



Heritage Happenings

January 2024

*The monthly newsletter published by residents of
Heritage on the Marina*

Special Events

Highlights of January's events, speakers, and performers



Ramon Balmori & Chad Porras: "Blueprint for Financial Success"

Thursday, 4 January at 3:00 in Friendship Hall

This First Light Home Care presentation explores building financial security, including managing debt, growing savings, and safeguarding against risk and unexpected events.

Ramon Balmori specializes in helping individuals create financial plans that consider their needs today. Ramon is bilingual and hails from Veracruz, Mexico. Chad Porras has multiple passions, including assisting people to fulfill their goals and create plans for the future. Chad's career with New York Life is just beginning but stretches into the future.



Asian Art Museum presents: "Exploring Japan's Artistic Sensibilities"

Monday, 8 January at 3:00 in Friendship Hall

Kimono, netsuke, swords, lacquerware, screens, and scrolls: explore the variety, complexity, and beauty of traditional Japanese art forms. Artists working in these modes are held to an exacting standard: in addition to an object's functionality, it also must be aesthetically pleasing while displaying the skill of the artisan, the taste of the patron, and the values of the culture.



Mary Linde, CEO: “Strategic Plan Update”

Thursday, 11 January at 2:00 in Friendship Hall

Mary Linde and Jeff Brenner will explain the Heritage on the Marina Strategic Plan. The presentation with PowerPoint slides will provide answers as to why the plan is necessary.



David Peritz: “2024 Election Preview”

Monday, 15 January at 3:00 in Friendship Hall

David, professor of Political Science at Sarah Lawrence College and the Fromm Institute—one of our favorite speakers—will discuss the 2024 Election and consider the question, “Is it Possible to Make Democracy Work Better?”



John Odell: *Elmer & Virginia*

- A World War II Romance in Letters

Thursday, 18 January at 3:00 in Friendship Hall

Between 1939 and 1944, Elmer and Virginia exchanged hundreds of letters, which sat in shoeboxes for decades, waiting to be reread. Their letters brim with fears, frustrations, dangers, adventures, tears, and joys. They’re filled with anecdotes of everyday life and the tenor of the times.

John Odell is faculty emeritus of the Broadcast Electronic Media Arts Department at City College of San Francisco. Before teaching, he spent more than twenty-five years in television news as an award-winning video editor, also doing stints as a writer, producer, and reporter.



Catherine Cormier:

San Francisco Public Library Services Overview

Monday, 22 January at 3:00 in Friendship Hall

Catherine, Branch Manager, San Francisco Public Library, will discuss how the library supports the senior community here at Heritage on the Marina with programs they have, from book clubs to helping you get hard-to-find materials.



Roxana Lara:

Viva Italia Happy Hour & Trivia Contest

Wednesday, 24 January at 3:00 in Friendship Hall

That's *Amore!* As part of the "Around the World" program, we celebrate Italy in January with *vino* and *antipasti!*



Ziggy the Cavapoo: SPCA Visit

Thursday, 25 January at 1:30 in Friendship Hall

The Cavapoo, a small dog breed with soft, curly fur, is a cross between a Cavalier King Charles Spaniel and a Poodle. They are also known as Cavadoodles.



Dr Eric Pifer: "Say 'Good Night' to Insomnia"

Monday, 29 January at 3:00 in Friendship Hall

In this presentation, you learn what makes up a successful sleep cycle. Insomnia is a lack of sleep, which includes common symptoms like trouble falling asleep, staying asleep, or waking up frequently. Multiple factors can cause insomnia, yet many people don't yet realize how wearable technology can give them insights into their sleep.

Eric Pifer MD is a board-certified physician in Internal Medicine and the Medical Director of San Francisco Concierge Medicine at Sutter Pacific Medical Foundation. Dr Pifer is a graduate of Johns Hopkins University and Drexel University of Medicine.

Thanks, Trish Otstott!



Thank you, Trish, for the gift of the nut-crackers and toy town that bring the

holiday spirit to the front parlor!

Thanks, Karina Tapia



Thank you, Karina, for all the fun, fitness, and learning you organized and supported so well during your years here. We wish you all the best in your future endeavors!

Heritage Happenings

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**Aging in Place**

In our November issue, we talked about the idea that if your health begins to fail, you can transfer to Assisted Living (AL) quarters and still be in touch with all your friends, participate in all the activities, and enjoy the same food and dining service you have now.

But what happens if your health begins to fail somewhat moderately? What If you need help simply doing laundry or making your bed? Will you have to move? Maybe not. I am on an independent living Type C—Continuing Care Contract. Every year, we get a fee-for-service update - listing charges for services provided by nursing and housekeeping staff.

The fees for these services are reasonable for a one-off use, but something like bed-making is usually a daily requirement. If you must pay for it every day, this becomes expensive.

The less costly solution might be staying in your current apartment and receiving an AL level of care. The charges are reasonable. The five service levels depend on how much time team members spend with you daily. We have residents that require really a lot of help, yet even the maximum charge is much less than skilled nursing facility charges that I have seen or heard about.

Continuing Care residents can discuss monthly levels of care charges that are reasonable. With planning and consultation, even if you have health issues, you may be able to stay in your apartment and continue to enjoy your daily life at an affordable price!

The goal is to have you stay in your apartment for as long as possible and receive care and services there.

Theo Armour, editor

Meet new resident Michele Jackson

By Martha Nell Beatty



Michele grew up on the Peninsula and stayed there when she enrolled at Stanford, majoring in economics. A professor in the business school changed her major and her life. The professor had a Ford Foundation grant to research sex-segregated industries. She asked Michele's economics professor to recommend a graduate student to collaborate on a project, and the professor recommended undergraduate Michele!

This professor questioned why Michele wanted to pursue a PhD in economics. She felt that Michele might rather be in the field of law. The professor introduced Michele to four women lawyers in San Francisco who were equal rights advocates. The

lawyers needed research done on labor statistics for a brief they were writing to the US Supreme Court. Thus, Michele had her introduction to law.

Michele did change majors and decided to pursue law, specifically antitrust law. This was a melding of her undergraduate degree in economics and issues of unfairness, in which she was especially interested. Most of the time, when she was suing someone for monopolizing the market or price fixing, she found the experts were economists. Her degree in economics proved immensely helpful in her understanding of their issues.

Michele married her Stanford boyfriend two months after they graduated. That fall, Michele started law school at USF, and her husband started a PhD program in his field of physics at UC Berkeley. Michele had her daughter and son after becoming a partner in her firm. By then, she and her husband had moved to the southern part of the city, which was about equal distance to her husband's office in Silicon Valley and her downtown firm.

After 32 years of practicing as an attorney, Michele retired to pursue other interests. She pivoted to the world of art, particularly the use of fabrics and needlework. She wanted to do something quite different from law,

something using her hands. Michele started an artisan business, being reticent to call herself an artist, and began to do collage with fabric. As a child, Michele had learned embroidery from her grandmother, so she was able to bring that skill into her endeavors.



She joined a non-profit based in Sunnyvale called Fab Mo. The volunteers pick up textile remnants and discontinued fabric samples at the San Francisco Design Center—all things that would otherwise end up in landfills. The

volunteers also take turns volunteering at the Sunnyvale site, where these materials are available for teachers, small drama groups, artists, and individuals. Those who come are not charged but are encouraged to donate.

The group has a yearly boutique where participating artists must have used at least a percentage of repurposed fabrics in their items. Michele exhibited at the boutique and volunteered with Feb Mo periodically.

Michele participated in textile art sales at the de Young and became part of the Textile Arts Council at the Museum. Michele is still making things but giving them to charitable organizations. She donated to a silent auction by Dress for Success, which helps women dress for interviews. She participated in another silent auction for the San Francisco Historical Society. For both, she made a jewelry box that hangs on the wall behind a piece of art so that the jewelry is hidden. Michele also makes things she donates to different organizations, like hospice blankets and baby clothes for a pre-natal homeless group.

Michele recently added another activity to her schedule: bridge. She was part of a group on a cruise with a bridge instructor this fall. Lessons were interspersed with shore excursions and duplicate tournaments.

She will bring energy and enthusiasm to Heritage on the Marina. Welcome, Michele! Michele lives at 1538 Francisco St, Apt 1

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A House in Westchester County, New York

By Dr Doris Howard



Many years ago, when I was young and married, my husband wanted to move from an apartment into a house. We could not yet afford to buy one, so we decided to look for a rental. We lived in Westchester County, the East Coast equivalent of Marin. We finally found a house that had just come on the market after a three-year lawsuit between three mortgage holders. The owners wanted to be rid of it, so they accepted the idea of renting it at a below-

market monthly rate. We were stunned to find it. It was an hour-long commuter train ride from Manhattan in a very rustic area—a medium-sized house on nine extremely overgrown acres. In a closet, we found an extensive landscape gardening plan blueprint, which explains the following.

The property was shaped like a rectangle with a short end facing the road. There was a tall hedge, about six feet high along the road, with a center driveway that went up a little incline to a circle with blue gravel covering. The house was to the right. The three-car garage was on the left. Seeing it for the first time, our nine-year-old son had asked: "What are we going to do with three cars?" We thought that was very funny until a year later when we found ourselves with three cars and a second-hand International Harvester tractor (to mow the lawn)! Beyond the circular driveway there was over an acre of lawn (hence the tractor). Flower beds were everywhere: around the house, a thirty-square-foot peony garden, nine lilac trees around the driveway, plus three sour cherry trees. On another side of the house was a full 30-foot sweet cherry tree. As we gradually cut back the overgrown lawn and undergrowth, I found a row of blueberry bushes. I also found the remains of a garden patch, which I immediately renewed. City girl learning how to plant tomatoes and asparagus. On the far left was a henhouse, solidly built with space for a dozen hens. We, of course, immediately acquired a dozen layers.



In the front center of the property were two small ponds, one behind the other. The front one was wider and shallow. The back one was smaller and deeper but large enough to thrash around in. There was even a little seating area. On the right of the lakes was an orchard of about twenty fruit trees averaging six feet tall. It was also overgrown, so we saw little fruit until we gradually cut back the undergrowth. The back of the entire property was a small forest, the only

undeveloped land. The place was landscaped amazingly well by the previous owners.

The original house was not large: A big kitchen, a large L-shaped living-dining room, with two bedrooms and a bath upstairs. A later addition was built along one side, with a room at one end, a long hallway with another bathroom and ample closet, and at the other end, a room that was a bar, yes, a bar! Mahogany bar long enough for four stools. Behind it, a sink, a small refrigerator, and mirrored walls with shelves for glasses. There was a large closet with wine storage shelving. On two of the walls was a hand-painted fresco of a lovely country scene.

The house had been unoccupied for three years and needed cleaning, but it was in excellent condition. We moved in, cleaned, painted, and had a lovely home. Two years later, the owner paid a visit, praised us for restoring it, and sold us the house, again at below-market price!



Rooms #5 ~ Back to New York ~ On to San Francisco

By Margaret Johnson

You may remember that the last installment of this memoir left off after our sojourn in New Orleans, with my baby son and I waiting in Atlanta for my husband Duncan to find us a home in New York, where he was attending medical school.

Baltic Street, Brooklyn

Ah, Brooklyn! In 1947, Duncan, now out of the Army (but still in the Army Reserve – more on that later!), started his second year of medical school at the Long Island School of Medicine (now part of the Down State Medical Center) in Brooklyn and spent his spare time looking for an apartment we could afford. Housing had not improved much since the end of the war and was still hard to find. At last, with the help of the woman in the rental office of the Tower and Homes complex (Jane Holran, who became a good friend of the family), he was able to rent a tiny one-bedroom apartment in the complex at 132 Baltic Street, just below Brooklyn Heights. The other significant buildings of the Towers required coal stoves for cooking, heating, and hot water, but ours had a real bathroom, steam heat, running hot water, and a gas stove. The buildings were six-story walk-ups. Fortunately, our apartment was on the second floor. The apartment was so small we had to hang our washing outside, and our bed barely fit in the tiny bedroom!

The Tower & Homes complex was built just after the Civil War to house industrial workers. It was a new-model tenement—an experiment in providing durable (brick and stone) worker housing designed to let in more light and air than average for low-income housing. The experiment was clearly a success because the complex still exists. It's now a trendy piece of Brooklyn living called "Cobble Hill Towers"—even with a historic designation.

Elizabeth Arrives

Our second child, Elizabeth, was born while we lived on Baltic Street, making an apartment already too small even smaller. She spent the first six months sleeping in a basket on the dining table. After that, I arranged for crib-sized bunks to be built for the two kids and crammed them into the tiny bedroom along with our double bed.

We Move To San Francisco



Duncan w/ Tom, Jane Holran & Margaret, Brooklyn 1948

In 1949, Duncan graduated from medical school. During that summer, he and our friends Jean and Bob Payne went out by train to San Francisco to look for internships. Duncan got his at San Francisco General, Bob in Oakland. I spent the summer in

Atlanta with Tom and Elizabeth. When the three were ready to take the train back East, Jean suggested I meet them in New Orleans. So, I left the children in Atlanta with their grandparents and got on a westbound train. I got into New Orleans the night before the train from San Francisco with Duncan, and the Paynes was due in.

It was August, I was seven months pregnant with my third child, Anne, and the town was full of Shriners. No hotel rooms! I finally did find one and in the morning started looking for the travelers in every hotel in the city! I finally found them at breakfast. New Orleans was hot and steamy and not air-conditioned except for a drug store that was so cold it felt like a hot, wet blanket had fallen on you when you came out. The train back to Atlanta had open windows spewing soot all over us (the age of steam!). We spent the rest of the summer in Atlanta until Duncan returned to San Francisco to start work.

Once Duncan had found an apartment in San Francisco, we—Tom, baby Elizabeth, and I—flew out to join him. It was the most challenging flight I have ever taken. There was no food service. I ran out of bottles and diapers for the baby. The airplane stopped everywhere—Pittsburgh, Chicago, Kansas City, Phoenix, Los Angeles. At each stop, I tried to find out which Bay Area airport we would arrive at. At each stop, I got a different destination. When we got to LA, we had to change planes. By then, I couldn't tell Duncan where we would come in. It turned out to be Oakland, and, miracle of miracles, he and a friend with a car turned up there!

Library Corner ~ New Acquisitions ~ December 2023

Compiled by Martha Nell Beatty

Astor: The Rise and Fall of an American Fortune ~ 2023 ~ NF

Anderson Cooper

The Museum of Ordinary People ~ 2023 ~ F

Mike Gayle

See the review by Trish Otstott in the December Heritage Happenings. The book is about memory and loss and what can be found in old encyclopedias.

State of Terror: A Novel ~ 2021 ~ M

Louse Penny

Co-written with Hilary Rodham Clinton.

The Chessman (Lewis Trilogy 3) ~ 2013 ~ M

Peter May

Revolves around the life of a detective inspector in the Edinburgh police.

The House Across the Lake: A Novel ~ 2022 ~ M

Riley Sager

A widowed actress passes time watching a couple who live across the lake.

Ancillary Mercy (Imperial Radch 3) ~ 2015 ~ F

Ann Leckie

The third in a space opera trilogy.

My View From the Mountains: A Catskill Memoir ~ 2023 ~ NF

Patti Posner

The story of the family that ran the Brickman, a thriving Catskill resort.

I am Homeless If This is not My Home: A Novel ~ 2023 ~ F

Lorrie Moore

19th & 21st centuries ghost story. New Yorker & NPR Best book of the year.

Reykjavik: A Crime Story ~ 2023 ~ M

Ragnar Johnasson

A series of novels written with Katrin Jakobsdottir, Iceland's Prime Minister.

The Five Biggest Changes to Social Security in 2024

By Trish Otstott

1. Cost of Living Adjustment (COLA) Benefit Boost

Inflation cooled considerably in 2023, but consumer prices still increased, producing a 3.2 percent COLA for Social Security beneficiaries.

2. Medicare Premium

The standard monthly Part B rate will rise from \$164.90 to \$174.70, shaving about \$10 monthly off the COLA gain.

3. Social Security Taxes

If you are working in 2024, the deductions threshold will go up to \$168,600.

4. Social Security Earnings

If you collect Social Security and continue to work in 2024, beneficiaries who will not reach full retirement age (FRA) until a later year have \$1 withheld from their Social Security payment for every \$2 in work income above \$22,320 (up from \$21,240 in 2023).

5. Qualifying for Benefits

You become eligible for retirement benefits by collecting Social Security credits, which you get by doing “covered” work—a job or self-employment in which you pay Social Security taxes on your income. It takes ten years of covered work to qualify for retirement benefits (the ten years do not need to be consecutive). To qualify for social security disability insurance (SSDI), the qualifications required can range from one and a half years of work or more, depending on how old you are when a medical condition sidelines you from work.

How Do I Talk to a Real Person at Social Security?

You can call our national number at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday. Wait times to speak to a representative are typically shorter early in the day (between 8 am and 10 am local time) or later in the afternoon (between 4 pm and 7 pm local time).

Photo Gallery



Knitted bonnets for Head Start kids



Rita happy to be with Santa



Artist Doris does Art Deco



MargaretM captures garden beauty

Miscellany

A resident of apartment 408 P

