wednesday, 10am-12pm; No Fee
Use our PCs to access the Internet. Volunteer staff available for advice on problems with your laptops and tablets; they can help you with software applications.

iPad/iPhone Basics 1: Getting to Know Your Device
Tuesdays, Dec 6 & 13 (2 classes)
10am-12pm
Fee: $48 Maximum 8 people
In this personalized, two-week course, you’ll be guided through how to make calls, send emails, send texts, download music and add applications. For those new to the smart phone/wireless device world, each session provides one-on-one help and comes with instructional handouts so you can practice at home. (For Android devices only, including Samsung and LG)

iPad/iPhone Basics 1: Getting to Know Your Device
Tuesdays, Dec 6 & 13 (2 classes)
10am-12pm
Fee: $48 Maximum 8 people
In this personalized, two-week course, you’ll be guided through how to make calls, send emails, send texts, download music and add applications. New to the smart phone/wireless device world? Each session provides one-on-one help and comes with instructional handouts. (Bring your charged-up Apple device to class.)

FREE PARKING
Lot at corner of 3rd St. & Tamalpais Ave • 8:30AM-5:00 PM for Whistlestop & Jackson Café guests.

Jackson Café
Entrees from $6-$8
Open to the public for lunch every weekday!
Located in Whistlestop Active Aging Center.

Fresh. Affordable. Delicious.

Whistlestop Weekly ACTIVITIES
Please view our most recent class schedule at www.whistlestop.org/class-es/calendar/ or call 415-456-9062 for updates to the schedule.

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<thead>
<tr>
<th>TIME</th>
<th>CLASS</th>
<th>INFO</th>
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Nothing Can Keep Her Away From Whistlestop

By JOHN BOWMAN

When Marian Yamate of San Rafael was recovering from a broken hip, she was so eager to get back to her daily visits to Whistlestop that she drove herself there a week before she was supposed to drive.

“She just sneaked out of the house, got into her car and went straight to Whistlestop,” said her daughter, Chris Yamate. “That’s what motivated her to get well.”

Marian broke her hip when a baby stroller crashed into her at the Farmers Market.

Marian lives upstairs from her daughter and son-in-law, Claude Montague, in the four-plex that Claude and Chris own. “It’s comforting to hear the pitter patter of her feet above us,” said Chris.

After Marian’s husband Herb died, she was living alone in El Cerrito. Claude and Chris wanted to figure out a way to get her closer. And just at that time, an apartment in their four-plex, the one right above Claude and Chris, became available. “We moved her in there right away,” said Claude.

Marian was thrilled.

Claude added, “I knew she would need something to do, so I began researching places for seniors to stay active. I found Whistlestop. Marian and I went there for lunch one day. We loved it. Marian started going and has been going there almost daily ever since.”

What does Marian like best about Whistlestop, which is almost like her second home?

“Everything,” she replied. “I like all the people who are so nice; I love being around people. It’s one of the best things for seniors.”

Chris added, “Whistlestop had a lot to do with her motivation to get well and get going! Yvonne Roberts called us when my mother did not show up at Whistlestop for a few days. That angel then circulated and sent many signed cards and notes from other Whistlestoppers. My mother kept those cards on her bedside tables at the hospital and rehab center, and when she returned home, she read them like bedtime stories.”

Grateful Gardener Shares Her Abundance in Safe, Affordable Eden Senior Housing

By KRISTINE BENNETT

I have lived in Marin County since 1968; I lived in Sausalito with my young family and in Mill Valley where I had a boutique shop. I have always rented little cottages so I could have a garden. Learning to grow vegetables for my family was important to me and a passion of mine.

By 2005, I was divorced with four children and had become disabled with a complex chronic medical condition. I applied to live in Warner Creek Senior Housing in Novato and waited for it to be built. The drawing I had of Warner Creek helped me visualize what it would be like to live there and I prayed for my dream to come true.

I lived in Fairfax for 25 years, then San Anselmo for 10 after my divorce. Rent kept going up and my children worked to help me pay it. I wrote a letter to the manager of Warner Creek, Jeanette Hoffman, about my situation and she told me to come in and fill out an application. I had been on the list for three years.

I moved in May of 2013 and went to my first garden meeting soon after. I have a large one bedroom with high ceilings and lots of windows. We have a community garden in the back of the complex with eight raised beds divided into 16 garden plots. I grow an abundance of seasonal vegetables and herbs with my gardening friends. We grow enough to give back to the community here.

After living alone for three years, I now have many new friends. We have safe, secure homes. I am so grateful to live here. Monina Hamilton from Homeward Bound plans fun activities during the week and monthly field trips in the Bay Area to places I used to take my family. I am the happy mother of five children, with five grandchildren and one great-grandchild. I love my new life. Thank you, Marin Housing Authority, Eden Housing and Homeward Bound for creating affordable senior housing.

CORRECTION

In our September issue, we misspelled the name of Charlie Ellicott, manager of musicians. The Express editors regret the error.
Resources For People Who Want to Stay in their Homes

By LESLIE KLOR

There are so many people over 60 living in Marin and a good many of those still own or rent their own homes. Even though it is challenging to continue to stay where they are in their houses, what is their secret, common wish? They want to remain living where they are and as independently as they can. In other words, they want to “age in place.” How fortunate they are that there are so many resources in Marin that can enable them to do so.

How about the woman who has just lost her husband and is at a loss as to how to make household repairs or keep up the garden or have some companionship? Or the person living alone who is unable to leave the house? Or the isolated person who longs for some diversion? Help is only a phone call away!

Here are some free programs offered by Episcopal Senior Communities Senior Resource Division.

Home Share Program: Matching seniors in need of housing with those who have an empty room in their home for either rent or services like driving, cooking, gardening or home security. Since its inception in Marin County, we have made over 80 successful matches. How wonderful to know that you can remain at home and earn a little extra money or get some personal help. (Call Leslie Klor, 415-456-9068.)

Rotary Home Team: The Rotary Home Team offers a free service to San Rafael and Novato seniors and people with disabilities who may have financial or physical challenges in performing small household repairs. Volunteers can change your smoke detector battery, repair a leaky faucet or silence squeaky doors, as well as minor bush trimming. (Call Carol Ann, 415-899-8296 for Novato. Leslie 415-456-9068 for San Rafael.)

Telephone Reassurance Program: Volunteers call seniors three mornings a week to offer a “good morning” and check on their wellbeing. It is very reassuring to know that someone will call you to see if you are doing well and, if you do not answer, they will take further steps to check up on you. We care about you. You are not alone. (Call Leslie, 415-456-9068.)

Senior Center Without Walls: This telephone-based program offers activities, educational classes, friendly conversation, games, book reviews, play readings and travelogues. Imagine partaking in all of these without leaving the comfort and security of your own home. It is all done by telephone conference calls. (Call Amber, 877-797-7299.)

Elderwise: A friendly visiting program that provides weekly social visits by trained volunteers to homebound elders living alone. This gives you a chance to have a friend to gossip with and trade memories with. (Call Francesca, 415-563-8143.)

This is only the tip of the iceberg. There are many more resources available to allow you to remain safely and independently in your own home. Please call Whistlestop at 415-456-9062, or the Marin County Senior Information Line at 415-457-4636 for more helpful resources.
Moving Into Her Own Apartment One Of ‘Happiest Days of My Life’

By JOHN BOWMAN

The day I moved into my apartment here was one of the happiest days of my life!” said Barbara Baker, 66, who moved into the Fireside Apartments, an Eden Housing facility in Mill Valley, on Jan. 22, 2015.

This was after living for seven months at a Board and Care in Modesto. “I hated every day I lived there,” Barbara said. “But I love it here. I got one of the studios and it is really nice. I am a big believer in government-subsidized housing. It’s so necessary for seniors. We get a lot of help here. The manager, Tina Green, is very pleasant. The maintenance man, Archie, is a wonderful person and does such a very good job. When I first saw pictures of Fireside I fell in love with it. And now I am here. I love it!”

She added, “I couldn’t afford the high rents. Who can when you are older and depending on Social Security? I lived in San Rafael but during one period I was in between places to live and I wound up in Modesto. That was terrible, because independence is very, very important to me. Now I have my own apartment and yet there are other seniors around so that’s great, too.”

Barbara uses Whistlestop’s buses regularly. “Several other people here do also. It’s a great service.”
WHILE TRAVELING TO SAN FRANCISCO ON THE GOLDEN GATE FERRY LAST YEAR, ROY ELDER WAS INSPIRED BY A WHISTLESTOP POSTER HE SAW HANGING AT THE FERRY TERMINAL. SO INSPIRED THAT HE MADE A FINANCIAL CONTRIBUTION TO WHISTLESTOP AND SIGNED UP TO BE A VOLUNTEER AT THE JACKSON CAFÉ.

ROY HAS AN IMPRESSIVE BACKGROUND IN THE BIO MEDICAL FIELD AND AN ONGOING LOVE OF MUSIC. ORIGINALLY FROM DETROIT AND WITH A DEGREE IN SCIENCE AND MATHEMATICS EDUCATION, ROY CAME TO CALIFORNIA TO TEACH HIGH SCHOOL MATH IN SILICON VALLEY. HE WAS SOON RECRUITED TO JOIN A BIOTECH STARTUP, BIOMARIN, AS A QUALITY CONTROL MANAGER. FOURTEEN YEARS LATER, BIOMARIN WAS NO LONGER A STARTUP, AND ROY DECIDED IT WAS TIME TO MOVE ON.

HE BEGAN VOLUNTEERING IN JANUARY. HE SERVES DRINKS AT THE COMMUNITY BREAKFAST, AS WELL AS SERVING AT THE REGULAR FRIDAY LUNCH. HE ENJOYS THE EXPERIENCE OF SERVING PEOPLE AND PUTTING A SMILE ON THEIR FACES. HE ALSO ENJOYS BEING A PART OF THE CAFÉ TEAM GETTING TO KNOW OTHER VOLUNTEERS, STAFF AND CUSTOMERS.

ROY BELONGS TO THREE DIFFERENT BANDS: ELEKTIRK SUNSET (SURF MUSIC), HOPTOWN ROAD RALLY (AMERICANA) AND CHRISTOS HD (ROCK). HE PLAYS BASS GUITAR, GUITAR AND HARMONICA. HE PUTS ON AN ANNUAL SURF MUSIC FESTIVAL IN RÍO NIDO DURING THE SUMMER. ROY ENJOYS KAYAKING, BIKE RIDING, PLAYING WITH HIS TWO DOGS AND DREAMING ABOUT OPENING A NEIGHBORHOOD BREWPUB.

ROY SAYS THE BEST PART OF VOLUNTEERING IS HELPING PEOPLE ENJOY A DELICIOUS AND HEALTHY MEAL WHILE HELPING WHISTLESTOP PROVIDE VITAL SERVICES TO THE COMMUNITY. VOLUNTEERING AND GIVING BACK IS GROUNDING FOR ROY AND A BIG CHANGE AFTER WORKING FOR SUCH A LONG TIME IN THE CORPORATE WORLD.

“WE CAN ALWAYS DEPEND ON ROY TO SHOW UP WHEN PROMISED, BE PROFESSIONAL, AND SERVE IN THE CAFÉ WITH A WARM SMILE AND A FRIENDLY HELPING HAND. WE LOVE HAVING HIM ON THE JACKSON CAFÉ VOLUNTEER TEAM,” SAYS SOPHIA OSOTIO, NUTRITION AND JACKSON CAFÉ COORDINATOR.
Making Charitable Gifts Through Your Estate Has Double Benefit

BY SERENA D’ARCY-FISHER

It is important that everyone has an estate plan. A will or living trust will ensure your wishes are carried out, so that loved ones are cared for and charitable goals met.

There is nothing like having peace of mind when it comes to knowing you have plans in place to take care of your own financial needs and those of your loved ones, while supporting causes you care about. Following are two charitable giving and estate planning techniques that can help you in your process:

Giving to charity through your will

Through a bequest, you can donate a percentage or a specific amount – or a mix of both – of the overall value of your estate to charity, as well as specific property, such as stocks, bonds or real estate. For example, Mr. and Mrs. Jones support Whistlestop, both as volunteers and through financial gifts. They wish to continue their support after they have gone, so in their wills, the Jones stipulated that Whistlestop receive a percentage of the remainder of their estate after they have provided for their loved ones.

Giving securities, such as stocks, bonds and mutual funds

By giving securities you can reduce your tax liability and even be able to make larger gifts at the same cost to you. For example, Sue Jones would like to give Whistlestop a gift of stock that she has owned for over 12 months (so she won’t owe capital gains on the appreciated value). Sue will be able to claim an income tax charitable deduction for the full market value of the stock.

There are three other ways to make charitable gifts through your estate, including IRAs, life insurance, and deferred gifts that can provide you an income. I will write about these charitable gift options in the next issue.

If you would like to learn more about creative ways to make a charitable gift to Whistlestop, please contact me at 415-456-9062, ext. 114, or sfisher@whistlestop.org. All conversations are held in confidence and without obligation.