

3550



March 2015

a publication by and for the residents of Mirabella Portland



Steve Casey

Editor



Claire Weber

President

In this world nothing can be said to be certain, except death and taxes.”

So saith Benjamin Franklin.

We are highballing into tax season and, sadly, have recently lost some cherished neighbors to death. While taxes are a lonely annual battle, as we confront mortality we are not alone.

It’s a tough job, working through the thicket of legal, moral, ethical, medical and religious questions surrounding the rest of our lives, fraught with both health care and financial challenges.

Our last 3550 issue offered excellent reporting on end-of-life care by Ed Parker, and he follows on these pages with one aspect of finances — the prospect of running out of money.

As Ed’s December report made clear, all legal end-of-life medical options — which in Oregon include Death With Dignity — are available to Mirabella residents.

That does not mean Mirabella advocates any particular path — just that it will support your decision, whatever that might be.

Some at other PRS communities reacted with disbelief. Isn’t there a PRS policy forbidding Death With Dignity? Answer: no. And if PRS did try to dictate such a highly personal decision, we should all move out. Today.

Fortunately we don’t have to do that.

What we do have to do, though, is wrestle with some other tough questions.

How do I know when it’s time to turn financial decisions over to someone I trust? How do I select that person? What’s the best tax strategy for me?

Who should make my medical decisions if I can’t?

Will Mirabella honor my directives made today, in sound mind, if later on I become incompetent?

What exactly, do I want?

Highly personal. Highly profound.

Some have planned well, others not so much.

As we tackle those issues, each in our own way, we do so knowing Mirabella is on our side, working with us.

That brings enormous peace of mind. ☘

Most of us are pretty darned glad we are living at Mirabella.

But there are always aspects that could be improved. The question is how to get our suggestions heard and improvements made.

Popular ways to vent our concerns include complaining to others in the elevator, complaining over dinner in the Aria, complaining over lunch in the Bistro, complaining at classes or activities and complaining in the mailroom. I recommend a better way — through RAMP, the Residents Association of Mirabella Portland.

We don’t make the big decisions about how this place is run — after all, we rent.

But we can get improvements made. RAMP comment cards are the easiest way to suggest a change.

Vice-President Pete Fenner forwards each card to a committee, which reviews it with the appropriate manager. Among the improvements that have been generated by resident comments are:

- ◆ One resident asked for a shaded outdoor sitting area where we could wait for guests. The entrance walkway now has a custom wood bench designed and built by Paul Johnson and Al Foehring in our woodshop.

- ◆ Several residents — and the Resident Health Committee — pointed out that people with assistive devices had tripped over floor mats on the carpet at building entrances. The mats have been removed.

- ◆ Residents who use tables in the fifth and sixth floor terrace elevator lobby areas let us know the sun’s glare made those areas unusable in the afternoon. The Buildings and Grounds Committee’s tenacity helped get new sunshades installed.

- ◆ The Communications Committee independently researched problems with Willamette Hall’s sound system. Administration agreed corrections were needed and, by the time you read this, the pitiful audio system should be noticeably improved.

So the next time you have a suggestion, share your idea by writing a comment card or attending a RAMP committee meeting. It could make Mirabella better for all of us who live here. ☘

Telemedicine Is Here

It's amazing to see how technology will interface with the health care world," said Sharon McCartney, health services administrator, reflecting on the opening stages of Mirabella's new telemedicine partnership with Oregon Health & Science University.



So far, OHSU's Telehealth program has come to Mirabella in two ways.

For its nurse education program, OHSU doctors explained their telemedicine to 10 second floor nurses gathered around the screen.

To provide a "warm hand-off" of patients coming in from OHSU, Sharon said, second floor nurses using the new system have received information about new patients. In the past, Mirabella might be surprised when new patients had an IV or other line the second floor staff had not known about. Telemedicine provides a "good transition of care," Sharon said.

So far, the program is free. OHSU is now working on the cost to Mirabella's Independent Living residents who want to use it. Anthony Sabatini reported at the latest RAMP meeting that Mirabella is "slowly implementing" phase two of the OHSU telemedicine program.

—Nancy Moss



On the Cover: Young Miles Williams and Mary Zehrung enjoy quilts destined for troubled children. Photo by Robert French.

Back Cover: Sunset over Columbia River during week-long cruise from Portland. Photo by Steve Casey.

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Finding Balance Through Exercise

by Nancy Moss

Since we first learned to patter about, launching and lurching ourselves into space, we haven't practiced walking.

Mirabella residents in Tony Cibik's balance classes focus on one part of their body at a time: ankles, knees, thighs, core, upper arms, wrists, to achieve greater balance and stability. To become, among other things, better walkers.

As his class moves to "I Had the Time of My Life," from "Dirty Dancing," or "We Are Family," Tony tells participants, "I want you to challenge yourself" — and then praises them. Little puffing breathing sounds blend with the music as Tony assures them, "You're all doing great today." He ends Saturday's class to applause.

Tony's balance classes on Tuesday and Thursday follow the same basic approach — strengthening one particular body part — but involve one participant at each of 18 or 19 stations, using bands, exercise weights, a medicine ball, body bars, mountain climber slides, and other devices. Each station contains written directions explaining the exercises to be done there.

Mountain climber slides, for instance, involve walking on fabric disks, taking long strides as in cross country skiing, and thereby strengthening lower body and cardio (fitness buff shorthand for cardiovascular activity which increases heart rate and respiration while using large muscle groups repetitively and rhythmically).

Using the body bars, in contrast, helps upper body strength and balance. The bars come in different sizes, for differing needs. When class ends and people have completed their part of the circuit, to

Tony's praise of "We did some hard work today," they will indeed have worked their body hard.

Tony has a way of starting with something simple ("Take a step forward"), making it complex ("Now stand on one foot"), then adding a twist ("Now swing the opposite arm") but always keeping safety in mind ("Grab the back of your chair if you need to.") The applause at the end of his classes reflects people's sense of achievement, tasks well

most other retirement homes.

The New York Times quoted Judy A. Stevens, an epidemiologist at the Centers for Disease Control and Prevention, as stressing the importance of exercise. She said of people who fall, "If you're in better physical condition, you're less likely to be injured."

Here at Mirabella, wellness coordinator Karle Wagner suggests that people who want to work on balance on their own contact her or



Instructor John McKinney leads tai chi

completed.

"Most people want to be challenged," Tony said in a 3550 interview. He pointed out that people at Mirabella are younger than those in

Tony for exercises suitable to their physical condition. She likes to talk to people and show them what's safe for them.

"Just side-stepping could be

plenty,” she advised, “it will work on your outer hips.”

Another simple exercise is sitting in a chair and lifting one foot, heel and toe, then turning the toes first in and then out. Standing on one leg while doing simple jobs like brushing your teeth is another possibility.

Karle urges people to destabilize themselves a little, “Because that’s what happens in real life.” Anyone who has jumped across a rain puddle or almost tripped over a curb he or she didn’t realize was there will have to agree.

Numerous articles attest to the value of regular practice of tai chi to help prevent falls. John McKinney, who teaches tai chi at Mirabella, said his classes are about improving balance and increasing core strength.

The balance system in our inner ear that we are born with, John said, deteriorates with age and like that toddler learning to walk, we have to learn to “make friends with gravity.” We don’t worry about our balance until the system fails.

For people who may feel intimidated by a new system, Karle also teaches a tai chi class for beginners.

We all hope to avoid falling, and the sudden fracture that forces us into a less active life. Mirabella’s fitness program offers residents the chance to master gravity — as John put it, “Know where we are in space” — and move with renewed confidence. ❀

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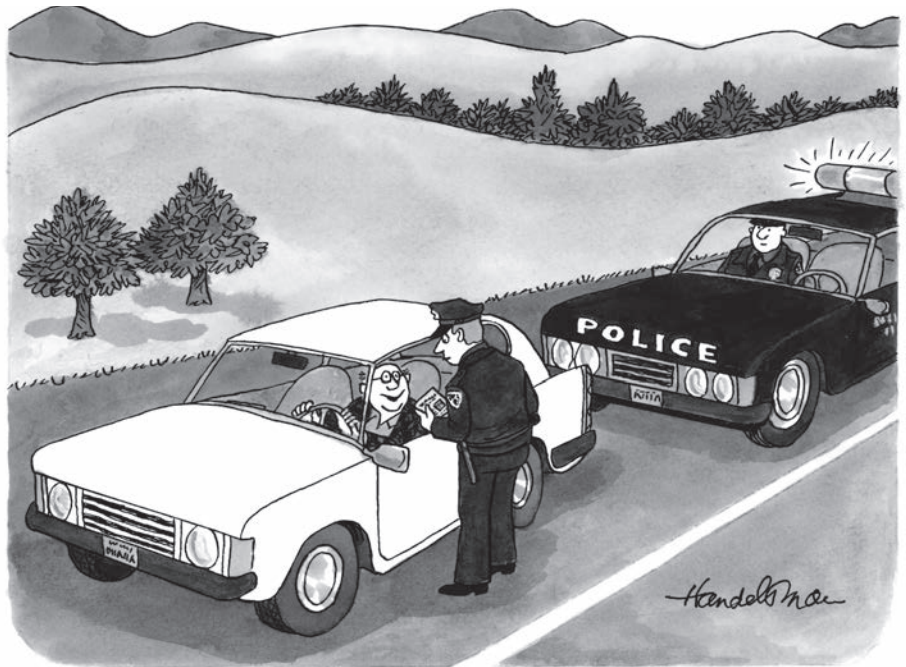
That was the pledge from John Hart and John Knowles, as the facility services department took over valet parking and town car services in January.

Formerly, those activities were part of the resident

The valet staff stays put, but has been brought under the facilities umbrella.

Megan remains in charge of scheduling bus rides to various activities for Mirabella residents.

Having both valet and maintenance staff in the same department will make scheduling more efficient,



“It’s not that I’m too old. I’ve always been a lousy driver.”

services department, but executive director Anthony Sabatini made the management shift in part to give resident services director Megan Huston more time to work on the Mirabella Foundation.

“Also, facilities has always covered in valet for breaks, when it’s busy,” Megan said, “and in order to provide top notch service to residents it makes sense to blend valet with facilities.”

John Hart said.

John Knowles said the operation, which he will directly supervise, would offer no immediate changes but in coming months he will work with the resident transportation committee to streamline services.

Making town car rides more available to more residents more often is one priority, he said, and being able to draw on the entire facilities services staff will help that effort. ❀

What Happens If I Outlive My Money?

by Ed Parker

It's inevitable. Some of us at Mirabella will last longer than our money does.

The rest of us will die before our money runs out and the balance will get passed on in accordance with our estate plans. Those of us who plan to live forever in the Mirabella lap of luxury are in for a big surprise, one way or the other.

Mirabella Portland Foundation's residence assistance fund is intended to provide financial assistance to residents who outlive their money. Those who don't expect to run out of money may make a tax-deductible donation or leave a bequest in their estate plans to the resident assistance fund in order to help those who later need such help.

Once fiscally sound, the fund can lend money to residents who can no longer pay all of their monthly Mirabella bills. The loans would cover the difference between the regular monthly fee and the amount the resident can afford to pay. Interest on such loans is currently 5%. The loans would be repaid from the borrower's refundable entrance fee or other estate assets.

The assistance would continue for long-lived residents even when there is not enough money in their estate to repay the loan. The portion that cannot be repaid would become a gift from the foundation.

Mirabella residents moved into this continuing care retirement community understanding that they will be taken care of here as long as they choose to stay. As part of our application process we provided evidence that we had the financial resources to stay here.

Our agreements with Mirabella Portland include a financial assistance clause with a conditional promise of help in the event that we do run out of money.

However, that contractual obligation comes with some fine print.

Our Mirabella agreement says financial assistance will *not* be provided if we have endangered our financial responsibility to Mirabella by making gifts or other transfers of funds. So we can't give away our money to our children or gamble it away in Las Vegas and then expect Mirabella to support us.

If we go broke through no fault

paying their own entrance fees, that money pays our refunds, but is not available while we still live here. So the loans would come from the only money tree Mirabella has—our monthly payments.

To make sure we can support residents who run out of funds without jacking up our monthly fees, the Mirabella Portland Foundation is the first line of defense.

If there is enough money in the resident assistance fund, the foundation will lend money to residents who can no longer pay their monthly Mirabella bills.

However, at the start of 2015

Spending some of your savings because you have expenses in excess of current income is not the same as running out of money.

of our own, we are eligible for help, but we first have to apply for whatever state and federal aid is available to us before Mirabella makes up the difference.

Mirabella also has an escape clause. It is not required to provide support if deferring payment of the monthly fees impairs Mirabella Portland's "ability to operate on a sound financial basis". (See Clause 7 in your Mirabella agreement.)

Where does the money come from if Mirabella supports residents who run out of funds?

Not from the entrance fees we have paid; that money was already spent on repaying some of the loans Mirabella got to build the building.

When we vacate our apartments and new residents move in,

that fund had only an anemic \$52,000, well short of being able to offer help. That is why the Mirabella Foundation is asking residents to allocate some money in their wills or estate plans to the resident assistance fund.

If the foundation lacks the resources to support needy residents, Mirabella Portland can help. But we will all be better off if the foundation can support those in need.

In some ways, the loan from Mirabella or the foundation is similar to well-advertised reverse mortgages, where homeowners give up title to their homes in return for a set monthly payment as long as they live.

But the plan here is different because we don't own our homes – Mirabella does. We don't give

up title and we can borrow only as much as we need.

Increasing wage and food costs, among other inflation factors, make it inevitable that monthly fees will continue to rise. Longer life spans and the healthy quality of life at Mirabella make it likely that some of us will live here for a long time.

Some of us have fixed incomes and limited savings. At some point the combination of rising costs and increasing age will result in some of us running out of money.

Older Pacific Retirement Services (PRS) communities have multiple residents in their 100s. One of the older communities has about 20 residents currently receiving assistance.

However, that community can afford to help needy residents because it has \$3.5 million in its residence assistance fund. One of the other newer communities in the PRS family has no residents being supported and has \$135,000 in its fund.

Our sidebar article on Mirabella resident ages and life expectancies indicates at least 22 of our current residents will still be here 20 years from now.

The Mirabella rumor mill has generated lots of gossip about residents worried about running out of money. Spending some of your savings because you have expenses in excess of current income is not the same as running out of money.

Our Mirabella agreement obligates us to notify management “immediately” if we anticipate financial difficulties. However, executive director Anthony Sabatini said no residents have as yet done so.

Worried? What should you do?

If you think you might be unable to pay your monthly Mirabella bills sometime in the next two or three years, you

should talk with Anthony Sabatini or resident services director Megan Huston right away. Those conversations are confidential.

Anthony and Megan ask that you contact them well in advance of any potential financial difficulties so arrangements for help can be made. One way to make limited funds last longer would be to move to a smaller apartment on a lower floor when one becomes available. In some cases, adjustments to meal plan arrangements might help.

An important reason to start planning three years in advance of potential problems is the requirement in our contract to apply for any federal or state assistance available, prior to obtaining Mirabella help. Mirabella financial assistance is intended to supplement, not replace, other sources of funds.

Most government aid comes with detailed rules to prevent using taxpayer funds to bail out people who spent lavishly, sold assets for less than they were

worth, or gave their money away to friends, families or charities.

For example, an application to Social Security for Supplemental Security Income (SSI) requires you to let the government look back at your finances over the prior three years. Residents should plan their spending carefully in the three years prior to needing assistance to avoid nasty surprises.

We are all fortunate to be able to live at Mirabella. There is help available to permit us to stay in our continuing care retirement community, but that help is not a blank check. We have an obligation to engage in prudent financial planning in order to have the assurance that help will be available when we need it.

Meanwhile, we can all help by making donations or bequests to the Mirabella Foundation resident assistance fund. That is the best way to help fellow residents who will later need support.

With luck we may even win the longevity lottery and need the assistance ourselves. ☼

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“If you factor in the money you didn’t lose on the investments you didn’t make, you’re doing quite well!”

How Many of Us Will Still Be Here in 20 Years?

by Ed Parker and Eun-Sul Lee

Since Mirabella residents, like the children of Lake Wobegon, are all above average, we may live longer than the US national average. Therefore the latest official US government life expectancy tables of 2009 (published in 2013) can provide a low estimate of how many current Mirabella Portland residents will still be alive in 20 years. In the next 20 years we may see medical miracles that further extend our life spans.

The only thing certain is that those of us still living will each be 20 years older.

It is no surprise that continuing care retirement communities that have been in operation for more than 20 years have quite a few old people living there, some of whom have outlived their money. One of the older communities in the Pacific Retirement Services family reports it has about 20 people currently needing assistance. So how many of us are expected to be here in 20 years? And how many will need financial help by then?

The starting point, of course, is how old are we now. The data in Table 1 show that we already have 38 residents in their 90s, 171 residents in their 80s and 129 younger residents. The average age for both men and women residents is approximately 82 years.

Table 1: Mirabella Age Distribution as of 1/1/2015

Age Group	Male	Female	Total
64 – 69	3	10	13
70 – 74	12	23	35
75 – 79	31	50	81
80 – 84	39	60	99
85 – 89	28	44	72
90 – 94	12	20	32
95 – 99	2	4	6
Total	127	211	338*

*including 316 in Independent Living and 22 in Health Care or Assisted Living

Table 2: Mirabella Life Expectancy Projections (based on 2009 US life tables for white population)

Age Group	Male					Female				
	2015	2020	2025	2030	2035	2015	2020	2025	2030	2035
64 – 69	3	-	-	-	-	10	-	-	-	-
70 – 74	12	3	-	-	-	23	9	-	-	-
75 – 79	31	10	2	-	-	50	20	8	-	-
80 – 84	39	23	7	2	-	60	40	16	7	-
85 – 89	28	24	14	4	1	44	41	28	11	5
90 – 94	12	12	10	6	2	20	23	22	15	6
95 – 99	2	3	3	3	2	4	7	8	7	5
100+	0	0	0	0	0	0	1	1	1	1
Total	127	75	36	15	5	211	141	83	41	17

Starting from the data in Table 1, we can use life expectancy tables to project how many from each age category will still be here in 5, 10, 15 and 20 years. Table 2 shows the results of that calculation. By five years from now all the 65 to 69 year-olds will be in their 70s. We can expect to have at least one centenarian. By 2035, according to present life expectancies, there should be at least 22 of us still hanging around. There will be more than three times as many women as men.

So what do we conclude? One certainty about life in Mirabella Portland is that our fees will continue going up until we die. The financial status of Mirabella residents is confidential information. For those on fixed incomes who win the life expectancy lottery, it is inevitable that some will eventually need financial assistance to stay here. ☘

Alliance Formed With Southwest Charter School

by Steve Casey

Kids decorating cookies in Willamette Hall a couple months back was just the beginning.

Mirabella is now forming a partnership with Southwest Charter School, bringing the wisdom and experience of



Avi Spencer

older folks to the energy and enthusiasm of youngsters.

The school — heavily into getting its grades K-8 students out beyond the classroom — approached Mirabella late last year. Mirabella's resident services director, Megan Huston, has been working with the school's field work coordinator, Sarah Anderson.

"We are thoroughly excited to be collaborating more with Mirabella," Sarah said in an email.

"Our primary mission as a school is to engage with our neighbors in the community



Aubrey Spangler

and learn from real-life experience," she said. "Our students will gain so much by connecting with Mirabella residents and we hope the residents will benefit from engaging with our kids. This just seems like the perfect partnership waiting to happen."

Possible future programs: Mirabella residents talking about their life experiences or careers with kids who have been studying those things. Students offering songs or skits at Mirabella. Students volunteering in our community.

All ideas for participation are welcome, and may be directed to Megan.

Southwest Charter School regularly gets its students out in the world.

Earlier this year, middle schoolers helped the City of Portland with its tree inventory.

Last year, eighth graders capped three months of



Marge Carothers sneaks a cookie

research into the Civil War with a history quest at the Grand Army of the Republic cemetery on Boones Ferry Rd. Their preparation included digging through original historical sources such as census data and regimental records. They particularly connected with a Union sharpshooter named William Root who, like most of the students, was 14 years old.

Southwest Charter School opened in 2007 and offers what it calls "a creative learning environment where students develop a sense of place and become stewards of the natural world and active citizens within our community." ❁

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Photo by Robert French

Bob Cramer and Allen Simmons

by Claire Weber

They are such a matched pair that sometimes you think of them as one person: Bobanallen. Or, maybe, Bob N. Allen.

Bob Cramer and Allen Simmons, longtime Portlanders, prominent florists, philanthropists, friends, business partners and now spouses, are known

Resident Profiles: Bob Cramer and Allen Simmons A Blossoming Relationship

in Mirabella, in Portland and beyond as two men with enormous hearts.

And they're just fun to be around. Wherever they go, it's a movable party.

At the annual Mirabella Foundation fund-raising auction last year, they offered up a catered "terrace celebration" at their Mirabella home, a dinner party that sold for even more than the dinner offered by our own Chef Todd. Bidding was so hot that, impromptu, they offered another, also snapped up at a robust price.

Their dramatic flower arrangements also raised money for the foundation, and enhanced a couple of hallway credenzas last year.

The two native Oregonians followed different paths to the floral business, Bob starting out while still in grade school.

Allen grinned as he said Bob's elementary school teacher asked the kids what they wanted to do when they grew up. Bob replied he wanted to be a florist, an uncommon answer for a fourth grader.

Allen hit upon his career at a slightly more mature age when he left hometown Salem for Portland

to study, and found work at Flowers Tommy Luke.

It was there the two met, and then went similar directions in the floral business.

Their personal lives took parallel directions, too. Each married; Allen and his wife had three children, Bob and his wife had one.

Allen was working at Flowers by Dorcas when the owner decided to sell. At the age of 23, Allen became a business owner. He and his wife grad-

ually rebuilt the clientele at the struggling store, but everything changed when the 405 freeway went in, forcing the shop's move to a downtown site.

What could have been a disaster turned into a blessing. Business boomed, and soon Allen found he needed a reliable employee. His first thought was to call his old friend from Tommy Luke, but Bob wasn't interested in being anyone's employee; he wanted equity.

So Bob and his wife became co-owners with Allen and his wife of Flowers by Dorcas, and their business flourished.

Sen. Mark and Antoinette Hatfield were hosting a Valentine's Day (and Oregon Statehood Day) dinner in Washington for President and Nancy Reagan, and needed flowers.

Answering the "Ghost Busters" theme lyric, "Who you gonna call?," Antoinette called Bob and Allen, who flew Portland flowers to D.C. for the presidential dinner.

Antoinette said the decorations required blossoms to be attached to branches, so Bob and Allen included detailed assembly instructions. The

result was lovely — particularly as the dinner was held during an Eastern snowstorm.

Another Mirabella neighbor, Mary Bosch, 40 years ago got Bob and Allen's flowers for her daughter's engagement party.

It was about 38 years ago that Bob and Allen had a revelation: they were gay.

They determined they would never live a lie, or lie to others. So each husband told the news to his wife and immediately moved out of his family home. They started their new life together on the same day.

But recognizing they were gay did not affect their affection and concern for their wives and children. Their first priority was to maintain relationships with their families and to provide them full financial support, which meant their early years together as a couple were financially tight.

As they look back, Bob and Allen say they are grateful for the family members who supported them and who have blended into a larger family that now includes grandchildren. Allen said, "we have been very fortunate all our lives."

Those lives have included decades of civic contributions.

They have volunteered for more than 25 years at Our House, Portland's residence for people living with AIDS and HIV. Bob and Allen made sure each new resident received a bouquet or plant from their shop. Allen said this meant a lot of bouquets and plants, because at the beginning, AIDS was always fatal.

When Our House moved into a new building, Bob and Allen sponsored a "kitchen shower" to provide kitchen equipment and colorful dishes to make mealtimes cheerful and upbeat. They also appointed

(see *Bob N Allen* p. 14)

Monika Rieder, Mirabella's Assistant dining room manager, grew up in Pottenbrunn, a tiny, 1,000 year-old Austrian village of 2,000 people that has a castle with a moat and drawbridge and a duke whose family dates back centuries and who still maintains the lands and woods. His huntsmen and staff live in the outbuildings.

Monika loved that village, but became restless.

At 15, she left her parents' dry-cleaning shop, which was located in their home, and headed for boarding school to study hotel and tourism management. She remained at the school, which included a culinary course, for five years. Monika's love of languages and desire to travel prompted that choice, she said in a recent interview.

She had already learned about business.

"I had been around customers since I was one," she said. She learned how to treat people and that "work is a part of life; it's always there." Their customers, knowing her family was there, might show up before or after hours and ring the bell expecting service.

At age 20, Monika married Bernard Rieder, whom she had known since pre-school. Like Monika, Bernard wanted to travel, especially to America. Although he worked in insurance, he educated himself on the computer, especially 3-D design. He posted his artwork on the Internet and got positive feedback.

Monika encouraged him to look for a job in the computer industry. Although they were settled, with three young children, "the dream was stronger," Monika said. "I was 100% supportive; I wanted it also."

In March 2007, the family moved

to North Carolina; Bernard first, Monika and the children, who were 9, 3, and 15 months, shortly afterward. "It was exciting," Monika said. "We left everything in Austria, all our furniture."

The computer industry can be volatile. After 18 months in North Carolina, the family moved to West Bloomfield, Mich., where they stayed another 18 months. Then the recession hit. In 2010, they moved back across the ocean to Munich, three hours away from Pottenbrunn. "Again we sold everything," Monika said.

Up until then a stay-at-home mom, once back in Germany,

mentioned that Mirabella was looking for a supervisor. "It feels like family," Monika said of her work here. I like the sense of community." She relishes the opportunity to learn, especially from Chef Todd.

Anyone who watches Monika move through the Bistro, greeting people with a cheerful smile, making sure they have been served, carrying and removing dishes, sees an apparent ease of execution that comes from dealing with customers from the age of one, and from benefiting from all her life experiences.

"She shapes us up," one of her servers has said, describing her as "meticulous." Monika said working

Staff Profile: Monika Rieder

Cheerful Risk Taker

Monika went to work as assistant manager at a large, traditional Bavarian hotel that seated 250 people. "I learned a lot," Monika said.

Her parents were excited to have them back — but Bernard didn't like his work. He soon got a job offer from Dallas, Tex. The family relocated once again to America, to Dallas with a side-trip for Bernard to Los Angeles, where he worked as a computer graphics supervisor on "The Amazing Spider Man."

"Everything was different there," Monika said of Dallas. "I liked the feeling of space, the huge bridges and tall buildings." They lived in a big apartment complex with a park and three swimming pools. The younger children adjusted easily, but the oldest asked, "What's the point of making friends?" perhaps because one of his classmates had asked him if he was a Nazi.

In 2013, the family moved to Portland. A friend's email

here has taught her about herself. "I had to change a few things," she admits. "I'm still working on that."

In the Bistro this past October 26, Monika dressed in a colorful dirndl, a full skirted dress with a tight bodice and white blouse, to celebrate Austrian Independence Day, the end of the Allied Occupation in 1955. In her spare time, she reads, plays tennis, or goes swimming with her children, or meets with fellow Austrians or Germans in Portland. "It's nice to speak the language," she said, "to meet new friends."

During our conversation, Monika's phone beeped about 10 times. She ignored it. Those of us who find it difficult to multi-task must admire this woman who can handle many, sometimes conflicting, demands on her attention with what seems effortless good nature and grace. ☘



Photo by Ron Mendonca

Monika Rieder

(from Bob N Allen p. 11)

themselves as “aesthetic police” so Our House accessories like plants and containers did not become a mismatched collection of donations and hand me downs.

Since volunteers prepare all meals for residents, the pair shares Allen’s talent in the kitchen by cooking dinner once a month. They also share their beach house with Our House by

that the dinner schedule be expanded into the summer so donors could visit gardens and eat outside in nice weather. This also made the Our House dinners less formal and offered more variety, including the first Our House barbecue.

Their latest charitable work revolves, not surprisingly, around flowers. They are working with The Bloom Project, founded by Heidi Berman in Bend. The Project collects

when gay marriage became legal in the Northwest, they held a small private wedding, followed by announcements that they had “tied the knot.” Bob observed that they were “pleased and touched” that the first reply to the announcement was a congratulatory call from a grandchild.

After living together for decades, has being married changed anything? .

They both immediately nodded “yes.” Bob told of seeing his new



Allen Simmons (L) and Bob Cramer at Flowers by Dorcus

hosting an annual ice cream social for residents at their home. Last year there were two guests who had never before been to the Oregon shore.

Our House earns much of its funds through an ongoing program of dinners. These used to be held only during the winter so diners could have a lovely meal indoors in rainy Portland. Bob and Allen suggested

“re-purposed” flowers from florists and high-end groceries to create bouquets for area hospice patients.

As they continued life together, they never considered that marriage would become possible.

Since they were in business together, they always introduced each other as “my partner” but that seemed inadequate. So a couple of years ago

doctor and answering the usual list of basic questions. One was whether he was married. Bob said being able to say he was married and giving Allen’s name as his husband “made it complete.”

Allen added, “The key to a good relationship is to be good friends first, and we were.”

And they still are. ☘

The Rumor Mill

by Sheri Winkleman



Duc Tran

Three Mirabella employees won “RAVE of the Year” honors at the annual employee party in January.

“RAVE” stands for “Recommend A Valued Employee” and is an award given monthly to employees recognized by residents or supervisors for superior service. Monthly winners are eligible for selection as quarterly winners, who in turn are in the running for the annual award.

The three honored this year are Duc Tran, a maintenance technician in the facility services department; RaeAnne Wright, a CNA in health services, and Bob Webb, also a health services CNA.

Each received a \$50 award as a monthly winner, a \$250 quarterly prize and another \$500 as an annual winner, according to Teri Terrill, human resources director.

All had been singled out for taking initiative to spot something that needed to be done and then going beyond what was expected to provide that service. ❀

There’s a wonderful book titled “The Seven Sins of Memory.”

I seem to commit several of them on a regular basis. Take second floor health care, for example. I seemed to remember Anthony Sabatini telling residents at a coffee social that we could stay for free on second floor for 15 days, and I transferred that memory to our Independent Living Residence and Care Agreement. I even told people that was where they could find the information. I also thought our approximately 25% medical tax deduction each year had something to do with our free stays.

Now *please* try to forget what I just said because I was wrong, wrong, wrong!

And hopefully you will be able to remember the real scoop, which has been vetted by both Anthony and Sharon McCartney, health care administrator. If you have questions about free stays or the tax deduction, ask them.

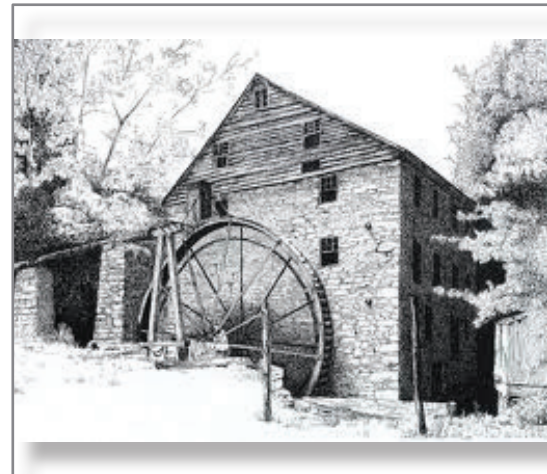
The Health Care section of our agreement with Mirabella doesn’t specify a limit on free second floor stays. That’s because there’s flexibility, so your health care needs determine your stay.

Who decides how long you need to stay? While you are a major player in making a decision, your physician, Health Center staff and Mirabella administration are also important.

First, you need doctor’s orders to stay on the health care floor at all. Once there, your stay is a Mirabella benefit until the time an extended stay

is needed. Sharon mentioned one resident who received free care for 30 days. I was once there four days, so clearly there is a wide range of stays, depending on need.

When does Medicare start



paying for second floor stays? Anthony told me that (a) you must have been an *admitted* patient in the hospital for at least three nights and (b) you must have a doctor’s order that you need skilled nursing care.

I also learned our medical tax deduction has nothing to do with free stays or — when we have to start paying — the lower fee charged to Mirabella residents.

We don’t actually have health care savings accounts, which I thought we had.

Health care, either in skilled nursing or memory care, is a complex issue. I hope this has cleared up some misconceptions. I also encourage you to ask Sharon if you’ve heard something that may not be true. That’s one of the many ways we can discourage rumors and fears residents have about their access to second floor care. ❀





Tilikum Crossing Morning

Todd Albert — dining services director, executive chef and, more important, 3550 photographer — shot the new Tilikum Crossing bridge early one January morning.

Todd was on Mirabella's roof, and captured the image at 58mm using a 20-70mm zoom lens, set to ISO 31, shooting f/8 at 1/100th.

The new bridge is to open in September, carrying pedestrians, bicycles and light rail.

(One Mirabella resident suggested the bridge should be called the AutoBan.)

HIPAA: Safeguarding Your Privacy

by Sharon McCartney

As healthcare information technology grew rapidly in the 1990s, so did patients' concern for the privacy and security of that information.

In response, Congress enacted the **Health Insurance Portability and Accountability Act** of 1996, a law known as **HIPAA**. That law sets health privacy standards to ensure Americans their health information, including genetic information, will be tightly controlled and appropriately used.

As part of HIPAA, health plans, healthcare clearing houses, and certain providers such as senior care facilities must guard against the misuse of individuals' identifiable health information and limit the sharing of such information. In addition, consumers are afforded significant new rights to understand and control how their health information is used and disclosed.

Mirabella must comply with these laws. Every employee must be careful with the **protected health information (PHI)** entrusted to Mirabella. If not, civil and criminal penalties could apply.

HIPAA is meant to protect healthcare information, but it is not just for doctors or hospitals. In 2013 its reach was expanded so that it also applies to more people. Now covered are "business associates" — people who work in or for your facility but may not be employees, such as vendors, **volunteers**, or independent contractors.

HIPAA has three separate

phases or standards.

The electronic transaction standard is designed to improve the efficiency and effectiveness of the health information system through the electronic exchange of information. This generally involves financial and administrative information such as claims for payment and eligibility for care services.

The security standard helps protect health information that is in electronic format. This standard went into effect in 2005.

The privacy standard took effect in 2003, and helps ensure confidential medical information is used only for healthcare purposes. It includes some general security provisions and requires a facility to take reasonable measures to safeguard PHI from incorrect use or disclosure. This includes how PHI is discussed

among co-workers.

HIPAA has several definitions you should know. A *covered entity* is any facility that provides care to the public. Mirabella is a covered entity.

Health information is information that is created or received by Mirabella that relates to a resident's past, present, or future health condition. This includes healthcare history, provision of health care services, and payment for that healthcare. PHI is any information about a resident's health that is transmitted or maintained by Mirabella.

To understand HIPAA requirements, you should understand the difference between uses of information and disclosures of information. The privacy rule of HIPAA regulates both uses and disclosures.

Use is defined as the

(see HIPAA p. 19)



(from HIPAA p. 18)

sharing, utilization, examination, or analysis of identifiable health information within a facility that maintains it. Use is an internal function.

Disclosure is defined as the release, transfer, provisional access to, or divulging of identifiable health information. Disclosure is generally an external function.

Mirabella must keep the “minimum necessary” rule in mind when using or disclosing any PHI.

This means that only the minimum amount of information about a resident’s health is used or disclosed when essential to completing a given task.

Residents have the right to authorize the release of their information. Authorization specifies who has permission to access a resident’s PHI. HIPAA requires that an authorization be detailed and limited to a specific time and set of conditions. *Not all residents give authorization.*

What does this all mean and why do you need to care about it?

Understanding the federal regulations Mirabella staff is bound by may help you realize why we can’t always disclose to you information about your friends here. When you have certain health situations going on you may not want others to know about it. We must be respectful and mindful of everyone’s individual wishes.

So please be kind the next time you ask a staff member about another resident if you are told “Unfortunately I can’t disclose that information to you.” They are following very strict guidelines and protecting our residents. ❀

Two Mirabella bridge players, **Ed Parker** and frequent partner (now deceased) **Guy Woods** were the top two American Contract Bridge League master point winners among all players in the South Waterfront bridge club in 2014. Mirabella resident **Laurie Hardin** made it into the club’s top ten for the year. The top three Mirabella Players in the fourth quarter of the year were Laurie Hardin, **Judi Goldsmith** and **Jean Davis**.



Science chairman and poet **Walter Greizerstein** tells us that:

*The Science Interest Group
as inquisitive as ever
keeps steady pace in the question-
ing loop
all things trying to measure
Hebe explained fireworks
Anne took us in an expedition to
Mars
Ed explained negative entropic
information, the devil,
Ronnie gave us decision making at
the cellular level
Coming up soon are Prime
Numbers
the statistics of life expectancy
without sin
why are we all wrapped up in skin
delving mostly on wonders, only
rarely blunders
There was more than a touch of
brainy stuff
But for this 3550 issue this much
seems enough*

The on-going table tennis ladder tournament had an unusual result at year end. **Ed Parker** had a lucky match and temporarily knocked

Art Moss off the top rung of the ladder into second place. That result is in danger of being reversed shortly, when Art challenges Ed to a re-match. **Ronnie Rudolph** was in third place.

Our ubiquitous **Muriel Mendonca** needs help — now — with the loss of her incredible co-chair **Nancy Glerum**. All current Program Committee members are busy with their own subcommittees and contacts and Muriel needs a co-chair. That person consults with and backs up Muriel, helps with arrangements at Willamette Hall and Park View, posts program information and offers moral support. Anyone interested in helping our one-and-only Muriel may call her at 6774. She says all are invited to join the active Programs Committee — meetings are the first and third Mondays at 2 p.m. in the Park View Room. Fresh ideas and suggestions and contacts are what keep interesting programs coming to Mirabella.

John Branchflower’s Afternoon Book Club has some interesting discussions lined up. On March 4 it is *The Residue Years*, an autobiographical novel set in Portland about a black youth, by Mitchell S. Jackson. Might be free from the county library.

April Fool’s Day brings *The Art Forger*, a novel by Barbara Shapiro.

May 6 is reader’s choice—anything written by historian David McCullough. John says many of his books are in our library.

June 3 is *All the Light We Cannot See*, a novel by Anthony Doerr. Set in WW II. John says it is long but well written and the Multnomah County Library has 93 copies.

Some folks meet every Friday afternoon at 2 p.m. in the Artists Studio to discuss strategy and tips on weight loss. **Maggi Travis** brings her cool scale which depicts — like it or not — one’s weight, body fat and bone mass. All Mirabellans are invited. ❀

Mirabella Makes Quilts for CARES Northwest

Editor's Note: We continue our profiles of charities supported by Mirabella residents

by Beverley Healy

He punches the intercom button at the second floor entrance and a pleasant voice responds, "Come on in... we've been expecting you."

The child in his arms shivers, eyes dark with the fear of yet another unknown.

Inside, the small, brightly lit reception room is warm and the child's eyes go to a TV set up in the corner where an animated movie plays. Games and books are stacked by a small table.

The man, a case worker from Child Protective Services (CPS) and his young charge are greeted by a smiling volunteer, who takes the child's hand and engages him while the man meets with a clinical team in an adjacent room.

This is CARES Northwest, a non-profit program for the assessment and treatment of child abuse. It is an agency supported by Mirabella volunteers, led by Mary Zehrunge, who spend hours making quilts offered to young children in need and often in peril. So far, they have made 74 quilts, providing some brightness, warmth and security to abused and confused kids.

Known officially as Child Abuse Response and Evaluation Services (hence the acronym)

CARES' staff of 60 physicians, pediatric nurse practitioners, child interviewers, and mental health specialists try to lessen trauma to children and families by coordinating expert assessment services in one location.

On the Legacy Emanuel Medical Center campus in north

officers add their expertise.

The agency's goal is to stop child abuse and neglect through prevention, medical evaluation and ongoing treatment.

The center primarily serves families living in Multnomah and Washington counties. CARES Northwest also serves developmentally disabled adults.

In 2013, some 862,810 children lived in Oregon. Of those, 153,189 lived in Multnomah county and 136,145 in Washington county.

That's fully a third of Oregon's kids living where we shop and dine, where we slow our cars in school zones or wait as children get off a big yellow bus.

In 2014, CARES Northwest provided medical evaluations to 1,543 children — 129 a month, an 8% increase over the prior year. Two-thirds of them are on the Oregon Health Plan, and no family is denied service if it is not covered by insurance.

Referrals come from many sources, such as medical providers, law enforcement or the Department of Human Services. Intake counselors carefully triage every referral and often consult with CARES Northwest medical examiners, child interviewers

or both to determine whether a child should be evaluated at the clinic.

Every child who should be seen is seen.

Even before the child arrives



Miles Williams, grandson of Larry and Adrienne Braverman, poses with quilt made at Mirabella for a troubled child

Portland, this staff includes specialists from OHSU's Doernbecher Children's Hospital, Kaiser Permanente, Providence Health and Services, and Randall Children's Hospital at Legacy Emanuel.

CPS and law enforcement

(see CARES NW p. 21)

(from CARES NW p. 20)

for evaluation, counselors gather information from parents, schools, child welfare, law enforcement and other relevant sources.

Debbly Kernan, prevention and volunteer coordinator and former interviewer, said CARES Northwest provides detailed documentation of each child's evaluation — which can help other players in the child welfare system make proper decisions down the road.

The physical set-up at the clinic includes four "pods" with a medical exam room and an interview room bracketing an observation room where law enforcement and CPS workers can watch without overwhelming the child.

A physician or nurse practitioner conducts the medical exam with a social worker present.

After that examination, the child is taken to the interview room, a larger space with comfortable chairs and a colorful quilt hanging on the wall. A large window is actually a one-way mirror.

The child is told that a videotape is being made, but the skilled interviewer and the absence of intrusive equipment allows the child to present his or her story in an authentic permanent record.

This record may prove invaluable. Program manager Kevin Dowling said a child looks and sounds very different as an 8-year-old than as a 12- or 13-year-old testifying in court.

Recollections can change over time, too. "Their brain is changed by trauma," Dowling said. Recording the child at the time is critical.

At the very end of the appointment, just before leaving the clinic, the child can choose from two floor to ceiling shelves — picking a quilt, a book or a stuffed toy.

Every child seen at the clinic gets to choose a gift.

"Watching children choose quilts as they leave is like wrapping them in comfort and beauty they take with them well beyond their appointment," Debbly Kernan said.

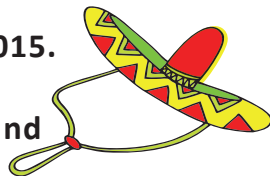
The many notes of thanks from the children and their families give testimony to that. ☼

Quilting for Kids is looking for new members. Mary Zehrung, who heads the interest group, assures potential members they will begin by tying, hemming or piecing, rather than more complex tasks. The group meets the first Thursday of every month, at 9:30 a.m. "We have good fellowship together," Mary said. "A fine time."

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Stressed-out Caregivers Find Support

by Nancy Moss

One caregiver felt terrified when she saw the changes in her husband.

“How can I handle this?” she asked herself. Another wife described caring for a spouse with dementia as an “out of space experience” that “doesn’t fit with daily life.”

A third woman, who has been a caregiver for 20 years, said her duties crept up gradually. First she took over the driving, then the family finances, then nearly all the details of everyday life. “Reading was my escape,” she said.

Megan Huston, who is leading a monthly support group with therapist Kenlin Wilder, told 3550 the sessions are “a place for people to feel comfortable and to describe what they’re going through,” and to form a network. Meetings are for caregivers both within and outside of Mirabella.

As specified by the Alzheimer’s Association, where both Megan and Kenlin trained, sessions will run for at least a year and then will be closed to new participants, so the group will keep consistency and maintain a carefully built-up sense of confidence.

The group is growing and may invite outside speakers, such as Jenna Fleck, Mirabella’s director of nursing, who can talk about respite care. A caregiver spouse who can go away for a weekend can return to his or her duties renewed.

One group participant recommended a speaker on sexuality in dementia patients. When her husband, who has early-onset Alzheimer’s, sees a television ad for an anti-aging cream, he tells her, “You should get some of that,” perhaps because he thinks of her as a young woman, but then sees that she isn’t.

One wife said that caregiving

“gets so bad you feel there’s nothing left of you.” Reluctantly, she put her husband in memory care and initially felt guilty about it. No more.

“I feel like I’ve gotten my life back,” she said. “I’m back to being a wife again.”

into an Alzheimer’s caregiver role,” but that “Alzheimer’s patients lose their memory and cognitive skills but retain sensitivity.”

A caregiver expressing his or her natural resentment to a spouse is



Illustration by Hebe Greizerstein

She now visits her husband for about three hours a day, often doing small chores for other patients, some of whom mistake her for staff.

Another wife said that putting her husband in memory care freed her from responsibility. “If he isn’t eating, I don’t want it to be my fault,” she explained. She visits her husband two or three times a day and believes that “he has to know I’m there,” and that she can discern “a level of contentment” in his response.

A male participant in Megan’s support group said “anger, frustration and resentment are normal responses to being thrust unwillingly

likely to encounter resentment in return. “You end up yelling at times,” one woman said, “but have to realize you’re dealing with a sick mind and you have a healthy mind.” She had to sit her son down and explain the situation when the son became angry at his father.

One of Megan’s group participants said “a good support group should help caregivers get past negative emotion and get on with the essential caring part.”

Which is just what Megan and Kenlin intend to do in future sessions. ❀

Did You Know?

by Sheri Winkelman

Sometimes it's the little things that make a welcome difference in life at Mirabella. Many of us watch television but don't understand the functions of our remote. I'm here to help you learn more and feel confident about using one of these "new fangled" devices.

Some of us read the Comcast manual when we moved in but have since forgotten what we learned. Others think we're not going to understand it, so don't even try. And there are those content just to know how to turn the TV on and off, and think channel surfing is a risky maneuver they might try someday.

Why don't we try to learn a little about On Demand? It is both easy to navigate and offers so much — free movies, new movies you can rent, more channels and shows than you ever knew existed.

Let's say you want to watch *Downton Abbey* on PBS. This popular show starts at 9 p.m. on Sundays. However, perhaps you like to go to bed by then or are out of town. How can you keep current, particularly so you can talk about the latest episode with your friends on Monday morning?

All you have to do is turn on your TV, push On Demand on the silver remotes or Xfinity on

the new black ones. You will then see many choices, among them TV shows. If you move the up and down buttons, you can choose TV shows either by network or in alphabetical order. Either choice will lead you to Downton.

Once there you can see any program from season one through five.

And the On Demand feature lets you pause playback when taking a break, and on some channels you can slip through the commercials, too.

Remember, you are paying for the myriad channels and remote options in your statement each month. Why not take advantage of all your remote has to offer?

On another subject, did you realize we have only four grocery carts for more than 330 residents?

Each has a label asking you to return the cart to the valet, but often the carts are left in elevators, the hall just off the tower elevators on the parking level or in residential hallways. The place they're most often seen is by the concierge desk.

Can people not read? Do they think it's someone else's job? Please be considerate of others and return carts promptly to the valet office for others in our community to use. ☘



Kelly's Happy Hour

by Carole York

Funky, quirky, Kelly's Olympian is the third oldest continuously run restaurant and bar in Portland and was a speakeasy during Prohibition.

Now it offers an offbeat and upbeat restaurant experience, with comfort food and friendly service.

The atmosphere is very casual. Make that extremely casual.

Blazing neon lights showcase garages, Mobil and Shell petrol signs and sundry memorabilia decorating the large multi-room establishment. Vintage motorcy-



cles hang from the ceiling.

This is a fun, affordable place to go anytime, but not for everyone. Most of the time, you go to the bar to order. Food is then brought to your table and plopped down without ceremony. The restrooms are clean but tacky. Jukebox music, three televisions, and boisterous clientele can make for a bit more cacophony than some would enjoy.

Breakfast, lunch and dinner, are served from 10 a.m. to 2 a.m., and happy hour runs every day from 4 to 7 p.m. and Sunday - Thursday 11 p.m. to 2 a.m. Kelly's is located downtown at 426 SW Washington St., 503-228-3669. ☘

On Origin of RAMP

by Mary Gray

Some new Mirabella residents — and some who have been here awhile — hear only vaguely of something called “RAMP” and figure it must be a management creation, or just copied from some other community, and slapped in here without much thought.

Not true. Not a word of it.

The Residents Association of Mirabella Portland is all of

when necessary, but after all the careful consideration that went into building ours, many think change for the sake of change, or for the sake of “oh, I have a better idea,” is both frivolous and unwise.

Here is how it all happened: Mirabella opened in September 2010 with the building still under construction. By January, there were enough

as chair. Other members were Dave McCammon, Mil Walker, Charlotte Beeman, Peggy Hickman and Perry Walker.

We studied what bylaws are intended to do: provide the structure for an organization. Bylaws are fleshed out with standing rules, or policies and procedures, to provide the details.

We met weekly from February



Original bylaws committee (seated L to R): Mary Gray, Linda Wood, and Peggy Hickman. Back row (L-R): Mil Walker, Charlotte Beeman, and Perry Walker. Not pictured: Dave McCammon.

us, and our bylaws — our basic framework — is the product of countless hours of work, study, discussion, debate, revision and ultimately adoption by residents.

It serves as the foundation on which we build a vital, caring community.

Residents can change bylaws

people living here to begin the birthing process for a residents’ association.

Seven residents volunteered for a committee to write bylaws — the bones or structure of an organization, not unlike a constitution. I was on that committee and we elected Linda Wood

to June 2011. Our meetings ran between an hour and 2-1/2-hours each, with plenty of additional “homework” time spent writing and submitting comments, new wording, new ideas.

The bylaws of nine other CCRCs were good starting points, but the seven of us

labored over every word, every idea to create our set of bylaws for our Mirabella.

Generally, we discussed each topic three times over a three-week period. As we worked, Megan Huston, then an administrative assistant, took notes, and kept track of all our work, our ideas, our versions. She had volumes before it was all over.

When we agreed on a section or article, we moved it to what we called our “tentative final draft.” We reached consensus on just about everything, requiring actual votes only twice when general agreement escaped us.

When we had a complete tentative draft, we reviewed the work in its entirety for consistency and wording.

In early June 2011, we presented our draft to all residents at a standing room only (SRO) meeting.

Some residents raised suggestions and concerns.

So over the next few weeks we discussed all those comments, incorporated some of the suggestions, and when we declined a suggestion we said why.

The revised document was presented in late June to another SRO resident meeting, where the bylaws were enacted by resident vote.

In considering how, if at all, to amend the bylaws (which has been done, by the way), there

are three important points to keep in mind:

▶ Mirabella residents worked long hours, individually and collectively, to produce the RAMP bylaws, which then were discussed and improved with the participation of all residents.

▶ We worked by consensus, listening to each other’s suggestions and discussing all ideas.

▶ Bylaws form the bones of an organization. Policies and procedures carry out the intent of those bylaws, and those operational documents can be written by committees and adopted by the resident council.

Designing the format of RAMP took many hours, as we considered alternatives and finally found our structure. We built a broad base of committees: five advisory committees, eight association committees. Committees report to the association and request action and monies to carry out their work. The committees do the active, daily work of the association.

The bylaws also provide for interest groups, which may be formally recognized by the Council.

No document is perfect, but our Mirabella association bylaws are the result of careful work and study by a diverse group of residents, and continue to serve us well. ❀

Chef Todd Streamlines Aria East Service

Quick to respond to resident comments that service had slowed in Aria East, dining services director Todd Albert and restaurant manager Dan Harrison made major changes last month.

Already, diners have noticed a difference.

Aria East, the fine dining side of the 24th floor restaurant, had been divided into four stations. Beginning Feb. 6, the restaurant was divided into five stations, giving each server fewer tables.

For an extra serving position, Todd eliminated the busser position, and made the servers responsible for bussing their tables.

“This means they are in more contact with our diners, and are able to more quickly spot when residents are ready for the next course, or if there is a service delay,” Todd told 3550.

It also gives the server ownership of the table, and one person residents can rely on to be responsible for their dining experience that evening.

Todd and Dan also made sure dining managers are actively out in the restaurant, talking with diners and spotting potential issues quickly.

“Our staff really wants to do well and deliver a first class dining experience, and I think this will help us help them to do that,” Todd said.

—Steve Casey



The Mirabella Foundation: Enriching Our Lives

by Ron Weber

Cabo San Lucas Raffle

How about a week in the presidential suite at a Cabo San Lucas resort?

¡Muy bien, no? Si.

That's the prize in a Mirabella Foundation raffle this month, donated by Beverley Healy, who directed that proceeds go to the foundation's Resident Assistance Fund.



Tickets — \$50 each or three for \$125 — are being sold outside the mailroom on Thursday and Friday afternoons.

The Pueblo Bonita Sunset Beach Gold and Spa Resort suite sleeps six and is available any week for the rest of this year, so there are lots of opportunities to share a sunshine-rich vacation with family or friends.

¡Ole! ☼

Hint: It's Five

How many different funds are there within the Mirabella Portland Foundation?

With a recent addition, there are now five — offering multiple

charitable avenues to enhance life at Mirabella for both residents and staff.

There have long been the Resident Assistance Fund (the subject of an in-depth story in this issue of 3550), the Employee Scholarship Fund, the Employee Assistance Fund and the General Fund.

The foundation's board of directors added the Cultural Enrichment Fund, to pay for programs such as

no fault of their own, run out of money.

Donations are being accepted and the fund is growing. Looking at similar programs in other communities, the fund will have to be a lot more substantial before it can help residents, so donations are particularly important now.

Residents with concerns about their own personal finances should schedule a confidential appointment with Anthony Sabatini or Megan Huston without delay.

Foundation Committee co-chair John Branchflower reports 2014 was a successful fund-raising year thanks to residents' generosity. He will gladly share up-to-the-minute totals of each fund with inquiring residents. Totals as this is being written would be out of date by the time 3550 is distributed. ☼

Memorial Donations

One way to honor the lives of our neighbors is through a memorial donation to the Mirabella Portland Foundation.

A donation can always be made to commemorate a life of a Mirabella resident, family member, friend, or to honor a hero.

These donations can be made to the program of the donor's choosing.

To date, the foundation has received six memorial donations, made in loving memory of Mirabella residents, and all designated for the Resident Assistance Fund.

For more information or to obtain a donation envelope, please contact Foundation Committee co-chairs John Branchflower or Ron Weber, or call Megan Huston, Resident Services Director. ☼

musical presentations that enhance the cultural experience of Mirabella residents.

Donations to any of the funds are tax-deductible charitable gifts.

In addition, some foundation donations can cost you not a farthing: Amazon Smile and Fred Meyer Community Rewards programs funnel a portion of purchases from these two retailers back to the foundation. At press time, details on how these programs work were being prepared for in-house mailbox distribution.

One fund that has been slow to get off the ground because of careful preparation has been the Resident Assistance Fund — which can help Mirabella residents who, through

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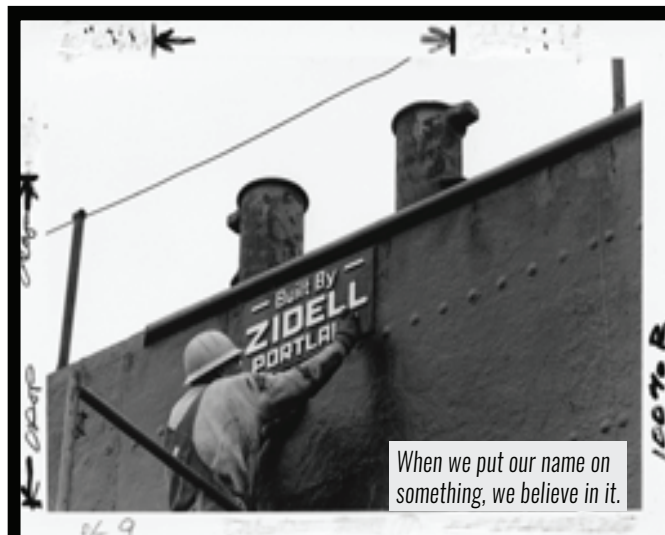
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We are focusing on different wellness topics each month, like Heart Health Awareness in February and Breast Cancer Awareness in October, and are excited to share our enthusiasm with the rest of the South Waterfront neighborhood.

For more information, check out our Facebook page www.facebook.com/ZidellCompanies

Aboard The S. S. Legacy Discovery Cruise

by Steve Casey

Heading off on a relaxing vacation along two beautiful American rivers can't get much easier.

The trip from Mirabella begins with a 1.5-mile, four-minute town car ride to the Marriott downtown, across Naito Parkway from Tom McCall Park where, docked on the Willamette, you will find the S.S. Legacy.

After meeting fellow passengers

double duty as dining room servers and cabin attendants, and a couple of professional actors who act as both enrichment lecturers and expedition leaders, each person aboard is well looked after, and remembered by name.

The Mirabella pioneers who discovered this trip, run by a company with the unlikely name of Un-Cruise Adventures, are Irene Tinker and Mil Walker, two free spirits who are

ships, including tall-ship training vessels, and took a medical supply ship sailing through Micronesia, with his wife as a crew member.

"My wife said it was time to end this gypsy lifestyle, and we settled in Seattle," he said.

While his wife no longer sails with him, Dano's sister does.

Hired by Un-Cruise in 2013, he told his Connecticut family about his adventures. His sister, Kathleen Bellicchi, took an interest, and is now the Legacy's assistant hotel manager. If you need something aboard, Kathleen is your go-to gal.

Our trip was a "discovery" cruise, with lots of reminders of Lewis & Clark.

Our two expedition leaders, Julie Kehr and Kenne Williams, held down what Dano said is "the hardest job to hire to, because it takes some specialized skills. Both came with acting background and an interest in history. Taking on historical role-playing is an interesting way to present history, but it's also more fun for them."



S.S. Legacy

at the hotel, you board your 192-foot floating home for seven nights up the Columbia and Snake rivers.

The trip up the Columbia River Gorge National Scenic Area passes through locks, into charming small towns, to historic and artistic sites, to wineries and other attractions, all on the Legacy, built in 1983 to resemble a ship that used to ply the waters to and off Alaska. While it's 32 years old — old enough in ship years to qualify as a Mirabella resident — it was refurbished in 2013.

With a passenger complement of up to 88 folks, and a bustling young crew of about 30, most of whom do

toward the upper range of Mirabella's age demographic.

Adrienne and I followed their lead and took the same trip later last summer, only to be followed by Kim and Rosie Batcheller.

We all loved the ship.

It is definitely not 5-star. It's a 3-star, maybe. But that is on a luxury scale. On an enthusiasm scale, it's got to be a 6.

Our captain was Daniel "Dano" Quinn, who grew up near Mystic Seaport and as a lad, he said in a wheelhouse interview, "every summer we played around on boats."

He worked 15 years on big sailing



Kenne and Julie, expedition leaders

Throughout the voyage, the wheelhouse is almost always open, and Dano and chief mate "J.D." Leahy welcome visitors.



At the bar



Blacksmith at historic fort

The Gorge from the highway is beautiful. The Gorge from the river is breathtaking.

The ship transits the locks of Bonneville Dam, where passengers get a private tour of the massive turbines and fish ladders, before heading off to clamber about Multnomah Falls.

Other days take Legacy to the confluence of the Columbia and



Dano and Jack in the wheelhouse

Snake rivers, offer a ride on speedboats into Hell's Canyon, visits to wineries in Walla Walla, the Maryhill Museum and a day in Astoria before returning to Portland's Willamette waterfront.

On board, massages are available daily, the bar is always open, there is a modest collection of workout equipment and daily yoga sessions are offered free. Chief engineer Jack Hreha will take you on a tour of the remarkably clean engine room.

"We really enjoyed the cruise," Irene said. "Un-cruise means no bands and dancing and shows that many cruise-goers expect. The best entertainment is the skits put

on by the crew to tell us history, and stories about shore visits. Free massages are available, but sign up early."

Food on our cruise ranged from okay to outstanding. The dress is not "country club casual" – it's more like "honky-tonk casual."

Our fellow passengers were mostly about Mirabella age, with a few in their 50s. There is an elevator on board but it stops below the top deck.

We took Adrienne's sister, Esther, and her husband, Tom, and found it a fine way to show out of towners around the Gorge and beyond.

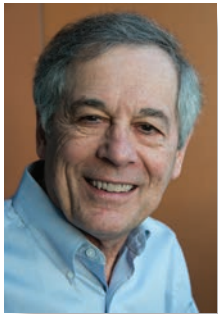
If you go: The company website is www.uncruise.com; phone (206) 284-0300, or call your travel agent.

Editor's Note: All Mirabella residents mentioned in this story paid for their trips, with no discounts or other consideration for publication. ☼



You're Old Only Once

Ever since my lovely wife, Adrienne, and I moved to Mirabella, we have noticed something very peculiar. Certain people are always staring at the building... that is, when they are not staring at their phones.



Some of them are walking by, some running, some riding bikes; some even pull their cars over to the curb to take a gander. Many take photographs. A number of them even come into the Bistro, eat lunch, and suspiciously just sit around for hours. It is eerie. I even once viewed from my 15th floor window — through sheer happenstance — an exceedingly attractive, scantily

Larry Braverman

clad woman staring at me from her John Ross apartment.

Then I observed something else.

Most of these people, including the exceedingly attractive, scantily clad woman, are young... very young. My guess is that they aren't even 60.

Frankly, it makes me very nervous. I can't really explain it. I mean, there is no reason whatsoever that I should feel on edge. Heaven only knows that we're well protected here. And that's putting it mildly. We're basically encased in a fortress. With all of its locks and fobs, fire alarms, emergency pendants, a concierge on duty 24/7, vigilant residents and their pet dogs — always more than ready to confront strangers — this place is safer than the Pentagon. In fact, if we had guards, it would be a prison.

So what is going on anyway? What are these young urbanites thinking? Why are they so interested in the Mirabella?

Okay, so the building's architecture is phenomenal and its location is superb. The views are magnificent. The food is top notch.

Management and staff are outstanding. We have an in-house fitness facility, swimming pool, ping pong and billiards, bridge, mah jongg, movies, even live shows, a built-in network of friends, reserved underground valet parking and an *amazing* in-house publication.

And yet... all of those wonderful features still do not explain the mystery. Why are these people so infatuated with the Mirabella? What are they thinking? What do they know that we don't? After all, these hipsters are in the prime of their lives, experiencing the thrilling adventures of youth. Why then are they wasting their time hanging around here?

Suddenly, it dawned on me... a reverse social trend is under way. These unfortunate youngsters are suffering all kinds of pain: high unemployment, lousy jobs, huge debt, slow economic growth, international turmoil, threats of war, and the stress of living in the basements of homes owned by people who don't like them — their parents.

They are beginning to understand what we learned years ago. Getting old is good — the older the better. We play more than the young do, travel more, eat better, stay in better shape, have access to better health care, have fewer worries, and live like royalty — not to mention the Senior Discounts.

Yes. The young urbanites are finally beginning to realize that we have it better than they do... a lot better.

So the next time you notice some youngsters looking longingly at the Mirabella, you will understand. These poor souls are jealous. They want to live here. We not only lucked out by discovering Mirabella; we were old enough to move in. ☼



Mila Ioussifova, OD

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VOYAGE ITINERARY

DATE	PORT/CITY	ACTIVITY	ARRIVAL	DEPART
TUE 25-AUG	Southampton, England	Embark		7:00 pm
WED 26-AUG	St. Peter Port, Guernsey, Channel Islands	Tendered	9:00 am	8:00 pm
THU 27-AUG	At Sea	Cruising		
FRI 28-AUG	Bordeaux, France	Docked	7:45 am	
SAT 29-AUG	Bordeaux, France	Docked		8:00 pm
SUN 30-AUG	St. Jean de Luz, France	Tendered	12:00 pm	
MON 31-AUG	St. Jean de Luz, France	Tendered		10:00 pm
TUE 1-SEP	Bilbao (San Sebastian), Spain	Docked	8:00 am	10:00 pm
WED 2-SEP	At Sea	Cruising		
THU 3-SEP	Leixões (Porto), Portugal	Docked	7:30 am	6:00 pm
FRI 4-SEP	Lisbon, Portugal	Docked	9:00 am	5:00 pm
SAT 5-SEP	Gibraltar, United Kingdom	Docked	3:00 pm	10:00 pm
SUN 6-SEP	At Sea	Cruising		
MON 7-SEP	Barcelona, Spain	Docked	9:00 am	
TUE 8-SEP	Barcelona, Spain	Debark		

ITINERARY MAP



AMENITIES INCLUDED:

- ▶ AzAmazing EveningsSM event (on most voyages)
- ▶ Select standard spirits, international beers and wines
- ▶ Gratuities
- ▶ Bottled water, soft drinks, specialty coffees and teas
- ▶ Self-service laundry
- ▶ Shuttle service to and from port communities, where available
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Come meet Staff from Willamette Intl Travel & Azamara Club Cruises at 3:00PM on April 9 to Learn More!

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