

3550



September 2015

a publication by and for the residents of Mirabella Portland



Steve Casey

Editor



Claire Weber

President

What would you do if you were living with HIV/Aids in an African village and the cost of your treatment shot up from \$100 a year to \$10,000?

You would die.

A section of the proposed Trans-Pacific Partnership (TPP) trade agreement would line the pockets of drug companies, cost us more at home and kill people in developing countries. As I write, it's still secretly being negotiated, so there is some faint hope.

A critic leaked the confidential intellectual property section of the TPP, reported the New England Journal of Medicine (NEJM), Politico and other respected publications. It is complex and rests on concepts ranging from patent duration to data exclusivity and the difference between biologics and biosimilars.

It is also scary.

NEJM's article cited the hundredfold increase in HIV meds and threats to India's generic medication industry as examples of over-reaching patent schemes threatening global public health.

At home, Congress has prevented Medicare from using its enormous buying power to negotiate down the price of drugs. The L.A. Times says the Congressional Budget Office estimates Medicare negotiation would save taxpayers and patients \$116 billion over 10 years.

That's \$31,780,821 a day. It's \$1,324,201 an hour.

If you sleep seven hours tonight, when you get up tomorrow your government will have given drugsters a \$9-million gift.

Pharma claims its high prices are necessary to fund drug research, but at the same time spends more on marketing than on R&D.

The 12 nations negotiating TPP disagree on how to fund research and still get life-saving drugs to desperate patients.

According to Politico: "On every issue, the U.S. sided with drug companies in favor of stricter intellectual property protections."

That's bad for America but, especially in poor countries, sick people will die.

While Pharma will be protected and profitable. ☼

In a couple of weeks, residents will elect a new slate of officers for RAMP — our resident association — so this is my last presidential column for 3550.

I think, all in all, this has been a good year for RAMP, the RAMP Council and residents of Mirabella. We still have several important issues to address, but residents have taken the lead in working on these problems and we are making progress. For example, the new council will review our total governance system to see if we want to change elections, council organization, committee organization and anything else related to RAMP.

Our community relies on the work and generosity of residents and committees to continue our projects, from programs to foundation scholarships to holiday charities to our new Health Resource Directory.

I ask each resident to consider whether you can give RAMP and our committees a little help this next year. Maybe attend one meeting, help with one day of the Back Alley Sale or help out in some other way. If someone asks you to lend a hand, please say "yes."

RAMP will be changing next year, but the South Waterfront is also changing; most significantly the new OHSU buildings. We appreciate OHSU as our neighbor, but the construction dust and noise and traffic will present challenges. The OHSU construction subcommittee, headed by Lee Stapleton, will keep our interests in the forefront as the project progresses. Already, we are happy to see that OHSU's preliminary plans include an urgent care center. As more apartments and condos are built and the neighborhood expands, maybe we can even get that grocery store we are all waiting for....

To conclude my last column, I will repeat what I wrote in the first one last December: "One of the best things about being RAMP president is writing a column for 3550 — the finest magazine in any retirement community anywhere." It has been a privilege to have this space to write anything I want—thanks for reading it. ☼

The Inside Scoop

- 4 **Where There's a Will, There's a Trust?**
Mirabella Foundation offers expert advice on estate planning. With wine!
- 5 **Richard Harris' Generosity Lives On**
Popular resident donates furnishings of apartment to scholarship fund
- 6 **Resident Profile: Jane Wachsler**
by Nancy Moss
- 10 **Staff Profile: Sam Weiss**
by Steve Casey
- 13 **Keys to Planning for Our Uncertain Futures**
Ed Parker shares his story, and perhaps helps write yours
- 15 **Concepts to Know as You Plan Your Estate**
Charitable remainder trust? Conservator? Dave McCammon explains
- 19 **Better Living Through Exercise**
by Nancy Moss
- 23 **You're Likely Living in the Last Mirabella**
PRS chief executive Brian McLemore talks about money and the future
by Steve Casey
- 26 **Sports: Rowin' On The River**
Golden Dragons Plus Ron
by Ron Weber
- 34 **The Colonel is Ready for Liftoff**
Taking Bill Flying
- 36 **A Quest to the Mountaintop**
Linda Campbell Conquers Hood
- 38 **OHSU SoWa Expansion Looks Good – and Good For Mirabella**
by Steve Casey

Our Columnists:

- 12 **Sheri Winkelman**
Did You Know? looks at the unofficial Mirabella chat group
- 17 **Larry Braverman**
- 18 **Marge Carothers**

On the Cover

TriMet official Coral Egnew strolls across new bridge, Tilikum Crossing, prior to its opening later this month. She also helped organize preview tours of new bridge. See story, page 5. **Photo by Robert French.**

Centerfold:

New bridge during test of its lighting array, which changes colors with changes in Willamette River current and temperature. **Photo from Mirabella roof, by Todd Albert.**

Back Cover:

Todd shot July 4th fireworks from Mirabella roof.

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Where There's a Will, There's a Trust?

Foundation Hosts Estate-Planning Seminar

Two Portland estate-planning attorneys will headline a Mirabella Foundation event to discuss financial planning strategies, including options that can benefit the foundation and its various programs.

The Mirabella Foundation has funds to:

- * assist residents who, through no fault of their own, run out of money,

- * provide scholarships to Mirabella employees,

- * offer emergency assistance to employees,

- * support the new "NancyVan," which transports residents who use wheelchairs,

- * help provide musical programs and lectures to Mirabella residents, and

- * make gifts to the Mirabella health center to enhance the quality of life of residents there.

The free wine-and-cheese event is scheduled for Willamette Hall at 4 p.m. on Thursday, Sept. 17.

Attorney Nikki Hatton practices with the Schwabe, Williamson and Wyatt law firm, and attorney Penny Serrurier is with the Stoel Reeves firm.

Both will provide information and answer questions about Oregon estate planning, with special emphasis on tax-deferred charitable gifts, including charitable remainder trusts.

Many find the tax aspects of those options valuable in reviewing and re-tooling their estate provisions.

The event is sponsored by Mirabella's foundation committee, led by John Branchflower and Ron Weber.

"At this event we will also recognize the generous contributions several residents have made to the foundation," Ron said.

He will report on fund raising and donor gifts to date, including donor directions of how they want their contributions used.

"Wine, cheese, information and answers to your questions," Ron said. "It's going to be a fun, informative and very valuable opportunity to hear from a couple of expert professionals."

"Perhaps the foundation will fit into your plans, and even if not this is a good chance to learn some things that might give you ideas to discuss with your own attorney and financial advisor," he said. ❀

Foundation Grants Employee Scholarships

The Mirabella Portland Foundation has awarded 16 scholarships to employees for the 2015-2016 school year.

The resident association's foundation's scholarship subcommittee screened the scholarship applications, and the grants awarded by the foundation's board of directors.

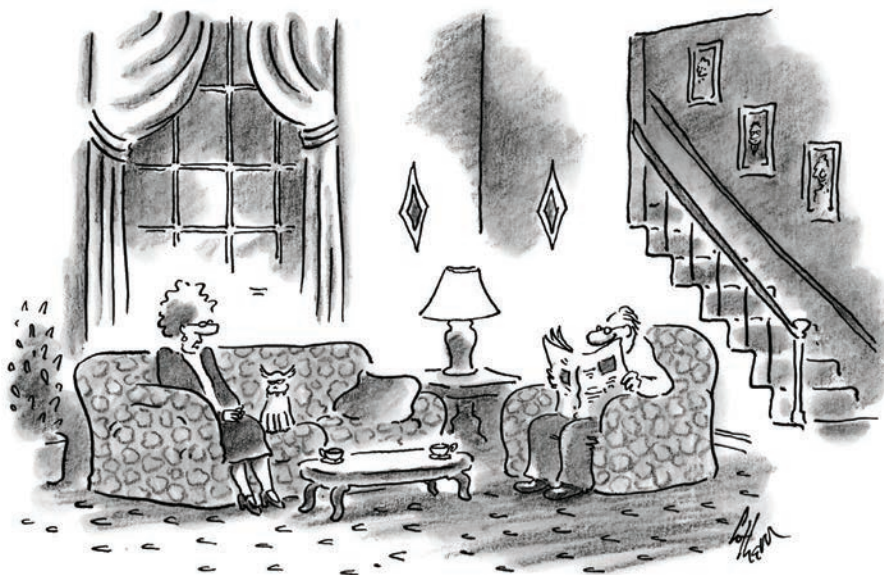
Scholarships were awarded to the following employees:

Sierra Alberti, Brenna Collins, Sara DeClerque, Sebastian Ellis, Estera Lavina Muresan, Binna Kim, Nhat Le, Jennifer O'Brien, Shelby Parkinson, Monika Rieder, Diana Ruiz-Chambers, Julia Taylor, Duc Tran, Spencer Van Pelt, Krestina Vongsa and Jacinta Wright.

The awards this year totaled \$29,000.

Subcommittee chair Curtis Guthrie said the employee scholarship fund more than doubled in 2014.

The foundation board has awarded all its scholarship money each year, replenishing the fund from new donations, the Back Alley Sale and other fundraising activities. ❀



"Let's update our will and go on vacation."

Richard Harris' Gift Could Start Trend

Richard Harris, a native of South Wales, an officer in the British Merchant Navy, an entrepreneur, lover of fine wine and fine company, world traveler and Mirabella resident since 2010, made a generous bequest upon his death in June.

He left the furnishings, art and personal effects in his apartment



to the Mirabella Foundation, to support the Employee Scholarship Fund.

Richard also requested that those who wish to honor him do so with a contribution to that fund.

He and his wife, Sheila, who died in 2012, deeply appreciated the help, care and friendship they received from Mirabella employees.

Megan Huston, director of resident services, said Richard and Sheila's paintings and other works of art were collected over a lifetime of travel. Many were to be appraised before sale.

Some of the furniture was placed for sale on Craigslist, and many of Richard's belongings will be offered at the Back Alley Sale, she said.

Resident association vice president Pete Fenner said the gift to the foundation is an excellent way to dispose of items that, while valuable and enjoyed by the owners, are often a problem for family or other beneficiaries to handle.

"We treasure these things and plan to give them to our kids, and

then find out the kids – who have lives and adventures of their own – really don't want them," Pete said. "This gift could make a lot of us consider following his example." ❀



Old-school bus contrasts with futuristic lines of new bridge. Photo by Robert French.

New Bridge Opens Sept. 12

Portland's newest bridge, dubbed "Tilikum Crossing, Bridge of the People," is set to officially open to the public Sept. 12.

The pedestrian, bike and public transit bridge – called the "autoban" by some – was more than two years and \$135 million in the making, providing Mirabella residents on the north and east sides an ever-changing vista during its construction across the Willamette River.

Emergency vehicles will be able to use the bridge, but private cars and trucks are banned.

While it will "officially" open this month, many have already been over its dazzling span.

TriMet opened it for the annual bike ride in August and hundreds of guests have ridden on training runs of buses, streetcars and MAX trains.

The bridge will dramatically ease access to the South Waterfront for workers who live on the east side, and open ready east side access to residents of South Waterfront and elsewhere on the west side.

One of its most notable features is the lighting, which will change color and motion with the speed, temperature and height of the water. ❀



Photo by Ron Mendonca

Jane Wachsler

by Nancy Moss

Wife. Mother. Teacher.
Volunteer. Advocate.
Challenger of the status quo.
Meet Mirabella resident Jane
Wachsler.

Resident Profile: Jane Wachsler Advocate For Those In Need

Born in Missouri, Jane grew up in Detroit, back, she says, when the city was a “good place to live.” With no special education in Michigan in those days, Jane’s fourth grade class included children of Holocaust survivors, problem kids, a few with developmental disabilities, and a genius.

“They survived, and I survived,” Jane remarks.

Shortly after Jane’s graduation from college in the late 50’s, she got a call from a man she didn’t know. Bob Wachsler, just finished with his Ph.D. and new to Michigan, had asked a friend if he knew any girls. The friend gave him 10 names.

“I was number 10,” Jane says, “Numbers one through nine were busy.”

Bob had had a “different life from me,” Jane recalls. The son of Hungarian immigrants who never assimilated, Bob grew up in the Bronx, where he “never had a

bedroom but never knew he was poor.”

“What I saw in Bob,” she says, “is someone who was exceedingly interesting, bright and very funny.” And he occasionally cried at movies, clinching the deal for Jane.

Bob’s career was aviation psychology, a new science that emerged after World War II. He dealt with the “interface between man and machine.” For example, aviation psychologists design the space capsule, Jane explains; engineers put it together.

A year after their marriage, the Wachslers moved to the New York area, first to Westchester County, then to Westport, Connecticut,

famously home of Paul Newman and Martha Stewart but “affordable at that time.” They had three children: Elizabeth, Anne, and Susan.

After Susan’s birth, Jane became interested in working and substituted in special ed classes. “I loved going into the schools,” Jane says, but Bob’s career meant travel, and “he wanted me with him.”

“I was leading this wonderful life,” Jane says with a little smile, “but wanted more.” With a teaching career closed off to her, Jane turned to volunteer work.

Westport seemed too small; people knew too much about each other. So she called the Metropolitan Museum in New York City, “*the* place where people want to volunteer.”

Asked what art courses she had taken, Jane mentioned one art history course in college and quickly learned that most people hoping to volunteer at the Met had majored in art history, with many owning a

doctorate. The Met’s waiting list for volunteers was 500, “longer than Mirabella’s,” Jane says.

About to hang up, Jane said, “I’m an ex special-ed teacher.”

The man called her right back. “Come in tomorrow,” he said.

The Americans with Disabilities Act had just passed. Any institution receiving federal funds now had to accommodate the disabled. This was the beginning of a 1977 program with a patronizing name: Museum Education for Retarded Adults. “Museums are elitist institutions,” Jane says, “but less so now than they were then.”

Her program saw that patients were brought in on litters from nearby hospitals to see the King Tut exhibition, at special times. Deaf people, those with cerebral palsy, the blind, who had access to the Met’s touch collection: all could come. “They are welcome and know they are welcome,” Jane says, adding that the Met offered the best museum program in the country for people with disabilities.

“I was in on the beginning,” she says with some pride. When she was there, the Met had three people who served visitors with disabilities; now it has 24.

With Bob’s career prospering, Jane wanted to set up an endowment especially for people with disabilities. The Met preferred her donation go to their general fund.

Jane persisted. “I am the only endowment for them,” Jane says of the disabled, and “My endowment is forever.”

As years passed and Bob battled the encroachment of Parkinson’s, the Wachslers realized that although Westport had nursing homes, it lacked independent living facilities. “Nothing like Mirabella,” Jane says.

With daughter Anne and grandchildren in Portland, Jane and Bob

(see Wachsler p. 8)

(from Wachsler p. 7)

headed west. “I moved at a terrible time,” Jane realizes now. They had left their longtime support group in the east. Taking care of her husband her first priority, Jane found adjusting to Portland and Mirabella difficult at first, although “people were very kind,” she says.

Bob died in May 2013. With only her dog Gracie for company, Jane decided it was “time for me to get going” and decided to go where “I was safe and at home – a museum.”

Portland Art Museum was starting a

pilot program for veterans with Post Traumatic Stress Disorder. Jane works there with an art therapist and a docent.

“I feel so fortunate to take part in the program,” Jane says. “The time spent with them is rich.”

Before winding up the interview, Jane goes to a drawer and pulls out two thick scrapbooks filled with Bob’s hand-made birthday and Mother’s Day cards for her, full of stick figures and lengthy scrawled messages.

“What I’ll save if there really is a fire here,” she says, cradling the books. ❀



Jane and Bob Wachsler in Japan

Run, Jane, Run. OK, *Walk*, Jane, *Walk*

by Jane Wachsler

Fifteen years ago, I was in a 5k race on Martha’s Vineyard.

The Chilmark road race was one of summer’s major events, and if you were upright you could be in it.

About 700 people entered, and I came out second to last – beating out only a 3-year-old in a stroller.

Fast forward to this past January. My youngest daughter, who feels I am not active enough, called from New York City to say she had signed me up for California’s Big Sur International Marathon at the end of April, and I should start training for the event, called “Running on the Ragged Edge of the Western World”. The 26-mile course winds along state Highway 1, which is closed for the race from Big Sur to Carmel.

It attracts runners from all over the world, and some 14,000 flocked to Big Sur. This includes 400 runners who had just completed the Boston Marathon. And me.

The big day came.

After the masses started in Big Sur at 7 a.m., and the half marathon started 30 minutes later, officials called the start of the 5k.

My course was along Highway 1, then took a sharp turn to a path along the water, then back to Highway 1 and the finish.

It was a beautiful day, and I walked – yes, walked – by myself. People at the side of the road cheered me on and told me how wonderful I was to be doing the race. At least, I think that’s what they said.

I finished fifth in my age group. No, I don’t intend to find out how many there were in my age group.

But I’m thinking about training for next year. ❀



Five Get YES Project \$1,000 Scholarships

Five Mirabella employees each received a one-year, \$1,000 scholarship from the Your Employee Scholarship (YES) Project.

Winners may apply for renewal of their awards, if they remain Mirabella employees and are progressing academically.



YES Project participants: Awardee Olivia Seely, 2nd from left; Joan Corcoran, Laurie Meigs and John Branchflower, selection committee members

The recipients for 2015 are Sara DeClercque, a food server on the second floor; Nhat (Chuckie) Le, a certified nursing assistant; Jennifer O'Brien, assistant pastry chef; Olivia Seely, a food server in Bistro and Aria; Duc Tran, maintenance technician.

The YES Project scholarship fund, founded in 2013, is managed by the Oregon Community Foundation.

According to resident Dave McCammon, the fund has received contributions of \$102,603 from more than 70 Mirabella residents.

After scholarships, expenses and investment returns, the fund is now worth \$108,525, he said.

All Mirabella hourly employees are eligible to apply for the one-year scholarships, which are paid directly to their school. The minimum scholarship is \$1,000 and can be larger at the discretion of the selection committee.

The selection committee is made up of representatives of Mirabella donors and three people not from Mirabella.

This year the committee consisted of residents John Branchflower and Laurie Meigs, as well as Wendy Usher from OCF, and community members Joan Corcoran and Susan Stone. ☼

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by Steve Casey

From laid-back lounges to public radio's *Prairie Home Companion* to the kinds of bars writer Larry L. King once described as places "where a man could get killed in a lot of interesting ways," Sam Weiss has played his fiddle before crowds large and small, all of them enthusiastic and almost all of them dancing.

He tours with the Caleb Klauder Country Band and often plays local venues – the Laurelthirst Pub, the Spare Room Lounge, the Landmark Saloon, all in Portland's "deep east – the far east, I should say," he reports.

"It's a dance band, and there's such a vibrant dance community in Portland," Sam says.

His music "is honky-tonk, it's two-stepping, it's Ray Price, George Jones, Kitty Wells, Patsy Cline – back when country music was still country music. I play a lot of bluegrass. I think I'm a bluegrass player more than anything. I also play a lot of old time country like Bob Wills and the Texas Playboys.

"As you gain respect for the music, you learn more. At least I have learned more."

Indeed, discussing strains of music and the origins of instruments ("the banjo is an African instrument the slave owners took away from the slaves"), he can sound like a music professor.

And he's brought his talents to Mirabella, once appearing at Willamette Hall and on other occasions playing on the second floor, where he works as a Certified Nursing Assistant, or CNA.

"I love music and it's a huge part of my life," he told 3550, "but it's not completely fulfilling. It's kind of tricky, because I'm not completely happy when I'm working in health care and I'm not completely happy when I'm doing music. They both feed me in a different way."

Sam's passions for music and medicine both come from his family.

His dad is a gastroenterologist and his mom an ultrasound technician.

His musical parents started him and his brother on piano at age six, and after three years of badgering his guitarist mother, Sam got his first

Staff Profile: Sam Weiss Medicine Man, Music Man

violin at age 9.

At 26, Sam is approaching a fork in his road of life and has to go down the music or the health care path. He's chosen.

Music will always be a part of him, he said, "but health care will enable me to have a more positive impact on people."

He is now applying to several Physician's Assistant programs, a two-year course of study that will equip him to practice medicine under the supervision of a doctor.

"It's very competitive to get into PA school," he said. "I'd love to stay in Oregon, but I'll go wherever I have to. Once I get into PA school, that's going to pretty much consume my life."

Sam thought of becoming a nurse practitioner – who has more autonomy than a PA – "but that's a longer route to get to the same place I want to be.

"My brother is currently in his fourth year of medical school, and that's a huge commitment. There are other aspects of my life, like music.

I want to work to live, not live to work."

A native of Albuquerque, New Mexico, he moved to Eugene to attend the University of Oregon, where he earned a biology degree.

At college, he started a bluegrass band and in his senior year met Caleb Klauder who invited Sam into his six-man band. They have traveled extensively, including making the *Prairie Home Companion* appearance on National Public Radio.

"That was a thrill, too," he says. It was kind of nerve wracking, because they have four million listeners to

that program."

His touring also took him to rural Louisiana for Mardi Gras. Not the tourist Mardi Gras most of us know, but something known as *Courir de Mardi Gras*, a Cajun celebration in south Louisiana, marked by heavy eating and drinking, dressing in rags, lampooning the rich and powerful and generally raising Cain.

He was in the town of Eunice, where a 13-mile route takes revelers to houses and farms along the road, where they beg for gumbo ingredients.

"At houses, they'd give us chickens and let them loose so everyone would run around trying to catch the chickens. It was being in the moment of the festivities of that Mardi Gras. At one point, we got a giant pole and put a game hen in a wire cage on the top and greased the pole.

Some 300 people tried to get the hen.

(see Weiss p. 12)



Photo by Robert French

Sam Weiss

(from Weiss p. 10)

Did You Know?

“It was completely chaotic. There was no organization, just people climbing all over each other and eventually someone got to the top and got the chicken,” he remembered.

“It was a unique cultural experience.”

That musical tour had taken him from Oregon, through Nevada, to California, then a flight to Louisiana, and on to Florida and Georgia.

He could manage that road trip because of his flexible Mirabella schedule.

“One thing I try to do, which I would do anyway, is to be the best employee I can be. I try to do those things that allow me to take off time. I just work a lot, and try to maintain a good work order with the staff and administration. If I was working anywhere but Mirabella, I don’t think I could take off the time to do music.”

Clearly, his job suits him – until PA school comes calling.

“It’s great. Nothing is perfect, but I don’t think I could be working in a skilled nursing facility and be happier.

“The administration is wonderful. They listen, they are interested in input from the staff and want to make things ever better for residents and staff. It’s been a happy experience working in such a happy environment, and still have the flexibility to play music.”

Free plug: He’s playing Sept. 10 at the Muddy Rudder Public House, 8105 SE 7th Ave., in Sellwood.

Later in September?

Sam Weiss is on the road again. ☼

by Sheri Winkelman

A recent Pickles cartoon has Earl asking his wife for an Amazon catalog. She tells him everything is on their website. That makes sense, thinks Earl, but where do you send the check?

Poor Earl. What’s he going to do? That same dilemma faces some of our residents who don’t use computers. They want to be informed of what’s happening in the building but don’t want to use the Internet as a means of communication. That’s their choice. However, does it follow that our resident Google Group is “very exclusive and elitist” as was alleged on a comment card by resident Sandy Stapleton?

Why does Sandy feel this way? In an interview with her, she said she thought having only one person as moderator and the requirement that new members must ask the moderator to be included means the group is both exclusive and elitist.

However, all Internet groups — on Google, Yahoo or wherever — must have a moderator. Our local founder-moderator Ronnie Rudolph followed the example of Mirabella Seattle and built a forum for our residents to share common interests, hobbies and backgrounds, passing on information about our community and gently exchanging ideas. And although in most groups, members must first have their postings approved by the moderator, Ronnie uses a light hand and simply asks that all members agree to abide by standard “netiquette” rules. A copy can be found on a mailroom bulletin board.

Sandy is concerned that not all residents have computers and

some do not wish to learn how to use them. However, along with the two computers for resident use in our business center, Megan Huston has also arranged for free computer lessons given by students from the Charter School down the street.

In addition to Sandy and Ronnie, I talked informally with many residents who belong to the Google Group. Every one finds the group worthwhile and a convenient, fast, ecologically friendly way to communicate. None of these residents felt he or she should print messages and post them in the mailroom, as Sandy suggests.

Might someone who absolutely refuses to use a computer miss out on a Google Group offer of a resident’s ticket to that night’s symphony? Sure. But so might a resident who didn’t get to the mailroom in time to see the printed notice. No communication system includes everyone all the time, but each can be worthwhile.

We all have choices. While some of our residents who are members of the “greatest generation” find computers confounding, we also have many residents in their 80’s and 90’s who embrace new tech. I get tickled every time I see nonagenarians using their smart phones. They are really with it!

Nearly half of our residents belong to our Mirabella residents-only discussion group. If you’d like to join please contact Ronnie at JRRudolph@comcast.net. There is also a Google Lite group organized by Maggi Travis at MPDX11@gmail.com. If you need computer lessons please contact Megan Huston at mhuston@retirement.org. Or ask me; I’m happy to help. ☼

Keys to Planning for an Uncertain Future

From the Editor:

This is the first in a series of 3550 articles exploring some of the best practices and some of the pitfalls in planning for our future and for what happens to our assets after we are gone.

by Ed Parker

Life is uncertain. We should make plans that are more detailed than “eat dessert first”. But almost all plans fall apart in big or small ways when reality intrudes.

Estate plans are no exception.

The lawyers who write our wills, trusts and other legal documents try to protect us from future problems. However, our individual and family circumstances change in unanticipated ways. Banks and other financial institutions merge, go out of business or change their policies and procedures. Real estate and financial markets are susceptible to bubbles and crashes. Our physical and mental health or that of our loved ones will change in unexpected ways.

In earlier times, estate planning was mostly about the two certainties: death and taxes. We planned for the distribution of our assets when we died in a way that minimized the tax consequences. But prudent planning requires much more.

Planning for potential changes in our physical, mental and financial health and that of our loved ones before the inevitable ending is more difficult. Some of those changes can wipe out the assets we plan to live on or leave for our families, especially if we didn't have the foresight or the opportunity to buy long-term care insurance or to accumulate enough resources not to need it.

The American Health Care Association says it clearly: “Failure

to prepare for the cost of long term care is the primary cause of impoverishment among the elderly.”

I understand that all too well, because my wife and I don't have long term care insurance and she is now a physically healthy long term resident in the Mirabella memory unit.

Like a few other Mirabella residents, I may eventually be dependent on the Mirabella Portland Foundation's resident assistance fund to rescue me from my own planning failures. (My younger wife could live another decade or two and I plan to be active beyond my 100th birthday.)

Legal and financial advisors recommend that we all review our plans every five years, or sooner if

3550 cannot and will not give legal or financial advice. For that, see your estate planning attorney, accountant, financial consultant, medical advisor, other professionals and trusted family members.

our circumstances change. Planning ahead allows us to stay in charge so our objectives are met. No one understands our goals and intent better than we do ourselves. The best starting point for revising plans is to think and communicate clearly about what we want to happen.

Has it been more than five years since you last reviewed your plans? Has your financial or family status changed since the last review? Have there been any births, deaths, marriages or separations in your family since the last review? Have you changed any of your ideas about how you want to live your remaining life or how you want your assets distributed when you are gone? Have your health prospects or status changed?

Any “yes” answer means it is time to review, and perhaps change, the

legal, financial and health plans you have made for the rest of your life. Then take a well-deserved rest, but know you will have to do it all over again in no more than five years.

In preparing for this article I reviewed my own estate plans and was shocked to find how much needed to be revised.

This introductory article shows from a very personal standpoint how important this process can be. Subsequent articles will look to experts who will offer advice on financial planning, wills versus trusts, things you may not have considered in drafting a trust, various alternatives for charitable bequests, what professionals offer what kind of services to make your financial and personal life easier,

how to ensure that today's instructions from your competent self will be carried out later if you are no longer competent, and when – if ever – to consider a guardian.

First, the basics.

Having a will or trust is essential if we wish to have control over what happens when we die. Most of us would rather decide where our assets go than have the government decide after a long delay and expensive process.

However, wills need to go through a complicated process called probate that adds significant delay and cost. Many of us have our assets held in legal entities, called trusts, that avoid the costs and delays of probate and allow assets to be distributed quickly. If you do have almost all of your assets in a trust, it is still necessary to have a will. It

might be a simple one that transfers all assets held outside a trust into a trust to be distributed according to its terms.

For most of us, planning for our life is more important than planning for our death. The two key elements are financial planning and health care planning. These two elements are intimately related because of the costs of healthcare and because of the financial hazards of continuing to make financial decisions when diminished mental capacity indicates it is time to let someone else manage our finances.

I have already admitted my own financial planning failure. I also know that different financial circumstances require quite different plans and approaches. Therefore, the best I can do is to pass on the Nike advice, “Just Do It”. The planning process is no fun, but failure to plan can bring bad consequences.

My story thus far – subject to revision in no more than five years – is one of dealing with mental incapacity. How should we plan to manage our financial affairs if we or a loved one become mentally (or physically) incapacitated?

The standard answer is to sign a “durable power of attorney” document appointing someone else as our agent to take care of our finances. When we were both competent, my wife and I each signed a durable power of attorney document naming the other as our “attorney-in-fact” with power to act on behalf of the other with respect to all manner of financial transactions.

Legal advisors remind us of the importance of having an alternate in case the originally named agent is unable to serve, or to have multiple powers of attorney documents naming different people as your agents. I have signed power of attorney documents naming each of my children as agents and keep them with my estate planning papers. If I become incapacitated, they will have

access to them, but not otherwise. (I want to stay in control as long as I am capable.)

In a kind of Catch-22, some institutions question the validity of a power of attorney you signed while competent, now that you aren't.

So one estate planning law firm recommends that durable power of attorney documents include a statement such as: “I expressly declare that the powers of my agent herein described shall be exercisable by my said agent on my behalf, and shall be binding on me, notwithstanding that I may become legally disabled or incompetent.”

General durable power of attorney documents are not guaranteed to be an adequate solution in all circumstances, however. Many banks will not accept power of attorney documents unless they are on forms prepared by the bank's legal department.

I am managing the financial affairs of my wife's handicapped brother under a power of attorney document in which she was named as his attorney-in-fact with me as her alternate.

Since my wife couldn't sign her name to legally resign as her

brother's agent, I needed to get a letter from her neurologist certifying that because of her Alzheimer's disease she was incapacitated.

Even with that letter, one financial institution insisted that the power of attorney document be signed not more than 60 days prior to the transaction (which it wasn't) or that I provide a letter from an attorney certifying that my wife's brother was still alive and that the power of attorney document had not been revised and was still in effect. Getting that certification was not easy because the lawyer who originally drafted it had retired. It took perseverance and additional legal expense to complete the financial transaction, despite the valid durable power of attorney document.

These problems are not unusual.

Joint bank accounts or trust accounts requiring only one signature may be a better solution than a power of attorney in many situations. My wife and I have most of our assets in joint bank accounts or in a joint trust, with both of us as trustees. The bank and trust documents specify that either one of us can make transactions with a single signature. My children are



“I understand completely – you don't feel comfortable risking your nest egg. That's where I come in. I risk it for you .”

named as successor trustees in the event neither of us is able to serve. A financial institution is named as the ultimate successor trustee in the event that none of the people named as successor trustees are able to serve.

Joint accounts not in a trust can be a problem on your death because all the assets in the account become the property of the survivor, and that may not be consistent with how you plan to have your estate distributed. Therefore, simple joint ownership may make sense only for smaller assets, such as the day-to-day checking account.

Failure to have durable power of attorney documents may prove to be a costly mistake.

Without a valid power of attorney, it may be necessary to have an Oregon court-appointed conservator act on your behalf if you are incapacitated.

Besides the administrative headaches and significant expense, conservatorships have the additional disadvantage that all your financial assets and transactions become public documents. Most of us don't want that loss of privacy. However, if you have no one you trust to manage your affairs, the expensive route of court supervision is an option to protect you.

Dealing with the federal government raises a whole different set of issues for people who are alive but incapacitated.

The Social Security Administration will not honor either a power of attorney document or a conservatorship. They require that a 'representative payee' be named to manage the benefits of an incapacitated person. Incapacitated beneficiaries of federal pension benefits also require a 'representative payee'. Administrators of federal retirement benefits do not accept the Social Security Administration's representative payee designation and

require that people follow their separate process.

My experience as a representative payee of both types is that the paperwork processes are tedious but manageable, provided you are willing to be compulsive about filing all the reporting forms in timely fashion. Surprisingly, Social Security, even though it has more required forms to complete, has been the easier of the two agencies to deal with.

Dealing with the Internal Revenue Service requires a special IRS form for a "Power of Attorney and Declaration of Representative" process that is valid only for specific tax years. To become a fiduciary (financial representative) for Veteran's Administration benefits requires a different process.

Given all the hassles of managing the affairs of someone who is incapacitated, it is surely preferable to stay healthy and competent until we die unexpectedly in our sleep sometime in the far distant future.

Barring that, planning ahead – with plenty of advice from legal, financial and health-care professionals – can make life a lot easier for those who may be responsible for managing our financial affairs when we can't.

In this series:

December 2015: Planning for health care and end of life issues

Also in December: Who can ease our worries and keep us independent?

March 2016: Transferring assets on death: probate, trusts, wills ☘

Concepts in Health, Estate Planning

by Dave McCammon

By moving into Mirabella, we have solved the problem of physical care as we progress through the inevitable steps growing older. But residence in a continuing care retirement community does not resolve the problem of our possible loss of competency to handle our financial affairs or make medical decisions.

Just as we will need an executor to handle the distribution of our estate at death, many of us will need to have someone to make important decisions on our behalf if we become incompetent. While still competent, we can select that person or firm – or the courts later will do it for us.

There may come a time when everyday bill paying is an unwelcome chore, making investment decisions becomes too confusing and income tax preparation impossible. A spouse may handle those matters now, but if that spouse dies or becomes incompetent, are you ready and willing to take over?

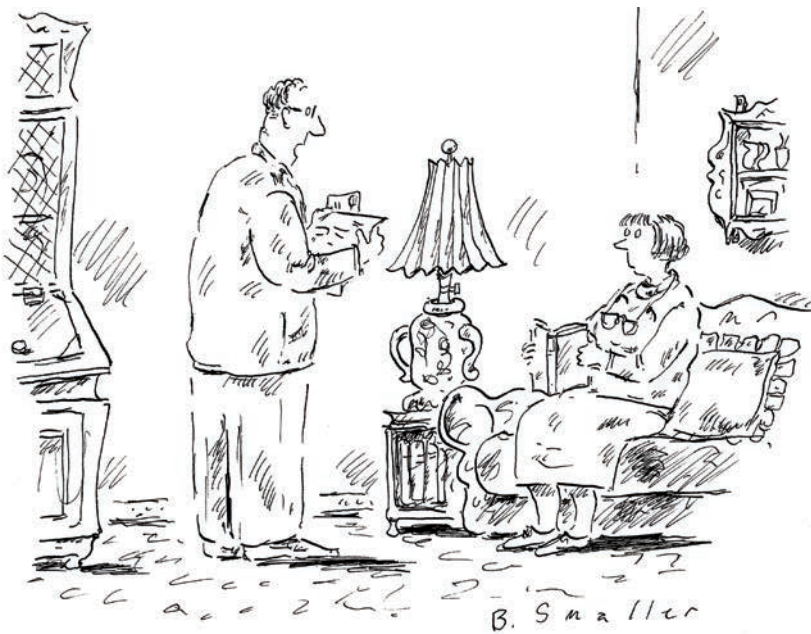
Some residents have children they trust to handle that responsibility and who are capable of doing so. Some residents do not.

A group of us spent several months hearing from professionals in various financial, legal and social disciplines, discussing just those issues.

Here are some of the concepts we reviewed, which some residents may wish to discuss with their family members, attorney, accountant, financial advisor, physician or other trusted advisor:

Elder law attorneys: Specialize in an area of law that addresses the legal needs of elderly people, including retirement benefits, estate planning, health care and other issues.

Power of Attorney: A document that gives another person legal authority to act on your behalf. If you make a durable power of attorney, the document



"My pension has been renegotiated, and in lieu of a monthly check I'll receive a crateful of seasonal fruit."

will continue in effect even if you become incapacitated.

Will: A document in which the will maker specifies who is to receive his or her property at death and names an executor.

Revocable Trust: A trust established during life that can be revoked at any time before death. Revocable living trusts are a common way to avoid the cost and hassle of probate, because the property held in the trust during life passes directly to the trust beneficiaries after the trust maker's death, without court proceedings. The successor trustee — the person appointed to handle the trust after the trust maker's death — simply transfers ownership to the beneficiaries named in the trust.

Bank trust department: The bank department managing assets held in trust, under the terms of the trust document. The purpose is to invest trust assets and distribute trust income or principal to beneficiaries as directed in the trust document.

Fiduciaries: Persons or companies with the power and obligation to act for another under circumstances that require total trust, good faith and honesty.

Conservator: Someone appointed by a judge to oversee the affairs of an incapacitated person. A conservator who manages financial affairs is often called a "conservator of the estate."

Charitable Gift Annuity: A contract with a charity under which someone transfers assets to the charity in return for a promise to receive fixed payments for life (or, commonly, for the life of the donor and the donor's spouse). The donor can take an income tax deduction for part of the value of the assets given to the charity. Payments are based on how much is donated and the age of the recipients (called annuitants or beneficiaries). These annuities provide a way to make a gift to a charity, often a university, and receive income for life.

Charitable Remainder Trust: A charitable trust in which someone places substantial assets into an irrevocable trust. The trust is set up so that the donor (or other beneficiaries named in the trust) receives trust income for a number of years or for life, after which the assets go to a tax-exempt charity. The IRS allows a large deduction in the year the assets are donated to the trust.

A Charitable Remainder Unitrust is a kind of charitable remainder trust in which the trustee pays the income beneficiary an amount equal to a percentage of the trust assets each year.

Aging Life Care Manager: Acts as a guide and advocate for families who are caring for older relatives or disabled adults, ensuring that they live well as they face the challenges of aging.

Tools available for medical management:

Your Doctor: you know who he or she is.

Health Care Directive: A legal document that allows you to set out written wishes for your medical care, name a person to make sure those wishes are carried out, or both.

Durable Power of Attorney For Health Care: A legal document that you can use to give someone permission to make medical decisions for you if you are unable to make those decisions yourself.

POLST: The Physician's Order for Life Sustaining Treatment is a doctor's order that helps you keep control over medical care at the end of life. Like a Do Not Resuscitate (DNR) order, the form tells emergency medical personnel and other health care providers whether or not to administer cardiopulmonary resuscitation (CPR) in the event of a medical emergency. A POLST form may be used in addition to — or instead of — a DNR order. The POLST form may also provide other information about your wishes for end-of-life health care.

Guardian: Someone appointed by a court to make personal decisions for an incapacitated adult, commonly called a ward. Such decisions usually include day-to-day living arrangements, health care, education and other matters related to the ward's comfort and well-being. Under a guardianship, the ward may relinquish virtually all autonomy. ❁

As my lovely wife, Adrienne, will be the first to tell you, I strongly believe in the policy of hands-off. To put it in commercial terms, I contract out anything that entails labor. To be honest, that is the only reason we moved to Mirabella. Where else can you make a phone call to change a light bulb?

Changing a diaper? Now that's a different story. Unfortunately, that takes more than a phone call.



Nevertheless, hands-off would be the perfect way to describe my potty training policy. I tried changing diapers just once about a century

ago for my then infant daughter, an attempt Adrienne immediately described as pitiful.

Personally, I thought that squirting antiseptic solution from a

Larry Braverman

safe distance was pretty clever.

I gave some consideration to trying again recently when my grandson, Miles, was born. Needless to say, Adrienne (Mema) assured Grandpa (me) – convincingly – that Grandpa's help was not needed. When it came to potty training, my hands-off policy worked just fine for her.

Mema immediately established a Potty Training Incentive Program (PTIP) for Miles, which was easy to understand – even for a three-year-old. Every time he managed to make it to the potty on time, Mema would present him with a newly purchased Matchbox toy car.

In other words, PTIP was simply child bribery – an interpretation that Grandpa wisely kept to himself.

Bribery or not, PTIP worked beautifully, or so it appeared at first. Miles was more than eager to comply. However, it occurred to

Mema and Grandpa after only a few months (they are slow learners) that Miles (a fast learner) was spending most of the day climbing on and off his Thomas Train potty. Mema bought the potty because it whistles every time something drops into it. The problem eventually became obvious even to Mema and Grandpa – there was plenty of grunting and grimacing, but nary a train whistle.

The geniuses decided to reward him for his effort anyway. Unfortunately, by the time they realized that no potty training was being accomplished, Mema had already totally bought out Fred Meyer's supply of Matchbox toy cars, including the Matchbox King-size Guy Car transporter, the old vintage Lesney #19 MG Sports Car, and a Hot Wheel Matchbox case.

Miles' determination was relentless. Once he decided that he had to possess a car, there was no stopping him. In what could be a record-breaking *non-performance*, he sat glued on the potty for over two

hours without a movement to obtain the World Grand Prix Lightning McQueen racing car.

His vehicles eventually numbered over a hundred and filled up most of his playroom. He ultimately became so involved in lining them up by color and type, and racing them around the house, that he found no time to sit on the potty.

That was last year. Today, through the magic of peer pressure, Miles is completely potty trained. Ironically, he now actually loves to sit on the toilet because it gives him a chance to read his auto manuals. In fact, when Mema recently asked him if he needed any help, he assured her that he preferred his privacy.

This year it's his little sister's turn. It's very obvious that Ada is adapting quickly to PTIP. She is accumulating Matchbox dolls.

Mema, of course, is thrilled.

As for Grandpa, he's managed, once again, to wash his hands clean of the whole matter. ☘

YES PROJECT'S 2015/16 \$1,000 SCHOLARSHIP AWARDS

Sara De Clercq — 2nd Floor Food Server,
Warner Pacific College

Nhat "Chuckie" Le — CNA,
Linfield School of Nursing**

Jennifer O'Brien — Assistant Pastry Chef,
Portland State University**

Olivia Seely — Bistro and Aria Food Server,
Portland Community College

Duc Tran — Maintenance Technician,
Johnson Controls Training Institute

** second award.

The YES Project is an endowed employee scholarship, funded by Mirabella residents and administered by the Oregon Community Foundation. For more information contact Dave McCammon at 6724 or box 607.

‘Oh the talent we’ve got—the talent we see’—as in the **Lee** couple. **Chong’s** impressive art work inspired **Walter Greizerstein** to write an insightful poem he posted on Google Lite, and **Eun-Sul’s** origami sent Mirabellans clamoring to sign up for his classes.

Accolades to our movie guru **Curtis Guthrie** and his team who



faithfully keep us posted on our weekly movies in Willamette Hall via MiraNet—either at the concierge desk (where you look up what’s for dinner) or on your own computer. They not only include movie titles but the dates and times and a short review about the movie and cast members. What more could we ask? Remember that if you are longing to have the team consider showing one of your favorite movies, call Curtis at phone 6700 (and I thought I had an easy phone number!).

Talk about faithful Mirabellans—**Maggi Travis** and a group of her Needlework ladies were honored by OHSU this summer at a special luncheon at Portland Golf Club for their continued efforts in making baby blankets and caps for “Blankets & Books for Babies”. Others honored were **Jill Seager, Dorris Bull, Ann Crumpacker, Muriel Mendonca, Nancy Cho and Mary Gray.**

Observed off the campus—Mirabellans enjoying strolls on the greenway along the river; harvesting their produce and flowers from their own Community Garden boxes; sampling our great restaurants and shops; taking advantage of our very

own Farmers Market across the street and patio dining under our umbrellas. We’ll hate to see summer go.

Laurie Meigs mentioned recently that our Social Bridge has settled into a very pleasant afternoon. Three to four tables enjoy a casual game with abilities ranging from almost beginners to duplicate players. Help is always available to those with less experience. Laurie says “please join us.” Her phone is 6830.

The table tennis interest group now has open play in the activity room every Sunday afternoon from 2 to 4. All residents are invited join us to watch or play. The group has changed the rules of the on-going ladder tournament. Players may now challenge people up to four steps above them on the ladder instead of the previous two steps. **Ed Parker and Art Moss** currently hold the top two spots among the twenty players in the ladder tournament.

Our wonderful library needs help refurbishing the “Take one, Leave One” section of used paperback books to share. Especially popular are mysteries, followed closely by “sex, lust and greed”, according to Laurie Meigs, who is in charge of this area of the library. She says “this section is intended to have a large turnover. To do that we need lots of BOOKS. Thank you for bringing us your used paper backs, and while there, help yourself to an unread thriller!”

Fifteen Mirabella duplicate bridge players won American Contract Bridge League master points in the spring quarter ending June 30 in the South Waterfront Duplicate bridge club games that are played Monday and Saturday in Willamette Hall. The top five master point winners were: **Laurie Hardin, Judi Goldsmith, Ed Parker, Bob Mausshardt and Betsy Bullard.** ❀

Science Advances One Funeral at a Time

It is not the possession of truth,

But the success which attends the seeking after it,
that enriches the seeker
and brings happiness to him.

Science cannot solve the ultimate mystery of nature.

And that is because, in the last analysis,
we ourselves are a part of the mystery
that we are trying to solve.

A new scientific truth does not triumph

By convincing its opponents and making them see the light,

but rather because its opponents eventually die,
and a new generation grows up that is comfortable with it.

When we change the way we look at things,
the things we look at....
change.

— *Walter Greizerstein*

1, 2, 3, . . .

A gushy reporter told Phil Mickelson, “You are spectacular. Your name is synonymous with the game of golf. You really know your way around the course. What’s your secret?”

Mickelson replied, “The holes are numbered.” ❀

Exercise Brightens Mind, Quickens Step

by Nancy Moss

Exercise makes people feel better. A Fitness Committee group headed by Linda McCammon has found that “compared to less active men and women, older adults who are physically active have better health, a lower risk of falling,” along with quicker brains and better over-all quality of life than their inactive peers.

Fortunately, Mirabella’s fitness program covers all four areas mentioned by organizations such as the National Institute of Health, the

also teaches a simpler form of tai chi, a popular exercise because many doctors recommend it for balance.

Endurance exercises — aerobic exercises that increase breathing and heart rate — improve heart health and make it easier for people to walk farther, faster, or uphill.

Endurance classes at Mirabella include Chair Fitness, Aqua Exercise, Cardio Express/Ab Lab, Bodies in Motion, Walk for Health and Start! Walking.

Karle recommends the aqua classes as “gentle and forgiving.” Water is easy on the joints, and

movement and include stretches for all parts of the body.

Flexibility classes at Mirabella include Bodies in Motion, Yoga, Aqua Exercise and Seated Stretch, one of the classes Karle recommends for people looking for a gentle activity.

Fitness Committee member Dr. Paul Johnson cites a study covered by The Wall Street Journal where two groups of adults 75 or older were given intelligence tests; then during the next six months, one group exercised and the other did not. After six months they were



“Boy, I’m going to pay for this tomorrow at yoga class.”

American Heart Association and OHSU; endurance (cardiovascular), strength, balance, and flexibility.

The goal is 150 minutes a week, but Linda’s report suggests that inactive people start with small amounts of physical activity and gradually increase both time and intensity.

That can mean starting with 10 minutes a week. “If that feels good, double it,” Linda suggests.

The biggest draw in Mirabella’s fitness program is tai chi, taught by John McKinney, which brings in 18 to 20 people and helps with balance. Wellness Coordinator Karle Wagner

people can move quickly or slowly through it without fear of falling, she says.

Strength exercises, or resistance training, build muscles and can ease everyday actions like getting up from a chair, putting things on a shelf or getting in and out of a car.

Mirabella classes focusing on strength are Chair Fitness, Aqua Exercise, Mat Pilates, Cardio Express/Ab Lab, Bodies in Motion, Balanced Strength and Yoga.

Flexibility or stretching exercises allow for more freedom of

retested.

“You know the outcome,” Paul says. The group that had exercised scored higher on the test than the inactive one.

Many Mirabella residents exercise outside the gym. Some, like John Harbison and Judith Smith, walk; others, like Jill Seager and Ardyth Shapiro, are regulars in the pool.

The Fitness Committee hopes to persuade less-active residents to dip a toe in the water, mount the treadmill or join one of Mirabella’s many fitness classes. ❀





Mirabella's Commitment to Security 'Impressive'

While some residents would like more security at Mirabella, the building is an example of a good use of architecture to keep the premises safe.

That, according to a report from a crime prevention specialist brought in by the building and grounds

subcommittee on safety, headed by Sandy Stapleton.

The report from the city's Office of Neighborhood Involvement followed the specialist's visit and inspection.

"Mirabella is currently implementing a number of security measures that make it an impressive

example of crime prevention through environmental design," the report says.

"Common areas, inside and out, have good visibility and are well managed. There are clear distinctions between public and private space."

The report also notes that 24 security cameras operate non-stop and video footage is retained for 30 days.

The report recommends the concierge desk be staffed by two people, echoing a frequent resident request.

Adrienne Casey, a retired police detective and a member of the subcommittee, agreed one way to enhance security is to add a second person to the concierge desk, even requiring all visitors to show or surrender identification while checking in and receiving visitor badges.

She said residents have to decide how important that is to them, as residents will have to foot the bill, and their visitors will be inconvenienced and delayed.

"This is a poor target for thieves or people intent on violent crime," she said.

While calling for vigilance among residents – asking strangers displaying no visitor pass whom they are here to see, or reporting unlocked doors – the committee requested no further action.

Shortly thereafter, there were reports of showerheads, clocks and a computer being taken over a period of time from the fitness area.

Megan Huston, resident services director, said at the July coffee social that administration is investigating those reports, but there is no evidence of outsiders having gained entry to the building. ☼

With summer nearing an end, and the prospect of Indian summer (or, if you prefer, Indigenous Peoples' summer) fast approaching, it is time to re-visit that commandment of community living: Water not thy neighbor, nor thy neighbor's windows.

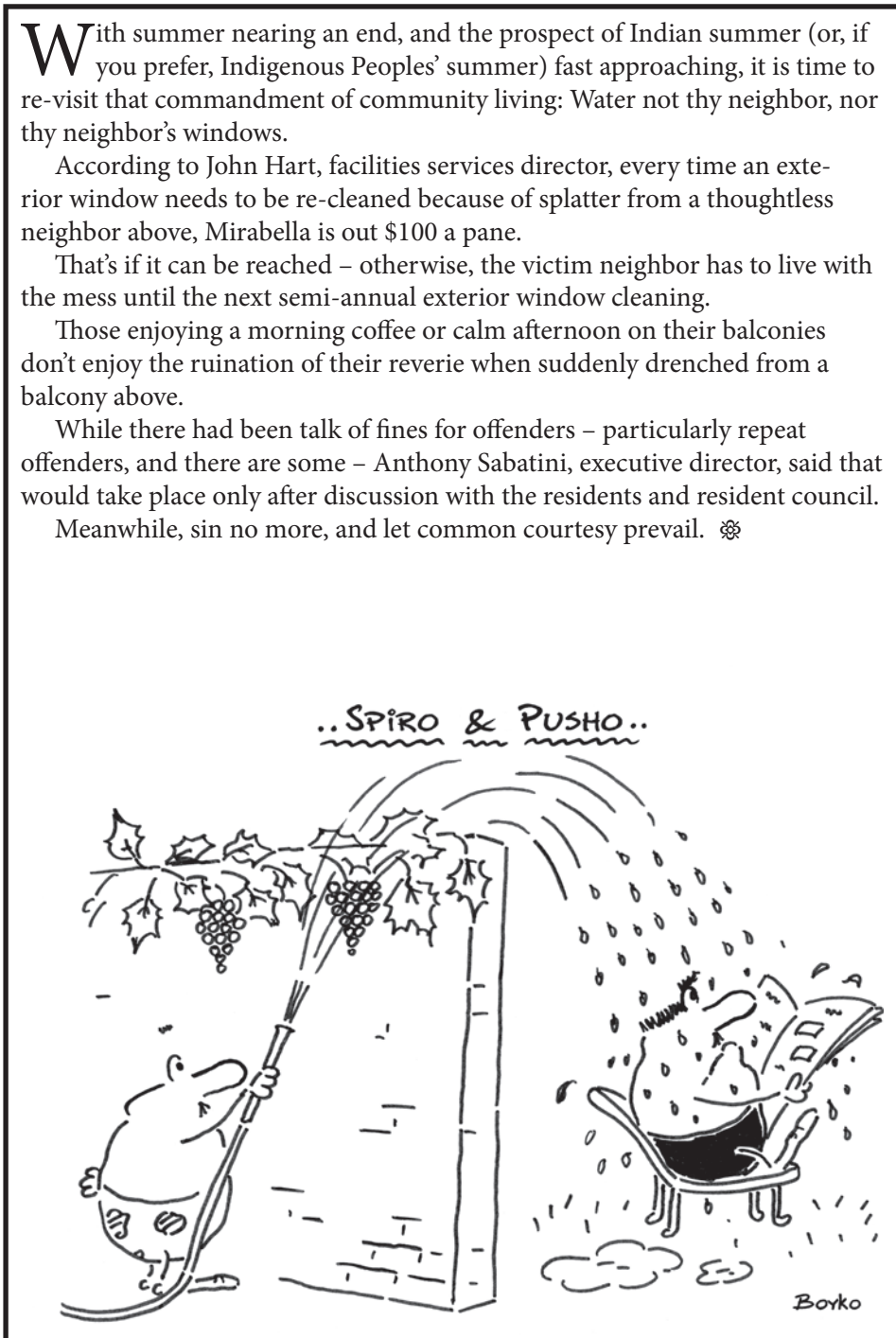
According to John Hart, facilities services director, every time an exterior window needs to be re-cleaned because of splatter from a thoughtless neighbor above, Mirabella is out \$100 a pane.

That's if it can be reached – otherwise, the victim neighbor has to live with the mess until the next semi-annual exterior window cleaning.

Those enjoying a morning coffee or calm afternoon on their balconies don't enjoy the ruination of their reverie when suddenly drenched from a balcony above.

While there had been talk of fines for offenders – particularly repeat offenders, and there are some – Anthony Sabatini, executive director, said that would take place only after discussion with the residents and resident council.

Meanwhile, sin no more, and let common courtesy prevail. ☼



PRS Chief Discusses Future, Finances, Fees

by Steve Casey

Don't count on seeing any more Mirabellas.

"Start-up properties are going to be very difficult," Brian McLemore told 3550 during a recent interview in his office at the Medford headquarters of Mirabella Portland's not-for-profit parent, Pacific Retirement Services (PRS).

"The (2008) recession has really constrained development," he said. "The not-for-profits are not going to have access to capital in the same way the for-profit guys do."

"It is highly unlikely in the current environment that a new Mirabella will be built in the near future," he added in an answer to an emailed follow-up question.

"I would say also that any new start up would be difficult, but certainly a more rural CCRC start up, in a state where land is more affordable, is possible," he said. "The West Coast would be tough."

So Brian, the PRS chief executive officer, is leading the company in a different direction – expanding consulting and management services to non-affiliated retirement facilities rather than building new communities.

While Mirabella residents are – justifiably – concerned primarily with their day-to-day lives and the services they receive, PRS also keeps its corporate eye on the retirement community of a decade or more away. That market may be vastly different.

"Everyone is saying 'the boomers are coming, the boomers are coming,' but a lot of those people didn't save very well for retirement," Brian said.

PRS lists its "family" members as nine continuing care retirement communities (CCRCs) and 25

"affordable" senior housing communities, spread across five states.

In addition, it manages, and in some cases rescues, existing senior facilities that need to step up their game in order to survive.

Corporate strategy changed some five years ago, when the PRS board

at how we could help non-related communities," he said. "And that allowed us to build our staff and our expertise, and provide career opportunities for our people."

PRS focused on helping communities in trouble – bringing them up to the standards demanded in



PRS President/CEO Brian McLemore

of directors eased out the former CEO and brought in McLemore.

"During the recession, with a lot of communities in trouble and us having a lot of expertise, we looked at outsourcing the management consulting business, which we beefed up and is continuing to grow," Brian said.

"Rather than 'we have to own or control everything,' we looked

today's market, improving management efficiency and making them sustainable.

One such effort was at Friend's House, a Quaker community in Santa Rosa, Calif.

"They have nine acres," Brian said, "and they have 60 apartments on it. There is no way to put in assisted living and memory care with such a small base. They voted to

affiliate with us, we've been through California Department of Justice for approval and will work with them on a development project."

The goal, he said, is getting regulatory approval for perhaps 170 independent living units.

Getting a critical mass of residents is essential to a community's survival, Brian said.

"We know projects do better when they have more units. The manor (Medford's Rogue Valley Manor) has the lowest monthly fees of all the communities, and that's because they have 600 apartments and cottages," and a population of about 1,000 residents, he said.

The PRS management approach has been in demand.

PRS recently took over Air Force Village West in Riverside, Calif., an older facility of some 400 units that once restricted admission to former Air Force officers, drawing many from the nearby March Air Force Base and its Strategic Air Command unit.

With March becoming a casualty of the 1996 base closures, Air Force Village West offered itself to former officers of all services, then to both officers and enlisted and, finally, in the words of one wag, "to anyone who could spell military."

By the time the community approached PRS, 200 of its units were vacant and it was upon dire times.

"We get approached a lot," Brian said, generally by communities in trouble. "Some make sense to take over and run, and some don't. And they don't call you until they have 200 vacancies, which makes the project that much more difficult."

Under PRS management, Air Force Village West, now re-branded Altavita, is being renovated and is open to all comers.

Other corporate projects have won awards for innovation, design and service.

Still, PRS and its staff of 190 people in Medford call shots that some residents feel should be decided locally.

That corporate oversight comes with both costs and benefits.

The Mirabella-PRS management agreement calls for 5% of revenue to be paid to PRS as a management fee, with additional fees for information technology (IT) and accounting services. Those add-on fees together amount to perhaps 1%.

If calculating the fees paid per apartment seems simple, it isn't. But as a rough illustration only, let us take the high-end 6% figure and apply it to monthly fees paid by independent living and assisted living residents.

There are 220 independent living apartments, and 16 in assisted living for a total of 236.

In the 12 months ending last March 31, fees from those units averaged \$1,038,729 per month, 6% of which is \$62,234 – or \$264 per apartment.

"Revenue" also includes entry fees, with 5% going to PRS. Entry fee revenue varies widely, depending upon pricing and sales.

In the first nine months of this fiscal year, entry fees from the sale of 11 apartments totaled \$6.675 million, according to marketing director Adam Payn. That does not affect management fees paid from residents' monthly fees, but does add to revenue passed on to PRS.

Again, this is all a very rough calculation for discussion purposes, but it does show residents pay real money to PRS.

In a Q & A, Brian addressed that and other issues. The questions and answers have been edited for clarity and brevity.

3550: Our residents pay PRS on average \$264 a month per apartment. That's a lot of money, more

than \$3,000 a year. What do we get for that?

Brian: "You get a lot of stuff. Group insurance, attorneys, compliance, collaboration, human resources, group purchasing, training. If you guys had to hire on site it would be a lot more expensive. There are some financial advantages to doing all the backup work we do here."

He noted that teams of PRS employees work full time on regulatory compliance issues – complex in a CCRC world – and keep all the local campuses up to speed. He cited Sharon McCartney, Mirabella's health services administrator, as an example of a fine executive who would not have time to do her job properly if she had to spend hours a day keeping track of legislation and shifting regulations. Instead, PRS provides her that information.

The same thing is true of financial issues, he said: "We have experts in the field we can spread out to all the campuses."

"A lot of what we're doing here keeps the local communities from having to hire extra staff. We have an IT team of 16 here. If we didn't, you guys in Portland would probably have to hire four IT guys."

3550: Don't corporate policies risk trying to pound round local needs into square corporate holes?

Brian: "When I took over, the model was 'do your own thing and run your own campus,' and that wasn't working too well in the recession. It's not 'do everything our way,' but the setting up of corporate standards and having local communities make local decisions. There are things that make sense for everyone to collaborate on and do together, and there are things that make sense to decide locally.

"We're not going to make rules just to make rules. We're going to make rules that promote efficiency.

And (we ask ourselves) if it doesn't make sense for us to collaborate, why are we making the decision in Medford?"

As an example, he cites dining.

"What we serve in the Northwest just doesn't work in Texas," he said. "We've discussed whether we could have a corporate menu with everyone serving the same thing, and it just doesn't work. We're not going to do that."

Mirabella dining director and executive chef Todd Albert is free to take advantage of local specials and tailor the community menu: "As long as he stays within his budget."

The key to a successful PRS community, he said, is to have a good executive director ("and you have a great one" in Anthony Sabatini), a fine staff, and a vibrant community of active and interested residents, relying on teams of executives and specialists who can handle an avalanche of corporate work on behalf of all affiliated communities.

3550: We see monthly fee increases of a pretty steady 4% a year, which these days far outpaces inflation. Why?

Brian: "We're very sensitive to that. Every time we raise fees, we are pricing people out of the market."

"When we did the initial marketing, we told people to plan between a 4% and 5% annual increase. When you are looking at a market-basket cost of living, you are not looking at all this health care stuff, where nursing salaries can start at \$80,000 or \$90,000 a year. The health care piece is going to outpace inflation."

Staff turnover means higher expenses as well, he said.

"Mirabella has the highest turnover of any campus we have. You have 85% turnover, which is off the charts."

There are a variety of reasons for that, he said, including the high number of students working at Mirabella, transportation and parking issues, and competition with companies that offer better wages and benefits. Management is working on ways to increase retention, he said.

Still, Brian said, Mirabella – while on the high end – isn't out of line in terms of monthly fee increases. The lowest among PRS campuses was

2.5% and the highest was 4.5%, he said.

3550: Our residents love Mirabella but, as the recent quality of life survey showed, are ambivalent about PRS. What would you say to them about that?

Brian: "The important thing is that we have a team of people who are passionate about the campuses, passionate about the residents. We are here because of the residents."

He said the company must do a better job telling the PRS story to residents and building better two-way communication with them.

"One example of that change of direction has been putting a resident on the boards of our communities. I think that has been a good change for us."

And, he said, PRS is exploring new ways to increase resident participation in corporate life and decision-making.

Residents look more at the short term, while community and PRS board members look more at long-term sustainability. PRS executives must look at ways to satisfy both, he said. ☸

Third Annual Back Alley Sale September 11 to 13



The perfect way to downsize: Donate clothing, furniture, office equipment, house wares, jewelry – anything in good condition. Jewelry will be displayed safely in a locked cabinet.

The perfect place to shop: This year, the sale features a **Garage Sale in Willamette Hall** and a **High-End Boutique in Park View**. Shop for yourself or family, and be sure to check out the high quality items in the Boutique.

Receive a charitable deduction for donations

All proceeds go to the Mirabella Portland Foundation's employee scholarship fund.

Golden Dragons Take to River, Intrepid Reporter Shanghaied

by Ron Weber

So you have *never* been in a Dragon Boat?

It took a 3550 assignment to get your intrepid reporter out on the water, hesitantly leaving misgivings ashore.

So off I strolled early one July morning, in the custody of Barbara Short, Anne Clark and Ed Parker, hoofing it north from Mirabella along Moody to a gathering spot outside a coffee shop up past the Harborside. Before they let me anywhere near the water, I had to sign a waiver. Bad omen? Oh, well. Soon I was issued a life vest and paddle.

My companions, or abductors, told me the dragon boat crews were then paddling practice boats. The fancy decorated craft we watch from Aria are used only twice a year – during the Rose Festival in June and in September when the annual Portland Dragon Boat Festival takes place on the Willamette.

Each boat has up to 20 paddlers, plus a “caller” in the front (okay, the bow) and a “tiller” in the rear (okay, stern).

On my maiden voyage, Barbara was a tiller on one of the two boats. On the other boat, I was seated behind Ed and in front of Anne. This was good; less embarrassment if I ran out of gas or got out of rhythm.

Anne and Ed are both relatively recent converts to paddling.

“I never did this in Philadelphia, where I mostly biked,” Anne said. “And I was never particularly athletic. But once Barbara Short got

over,” he said. “It takes some time to get used to paddling and to learn the right motions so as not to come away with a stiff back.”

(Spoiler alert: I hadn’t learned those motions.)

Aboard the boat, Ed gave me a cushion and told me how to sit and place my right foot for the best traction. As it turns out, the secret to paddling is to get good foot leverage and to be able to rotate your

hips to one single motion.

This provides the best downward motion with the paddle. And then the caller, Tom, instructed me in how to keep time with the person in front of me and to his calls.

Off we headed out of the marina, turning up the river toward the Marquam and Tilikum Crossing bridges.

Almost immediately, I was sweating and winded.

Anne and Ed had told me to just pull the paddle out of the river and coast whenever I was tired. So every minute or two I would paddle for a while and then rest. The view from the river level was fabulous and I noticed all sorts of things I’d never before seen.

We ended up a bit south of the Spaghetti Factory, catching up to the companion Golden Dragon Boat.

Then, to my surprise, I learned each paddler was to shift from the right side of the boat to the left, while mid-stream and tethered to the other boat. This was tricky and almost comical, but did not end



Novice dragon boat racer Ed Parker, at right, is impressed — or amused — by sports reporter Ron Weber’s debut outing on the Willamette. Photo by Anne Clark

me into it here, I never wake up in the morning without thinking about whether it is a day to paddle. I love it.”

Ed’s even newer to the sport.

“I love the social aspects of the sport and have made new friends in the Golden Dragons, the local club of paddlers who must be 50 or



Dragon boat racers love their early morning workouts.

up with a fall into the river. The change of position means we all use the muscles of our other arm while paddling back downstream. Otherwise, paddlers could be half-hulk, half-wimp. Can't have that.

After an hour that seemed ever so much longer, I was beat when we got back to the marina. Fun's not over.

I had to crawl across the empty seat next to me and then across two seats on the boat anchored next to us and then onto the dock. Glad no one had a video camera.

Back on shore, Barbara, Anne, Ed and I strolled back to Mirabella.

Barbara, the veteran of our group, began dragon boating almost immediately after arriving at Mirabella from the San Francisco area in 2011. She saw an ad for the Golden Dragon club on the bulletin board

in our locker room and said, "that looks like fun".

She had been active in water sports like rowing and sailing all her life and figured dragon boating would be a breeze, and a good way to make friends in a new city. She's now an enthusiastic dragon boat recruiter, a local club officer and board member of Golden Dragons' parent, Dragon Sports USA.

Her latest convert is resident Joan McCoy, who has become a core member of the Mirabella dragon boat contingent.

The Golden Dragon club has an appealing motto: "Old Age and Treachery will Overcome Youth and Ambition." Participation is reasonably inexpensive; dues are \$25 for three months, and each member must purchase a paddle, life vest and perhaps a cushion.

Besides practice and races on the Willamette, Golden Dragons have paddled at events in San Francisco; Long Beach, Calif.; San Diego; Flathead Lake, Mont.; Vancouver and Victoria, B.C.

A women's team and a mixed team of Golden Dragons are training, hoping to be selected to compete next year in Adelaide, Australia. Anne was a member of an international team last year in France, and the team is sending a boat next year to Venice, Italy, where Anne and Ed plan to participate.

Our Mirabella dragons all said loud and clear – Get up early, put on your life vest, grab your paddle, meet us in the lobby and come paddle with us.

That's a pretty appealing plan. ☘

Residents Step Up in Gym, Classes Hardly Skip a Beat

by Nancy Moss

Filling the gap left by fitness assistant Tony Cibik's departure and the injury and convalescence of fitness coordinator Karle Wagner, three Mirabella residents stepped up – literally.

Linda McCammon, Nancy Kjemhus and Adrienne Braverman organized and led classes to keep fellow residents moving.

Linda, who is fitness committee chair, leads a group called Start Walking, a 20-minute class following a DVD.

Linda starts the DVD, and beginning with a warm-up, virtual instructor Leslie Sansome from the screen leads the six-member class into power walking, stepping briskly to a bouncy electronic beat while swinging her arms. Leslie then adds, one at a time, sidesteps, kicks, knee-lifts, and arm stretches, explaining “We use all our muscles.”

The pace quickens. Focusing on Leslie's screen image, I hear behind me the soft patter of feet on the activity room floor as I try to match Leslie.

“This is the way we walk for a healthy heart,” Leslie says, adding that we have “a stronger heart when we challenge it” by exercise. Anyone who follows her quick-stepping pace fully, not stopping to take notes as I did, will walk a mile in twenty minutes.

The American Heart Association logo at the bottom left of the screen supports her statements about heart health.

Asked why she is taking this class, Florence Hardin says that it helps her back problems, and “You can stop if you can't do” any

particular move. Linda points out that the instructor is “never injured or sick, never goes on holiday.”

Kristie Walker praises Linda, the group's leader, for sending email reminders to her troops.

The DVD, purchased by the Fitness Committee, is in the activity room but available only to classes.

Adrienne Braverman, the second Mirabella resident instructor, a qualified Pilates instructor, will offer a second round of Pilates starting in October to augment classes now led by Karle.

When Tony left, residents didn't want his aqua exercise and balance classes to lapse, so Nancy Kjemhus volunteered “just as a fill-in,” she says modestly, leading 10 classes.

As Linda points out, resident-led classes, either with DVD or a live instructor, are a “fallback, Plan B” when staff instructors are not available. ❀

Brady Brings Back Men's Water Aerobics

Meeting popular demand, fitness instructor Brady Taylor will add a class on Men's Water Aerobics, starting Sept. 7, at 10 a.m.

Water aerobics, popular at Mirabella in the past, combines the vigor and challenge of aerobic exercise with the forgiving nature of water, which is both easy on people's joints and an appealing medium for those who worry about falling.

Brady says she's enjoying getting to know people at Mirabella and appreciates how people are engaged, willing to “put in an effort,” that they “give a lot in classes.”

Brady is a motivated student herself, studying classical Ashtanga yoga.

Brady's class gets results.

“It works,” says Don Marshall of Brady's abs/cardio class.

After a few sessions, Don could lift both legs while in a seated position, using his abdominal muscles.

It's rewarding to see the improvement, he says.

—Nancy Moss



Recently hired instructor Brady Taylor puts residents through their paces



Todd Albert's July 4th images lead off our photographic look back at a summer that brought heat, river action, heat, opening of the Greenway, heat, barbecue season, activity in Caruthers Park, and heat.



"They make an awfully big thing of cookouts."

Summer on the Willamette



Photos by Robert French

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Portland Civic Theatre Guild Season Set

Neil Simon's family drama *Broadway Bound* opens Portland Civic Theatre Guild's new season with a reading at Portland's Old Church on October 6. Light refreshments are offered at 10 a.m. with reading of the play at 10:30.

The play charts Eugene and Stanley Jerome's attempt to break into show business as comedy writers.

"We try to mix it up," says Guild member Chrissy Roccaro of the season, which includes a November 3rd drama about an Egyptian immigrant to America, a Fertile Ground reading, and a musical extravaganza. Cost of the readings is \$8, except for the musical, which costs \$10.

The season:

October 6, "Broadway Bound", by Neil Simon

November 3, "Pilgrims Musa and Sheri in the New World", by Yusef el Guindi

December 1, "Holiday Radio Hour", by Willamette Radio Workshop

January 2016, Fertile Ground reading

February 2, "Dear Elizabeth", by Sara Ruhl

March 1, "Betrayal", by Harold Pinter

April 5, "Lettice and Lovage", by Peter Shaffer

May 3, "A Musical Treat", directed by Adair Chappell. ☼

Annual Back Alley Sale Starts Sept. 11

The third annual Back Alley Sale to benefit the Employee Scholarship Fund of the Mirabella Portland Foundation is set for three days in mid-September.

This time the sale has a new twist.

Rather than limiting opening days of the sale first to employees, then to residents, and only then admitting the public, the foundation committee set aside a four-hour window for employee-only shopping, then will throw wide the doors to all comers.

The sale has been a major scholarship fundraiser, last year netting some \$12,000, but after employees and residents picked over the donated furniture, art, clothing, furnishings and other treasures, there was little left for the public.

The Back Alley Sale 2015 will run Friday, Sept. 11 through Sunday, Sept. 13.

The first four hours – 8 a.m. to noon – on Friday will be open to employees only. Then everyone is invited.

The sale goes until 6 p.m. on Friday, is open 10 a.m. to 5 p.m. on Saturday, and from 10 a.m. to 2 p.m. Sunday.

Residents may charge their purchases to their Mirabella account. Others please bring cash. ☼



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Colonel Chase Gets Airborne Once More

by Steve Casey

It was a grand day for flying. It was an even better day if you were a retired Marine Corps colonel who had flown jet fighters and helicopters, and you were in the rear seat of a chopper directly behind your 13-year-old grandson who was at the stick.

Such was the Saturday morning in June when Bill Chase, retired after 32 years active and reserve duty as a Marine aviator, was back in the skies again — being honored this time for uncommon grit, courage and great spirit as a rehabilitation patient at Mirabella.

Mirabella rehab is provided on contract by an outfit called Consonus Health. Bill, fighting a couple of debilitating diseases, has been a rehab patient some four years.

His physical progress has been remarkable. Even more remarkable is the good cheer that underpins his determination.

According to Bill's wife, Ginny, that led therapist Zach Kinzer on

a search for a way to do something cool for Bill.

"Bill for me has always been like a poster boy in terms of behavior, manner, determination, never giving up," Zach said in a telephone interview. "There were times when he had not so great months and then

co-conspirator in the plot to recognize Bill's accomplishments.

Ultimately, they hatched a plan to get the Marine aviator who had first earned his wings of gold decades ago back into the air — this time cruising over Portland.

But then there was the matter of



Celebrating Col. Bill Chase's latest chopper adventure are (L to R) pilot Carolina Bevilacqua Camargo, Maddie Chase, Zach Kinzer, Bill Chase, John Chase, Katy Kemp, therapist Lori McGraw, Ginny Chase

great months, but he would always be there, working, determined."

Zach, an occupational therapist and rehab director at Mirabella from opening day until his promotion to Consonus regional director, was part of Bill's team. So was physical therapist Katy Kemp, who soon became a

money.

Zach raised a big chunk of the funding by cutting lawns and pulling weeds for neighbors, some friends of Bill and Ginny made generous donations, and in the end the project was partially underwritten by Consonus and its non-profit affiliate Vital Life Foundation.

Zach and Katy arranged a day of it for Bill, Ginny and their family – including grandson John, whose role at first was to be a passenger along with granddad.

“The plan was they were just going for a helicopter ride with Bill, and it was to be in a (type of) helicopter Bill had flown quite a bit,” Ginny said.

Then another glitch.

As it turns out, the company said they don’t do sight-seeing flights, only instruction. So Zach asked if young John was willing to take some instruction. John’s answer was the functional equivalent of “Well, yeah!”

After some informal ground school coaching from veteran pilot Bill, John sat in the chopper pilot’s left-hand seat and did actually fly for a time, under the supervision of instructor pilot Carolina Bevilacqua Camargo. Bill and granddaughter Maddie rode behind them.

“I was impressed,” Bill said of John’s skill in the air.

“I’m a flight instructor as well and have taught a lot of people to fly, and there have been only a couple of people who jumped in and did as well as he did. And he loved it.”

Bill said the day was a lot of fun, but more than that.

“If I’m doing anything good, then being an incentive for anyone to keep working, keep at it,” is the real accomplishment, he said. ❀



Bill Chase ready for liftoff

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Love, Caring Drive Linda to Conquer Mountain

by Steve Casey

First there was the money; then there was the mountain.

Linda Campbell, a retired Air Force lieutenant colonel who moved to Mirabella from Eugene shortly after her wife, Nancy Lynchild, died, wanted to honor Nancy's memory and strike a blow against the breast cancer that had killed her.

Linda learned of a Mt. Hood climb that was a fundraiser – and awareness raiser – for breast cancer research.

"I was approached by a brand new friend of mine who has stage four metastatic breast cancer, who climbs Mt. Hood and Mt. Rainier every year, who said 'You really have to do this,'" Linda recalled. "She and some other friends helped me train."

To join the climb, she had to guarantee a \$3,500 contribution to the Fred Hutchinson Cancer Research Center.

"I seriously thought about just writing them a check, and I was headed down that road," Linda said. "Then I thought, well, I'll just put it on MiraNet.

"I was astounded, just astounded," at the response from Mirabella residents.

"It was one of the highlights of my life. I just felt so loved and supported. I said 'you are going to carry me up the mountain,' and they really did. It inspired me. My



Mirabella neighbors."

Linda raised in the neighborhood of \$6,000, but more important to her were those who vicariously joined her hike – asking in the elevator or the mail room "How's training going?" or offering, "You can do it!"

But with the money done, there was still that mountain to climb.

The athletic woman trained seriously for some two months, hiking the West Hills, looking for the steepest streets to scramble up.

She put that training to use one early Sunday morning in June as, not long after midnight, she and a dozen other climbers started up the mountain, struggling over rough terrain and ice fields as her

well-trained legs and knees cried "no more."

She carried a flag with the names of loved ones – cancer victims and survivors – on behalf of Mirabella residents and others.

Up she went, struggling, staggering to the Hogback at 10,700 feet. There was the most difficult 500-foot section yet ahead, some 90 minutes of agony to the summit.

The guide said climbers who reached that point had all excelled, but those who had found the climb difficult so far shouldn't venture further. Linda agreed, her personal summit reached, her mission accomplished, her body spent.

After the climb, hobbled by a pesky blister, she started plotting her next adventure:

"I'm toying with the idea of biking across the U.S." ❀

Hatfield War Letter Featured in Exhibit

Letters from Navy Lt. Mark Hatfield to his parents, written from the South Pacific while at war, are part of the WWII exhibit now being offered by the Oregon Historical Society.

After the war, Hatfield became a professor, state legislator, two-term Oregon governor, and for 30 years represented Oregon in the U.S. Senate.

He was the husband of Mirabella resident Antoinette Hatfield. Mark Hatfield died in 2011.

The exhibit, "A World At War, A State Transformed," features letters, uniforms and historic documents. It is at 1200 SW Park Avenue, Portland, and runs, appropriately, through Dec. 7. Admission is free. ❀



A Nice River, But You Don't Want to Swim In It

by Nancy Moss

Scott Manzano, project manager for the Oregon Department of Environmental Quality, recently gave a Mirabella audience the history of what he called a “successful story about the cleanup” of an “extremely contaminated property” along a river that was the “gem of the city of Portland.”

Ecologist Paul Fishman, speaking at Mirabella years earlier, had a similar message as he spoke of creating a “living river bank, not an armored one” and mentioned the \$20 million it had cost Zidell to clean up its land.

Manzano detailed the massive cleanup of the Willamette River, the removal of 8,000 cubic tons of poisoned soil and the capping of the remaining soil with sand and rock armoring. The caps would stay in place for a hundred years, he said.

Having finished his talk, Manzano took questions from the audience.

Would he eat a fish caught in the Willamette here?, someone asked. No, he replied, he would not.

Would he swim in the Willamette? No.

“And especially,” he added, “I would not make mud pies of any soil along its banks.”

Turns out the ship dismantling along the Willamette’s banks that caused the area to be designated a Superfund site contained polychlorinated biphenyls or PCBs. Even one part in a billion is not safe, according to Manzano. That one part can cause cancer.

Outlawed in 1979, PCBs are slow to break down, outlasting even the hundred-year cap locking in the pollution caused by cutting up ships and dumping waste into the river.

So, as you stroll along the Greenway, enjoy looking at the Willamette, its sparkling waters perhaps dotted with boats being paddled by intrepid rowers. But don’t swim in it, or eat fish caught there. ☘

Williams’ Plan is SoWa Selection

Homer Williams, for 40 years a prominent Oregon developer who recently shared his business story and philosophy with Mirabella residents at an evening presentation, is deep into another neighborhood-altering project.

With development partner Dike Dame, he’s responsible for transformation of the acclaimed Pearl District as well as the South Waterfront..

The Portland Development Commission in late July picked



Homer Williams

Williams & Dame Development, partnered with BRIDGE Housing Corporation, to build a \$93-million mixed-use project on two acres of city-owned land on SW River Parkway close to the Marriott Residence Inn.

The project would bring 203 affordable housing units, many of them two- and three-bedroom units, and 162 units, which would be set at market rate.

BRIDGE is a California-based nonprofit that builds affordable housing.

Taxpayers will contribute \$19 million of the cost to subsidize the affordable units.

In 2003, the city set a goal of 582 rent-restricted units in the neighborhood, and to date some 36% have opened. ☘

No Need to Buy Boat

‘Sunday Flood’ Called One-Off Electronics Glitch

July’s flood that brought six inches of water gushing throughout the Mirabella basement resulted from an electronics failure during a long installation process, a glitch that won’t recur, according to Bryan Reed, assistant facilities director.

A 15,000-gallon reservoir, fed by a 6-inch city water line that can pump 5,000 gallons a minute, lies under the garage entry ramp.

“We were having a new control board installed, and it failed,” Bryan said. “It told the city water system

we didn’t have enough water in the reservoir.”

The tank stores water for fire-suppressing sprinklers throughout the building. Bryan said the maintenance crew got the deluge stopped within about 15 minutes.

He said maintenance is working with specialist companies to bolster the system as an extra measure against another accident.

There was at press time no estimate of damage. ☘

OHSU Project Nears Final City Approval

Curry St. Loading Dock Dropped From Proposal

by *Steve Casey*

The \$340-million, two-building construction project that will more than double Oregon Health & Science University's South Waterfront footprint and bring an urgent care center to within a block of Mirabella edged closer to construction at a July 30 city hearing.

And to the relief of Mirabella residents, it appears all but certain the busy loading dock originally intended for Curry Street opposite the retirement community's garage and emergency entrance will shift to River Parkway.

The city's Design Commission spent several hours in an informal design review, a voluntary process providing guidance to project developers.

Once permit applications are filed, the commission will be asked

to formally approve the project's design.

The larger building in the project is "CHH South," at 234 feet almost a twin of the existing 250-foot Center for Health & Healing (CHH), to be built atop CHH's underground parking structure on the block bordered by Curry and Whitaker streets, and between Bond Avenue and Moody.

The second is an 11-story, 143-foot high parking structure and

of 75 feet, it would step back from the Curry Street side, using only the north portion for patient housing and covering the roof of the parking portion facing Mirabella with a landscaped terrace.

That building is where the four-bay loading dock would go. The dock was originally proposed on Curry, opposite Mirabella's parking garage, single-bay loading dock and emergency response entrance.

The commission heard from

When staff pointedly asked if they had any problems with moving the loading dock to SW River Parkway, no commissioner raised an objection.

patient housing building directly opposite Mirabella's north side on Curry, built on an existing surface parking lot. At six stories, a height

several Mirabella residents testifying in support of the OHSU proposal, all keying their remarks to what one called "an unmitigated disaster" were the university not allowed to put its new loading dock on River Parkway.

Witnesses told the commission that Mirabella gets 15 emergency arrivals of ambulances together with fire trucks a month, daily routine ambulance arrivals, and that Curry is already crowded with delivery trucks and traffic making exit from the garage "breathhtaking".

Adding a busy four-bay loading dock directly across the street would endanger the safety of drivers, pedestrians and Mirabella residents, they said.

Brian Newman, the university's director of campus planning, development and real estate, led presentation of OHSU's plans to the commission.

His meetings with Mirabella residents caused OHSU to propose moving its loading dock to River Parkway.



"CHH South" shown north of Caruthers Park and a parking structure topped by patient housing are to start construction early 2016.



From Mirabella, at right, looking down on proposed parking structure and patient housing across Curry Street. Building steps back to north, providing planted terrace. Both renderings courtesy of OHSU.

After OHSU's presentation and citizen testimony, when staff pointedly asked if they had any problem with the university's plan to move the loading dock to SW River Parkway from Curry Street, no commissioner raised an objection.

Residents also have long sought an urgent care center for the South Waterfront, and have requested the university include it in their plans. The revised plans submitted to the design commission show such a center on the ground floor of CHH South, next to a larger pharmacy.

Design commissioners seemed to have the most trouble with a proposed under-shelter patient drop-off site, with an entry along the Curry Street side of CHH South, opposite Caruthers Park. They asked for consideration of alternative locations and for efforts to make it appear more "welcoming."

The commissioners supported a sky bridge, linking CHH North with the new CHH South.

This month, OHSU is to submit a formal land use application and

should have a formal approval hearing before the design commission, perhaps in December.

Construction could start in earnest by January, with completion of both buildings expected in 2018.

Already, local residents should have seen preparation work.

Site clearing and installation of trailers should be underway or completed on the two-block staging area east of SW River Parkway by the time you read this.

OHSU provides space for the community's popular dog park and was to move that "temporary off-leash area," as the university calls it, to the river end of the property bordering on the greenway. OHSU is paying the costs of the move.

The dog park is to have new grass, lighting, and access to water for two years, will be smaller than the former dog park, and will have separate areas for small and large dogs. ☼

Holiday Stories Wanted

For our December issue, 3550 is looking for stories about memorable holiday experiences.

For instance, my father died on December 23. Our Christmas two days later was terrible — the opening of presents, the big dinner — but I believe we all felt the strength of family in meeting life's tough times.

When I returned to teach school in January and people asked about my vacation, I would say, "We had a good family time" — and mean it.

If you had a holiday involving a difficult or rewarding experience, please share by email to me or put it in my box #2102 in the mailroom.

If you are a talker rather than a writer, call me at 6848.

—Nancy Moss

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