

VOLUNTEERING

Two Awarded For Giving Back

Bill Thomas, a Tamalpais resident since 2008, and Dr. Peter Schmid, who's lived here since 2005, were both recently honored for their volunteering achievements.

Bill's Corte Madera Roots Go Back 50+ Years



Bill Thomas, Business Citizen of the Year 2010, Chamber of Commerce

Bill and his wife, Peggy, moved to Corte Madera in the late 1950s. He soon started volunteering on the former Board of Adjustments, Planning Commission, Lions Club, and Chamber of Commerce, where he's been heavily involved since 1977.

His major accomplishments include being part of the town's well-planned growth, his firm's (Thomas and Associates) status as a local landmark, coordinating the Fourth of July Parade for four years, dressing up as Santa Claus, and donating bottles of fine wine to the Silent Auctions.

Bill received the Business Citizen of the Year Award 2010 at the Spirit of Marin Awards Luncheon from the Chamber of Commerce in September.

Of the Tamalpais, he said, "My wife and I would recommend it to anyone! It's like being on a cruise with all the meals prepared and a wide range of programs and activities. It takes a village of staff members to take care of all of us in a very friendly way and there's great comradeship."

Peter's Helped Dozens of Clients Over 18 Years



Dr. Peter Schmid, 2009-2010 Volunteer of the Year, Civic Center Volunteers

Peter was born and raised in Switzerland. As a renowned scientist and psychologist, he has authored numerous important articles and has been a member of the American Chemical Society for 50 years.

After 18 years of service as a Senior Peer Counselor with the Division of Community Mental Health Services, he was named as 2009-2010 Volunteer of the Year by the Civic Center Volunteers and was honored by the Board of Supervisors of Marin County.

His outstanding and effective counseling work has created a psychologically safe, confidential space in peoples' homes. There, they can discuss the challenges they face during the second half of their lives.

Spending many volunteer hours each week, Peter said, "I try to take clients who relate to my background — first or second generation European — so that I can be useful to them. The people I meet with give me a lot and I am privileged to help them with their needs."

He and his wife Charlotte also were instrumental in helping to preserve 760 acres of land as Open Space on the Terra Linda/San Anselmo divide.

RESIDENTS SPOTLIGHT Tam Drama Groups



Yvette Simpson started a play reading group at the TAM in early 2009. "Play It Again, Sam" by Woody Allen and "Harvey" by Mary Chase were read. After adding more theater features, Allen's "Riverside Drive" was a success.

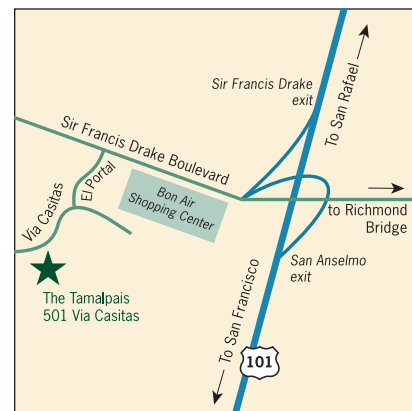
Yvette wishes to keep the productions now called "Shoestring Theatre" in the minimalist mode of decor, small casts and short pieces. They play and read at the same time without memorizing. They're currently doing Chekhov's "The Proposal". Another play will follow this fall.

Ann Crump and fellow resident Jean Banning started a separate play reading group of eight residents this Spring. Since then, the Tam Thespians have twice entertained about 75 people with "The Importance of Being Earnest". They're adding readers and looking for a new comedy.



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FOR MORE INFORMATION

- Visit our website at www.thetam.org
- Call Nancy Martin, Director of Marketing, at (415) 464-1754
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UPCOMING EVENTS AND CLASSES AT THE TAMALPAIS FALL/WINTER 2010

- **Asian Art Talks**
October 14, November 18, December 7
- **Dominican University Courses**
To Be Announced

Register for Dominican classes at 415.458.3763 or E-mail: olli@dominican.edu

Experience in the Spotlight

A well-trained team of seasoned Experience Corps members returned this fall as early literacy tutors in five San Rafael elementary schools!

Last year, the Marin volunteers — aged 55+ -- logged 7,120 tutoring hours, with 70 one-on-one tutoring matches, an increase of 2,500 service hours from the prior year. These numbers are expected to rise significantly this year with five schools.

Experience Corps Marin is operated by NCPHS Community Services with offices on the second floor of The Tamalpais near the Health Center. If you know an adult 55+ who would like to tutor young children, please ask them to call Susan Kraemer at 464-1767.

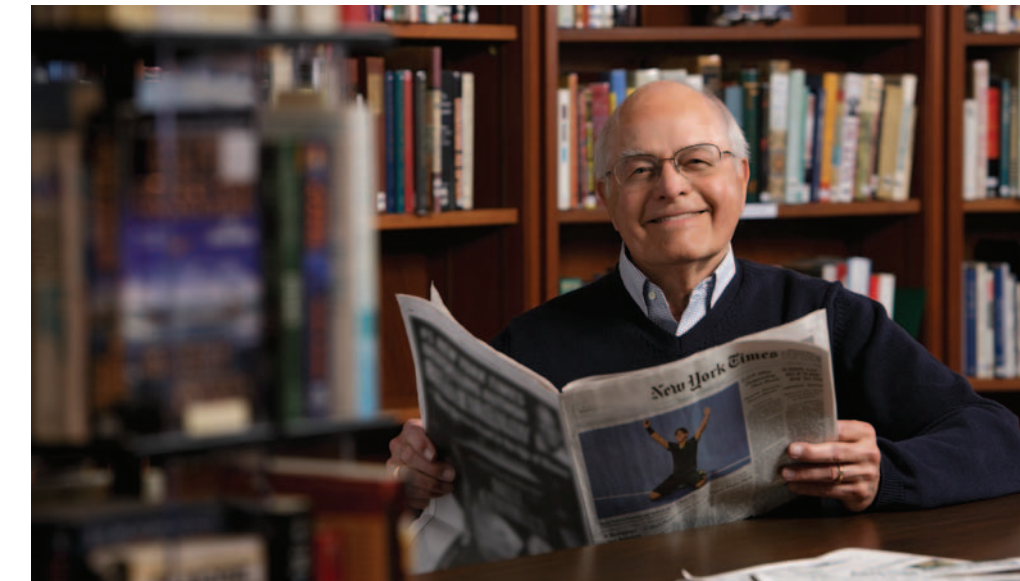


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FALL / WINTER 2010

How To Gauge The Financial Stability of CCRCs



to repay entrance fees. The Special Committee on Aging of the U.S. Senate then commissioned a report by the Government Accounting Office (GAO) and held hearings on the matter.

What the Special Committee on Aging Determined

The GAO study found that the large majority of CCRCs are financially sound and that residents lost assets in only one community. The study also concluded that regulation of CCRCs is effective in some states, less so in others, and non-existent in

still others. They recommended vigilance at the state regulatory level, but did not seek federal regulation of CCRCs. California was cited as being one of the more highly regulated states in its oversight of CCRCs.

What to Look For

The GAO report and several news articles have identified several ways to test the stability of a CCRC:

- **ASK FOR FINANCIAL INFORMATION.** Many CCRCs or their parent companies post their annual audit and IRS Form 990 on the Web. California regulations require that you receive the community's financial statements with your contract. If a community makes this information hard to find, ask why they are not forthcoming.

Recent articles about Continuing Care Retirement Communities (CCRCs) drew attention to their financial stability and whether this issue posed a risk to residents. This article explains what happened and how you can assess a community's strength.

What Happened?

In 2009, three events stirred the waters of doubt among consumers, investors, and public officials. First, Erickson Retirement Communities, a large senior living company in the East, filed for bankruptcy, citing inability to meet debt obligations related to communities under development. (Erickson has since emerged from bankruptcy.) Second, the recession caused occupancy rates to decline in most markets. Third, one Pennsylvania community was unable to honor commitments

Inside This Issue:

- 2 Staff Spotlight
- 3 Healthcare Corner
- 4 Community Feature
- 4.5 Resident Spotlights
- 5 Volunteering
- 6 Upcoming Events/ Experience Corps

STAFF SPOTLIGHT

Casey Hobbs, RN
Clinic Nurse Manager



“Laughter is the best medicine,” is the tagline for Casey’s radio show, “Nurse Talk” and a message that she holds near and dear.

Casey has been in nursing for 34 years and is passionate about her profession. She’s worked in hospitals, home care, hospice, and clinic settings and loves making a difference in the lives of the people in her care.

As our Clinic Nurse Manager, she’s committed to promoting health and wellness. Casey is impressed with our sense of community and is proud to contribute to maintaining the residents’ well-being.

She’s excited to be a part of The Tamalpais team and looks forward to many happy, fulfilling years at this very special community. To hear Casey on “Nurse Talk”, tune in on Sundays from 2-3pm at Green 960 AM or visit www.nursesetalks.com.

Financial Stability *(continued)*

• **GET HELP FROM YOUR FINANCIAL ADVISOR.**

Review information provided by the CCRC with your advisor and bring your questions to the CCRC for answers.

• **ASK ABOUT TRANSPARENCY.**

In California, CCRCs are required to share financial information about the company with residents.

• **HOW DO THEY PERFORM ON FINANCIAL RATIOS THAT DEMONSTRATE STABILITY?**

- **Days cash on hand:** This statistic, the cushion that shields an organization during hard times, indicates how long an organization could operate on existing cash balances if its revenues totally ceased to flow.

- **Long term debt to total assets:** This measure indicates whether the debt load of the CCRC is appropriate. The importance of keeping debt in line has been a major theme for consumers and businesses digging out of the recession. **CCRCs are no exception.**

How Does NCPHS Stack Up?

Indicator	Status
Financial reports: • IRS Form 990 • 2009 Audited Financial Statement by PricewaterhouseCoopers	• Posted on Web site. • Posted on Web site.
Transparency	• Each community has a resident finance committee that meets quarterly. • A resident representative of each community attends all meetings of the Board of Directors. • Annual presentations on finance are made at Town Hall sessions for all residents.
Days Cash on Hand*	• 326 days of cash. • Nearly 11 months worth of cash. • NCPHS ranks in the top 40% of accredited CCRCs.
Debt to Total Assets*	• Debt equal to 32.5% of total assets. • NCPHS ranks in the top quartile of accredited CCRCs.

* Based on audited performance at end of 2009, most recent fiscal year.

NCPHS Stability Offers Peace of Mind

“The NCPHS Finance Committee of the Board of Directors regularly meets with the Chairs of Finance from each Life Care community. While local and regional economies are under some pressure, the NCPHS markets have held up well. The financial structure of NCPHS appears quite sound and recent trends on occupancy, cash flow and debt management strengthen our position.”

— Alan B. Coleman, Chair, The Tamalpais Finance Advisory Committee

If you want to learn more about The Tamalpais and its financial soundness, visit www.thetam.org or contact Nancy Martin at (415) 464-1754.



HEALTHCARE CORNER

Nordic Walking Poles – Finding a Healthy Balance

By Dr. Kati Murray

HAVE YOU EVER SEEN ANYONE USING NORDIC WALKING POLES?

These lightweight, adjustable walking sticks can help you gain stability, add support, provide cardiovascular exercise, and be helpful to those with arthritis and joint problems, including hip and knee replacements.

Research proves that using Nordic Walking Poles counteracts the effects of walkers and canes on the spine and the back. At The Tamalpais, we’re organizing group classes for Nordic walking. Working with our Rehabilitation Department, we plan to host walks several times per week around our community, accompanied by a Therapy Aide. We’re trying to get an allotment of poles donated from a manufacturer, or to enable our residents to purchase their own with a group discount.

Europeans Have Been Using Them Since the 1930s

Europeans have been Nordic Pole Walking since the 1930s. It all began when a Finnish skier discovered it was a great off-season training solution. Since then, it’s become a national sport.

In the Bay Area, it’s very common to see hikers and mountain trekkers using these poles for extra support and balance. In fact, my orthopedist advised me to get hiking poles after hip surgery four years ago, so I’m a fan, too.

There Are Many Benefits

Thousands who had suffered from weight gain, obesity, fatigue, and other maladies are now discovering this walking system to get them on the road to fitness. The Nordic Pole Walking System can help you:

- Create a low impact, higher intensity workout for 30- to 60-minutes.



- Use 90% of your upper and lower body muscles.
- Lessen the impact of your spine, hip and leg joints by up to 26%.
- Increase your cardiovascular fitness by up to 20%.
- Enhance your balance with bilateral stability using four “legs” instead of two.
- Naturally correct your body’s posture.

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Kati Murray, M.D., is Corporate Medical Director for all three Life Care Communities of Northern California Presbyterian Homes and Services (NCPHS): The Sequoias – San Francisco, The Sequoias – Portola Valley and The Tamalpais – Marin County.

COMMUNITY FEATURE

Weaving Her Passion into the Fabric of Her Life

By Patrice Garrett, writer and public relations professional



IN A SMALL RENOVATED WAREHOUSE CLOSE TO SAN FRANCISCO BAY, talented weaver Peggy Osterkamp shares studio space with a variety of artists and photographers. Two rooms are jammed with looms large and small, cluttered worktables, and cones of spooled yarns in every color of the rainbow. One hundred woven art pieces grace the walls. Nearest the door, her latest creation is displayed: a three-dimensional marvel woven with threads of transparent silk yarn.

Peggy once taught home economics in San Francisco’s Chinatown. “During a sabbatical, I decided to take a basic weaving class. I never suspected it would become my passion. One day, someone asked how to operate a loom and my love of teaching and weaving merged.” Her career as a weaver now spans 35 years.

Weaving Her Way Across The Country

Peggy opened a weaving studio in New York City’s West Village neighborhood and soon found herself teaching specialized techniques to colleagues at conferences all across the country.

After retiring from teaching the art of weft and warp for 10 years at San Francisco’s City College, Peggy wrote several books that were popular with instructors and experienced weavers.

Her latest book is something different. “Weaving, is making a comeback,”

she says happily. “So to help beginners get started and keep the art of weaving alive,” she adds, “I wrote a 400-page, step-by-step book with 600 illustrations. Her newest edition *Weaving for Beginners* is available from Lease Stick Press: www.weaving.cc.

When Peggy isn’t weaving or writing about it, she travels the world touring silkworm farms, dye facilities, meeting cloth designers and other weavers.

How does she do it all? “Well, I’ve recently moved into The Tam,” she says. “It’s been fulfilling on all fronts and I have a plan for any care I may need in the future. I’m looking forward to building a support group of good friends. Everyone I meet has an interesting tale to tell. It is a welcoming community.”

“What more could I want?” Peggy asks.

RESIDENT SPOTLIGHT
Tam Poetry Group



Tam residents don’t just embrace the arts, they also write and read the arts. We interviewed four of these talented people.

Byron Park, a resident since 2008, leads the weekly Tam Poetry seminars every Friday at 10 a.m. His group is united in their enthusiastic love of poetry and literature. “Our prolific poets write haikus, serious poems, humor, and a mix of everything else,” he said. Visit their blog: www.tampoetry.com.

Charlotte Schmid, a Tamalpais resident since 2005, is a poet who published a 43-poem book (*Passing Through*) earlier this year. She still attends workshops, classes and gives readings. Two of her poems will appear in the 2010 Marin Poetry Center’s anthology. She and her husband, Peter, love Marin County and enjoy living at the Tam with great views from their apartment.

(Continued on Page 5)