

3550



March 2016

a publication by and for the residents of Mirabella Portland



Steve Casey

Editor

For many of us, it was the excellent New Yorker piece by Kathryn Schulz last July that got our attention. For others, it was the OPB telecast of “Unprepared.” And for some, so we hear, it was the package of stories in the December issue of your very own 3550.

Whatever the source, the reality of the devastation of an overdue 9.0 earthquake has been brought home.

So what to do when “stylish senior living” becomes “grim senior survival”?

Few at Mirabella are going to be able to climb over rubble to safe shelter, or to care for ourselves for weeks on end, and we cannot count on the good employees here to help us – even if they can get to work, they have homes and families that need them.

We are told police and fire can get to us – perhaps in weeks.

So for now, we can retreat into denial.

Or we can say, “it’s all hopeless,” and shrug it off.

Or we can find out what is likely to happen here, determine what resources are available and plot our own survival strategy. Personally, I’ll take door number three.

Our friends at Mirabella Seattle are putting the 3550 earthquake package to use, bolstering efforts of their emergency preparedness cadre to get residents at least somewhat ready for what appears to be the inevitable. They face the same questions we do.

Are we strong enough to help ourselves and others? Do we have food, water, medications and survival supplies stored? Do we have an escape plan, if there is a road out? Do we have a family contact plan?

We are not alone. An ad hoc earthquake committee is now hard at work – grilling Mirabella architects, meeting with city emergency responders, working with South Waterfront neighbors, staying in touch with geologists, consulting with the Red Cross and purveyors of survival equipment.

At Mirabella, we have more committees than Portland has bike trails, but this one is trying to keep us alive.

The information it gathers is to be shared with everyone in the community. Helpful as that is, information is just the start. It then has to be put to good use.

For ultimately, your survival is up to you. ☘



Peter Fenner

President

Mirabella and Pacific Retirement Services worked for many months to free us from an onerous contract with our lenders, led by Scottish bankers who dictated many aspects of Mirabella management, from the selling price of apartments to resident fees to corporate bylaw changes. Thankfully, that relationship ended last year and PRS could make some changes that work to our advantage.

An important bylaw change made the president of RAMP a voting member of the Mirabella board of directors. Equally important, the vice president joined the board as a non-voting member, preparing for taking office the next year. One of the board’s most important duties is to watch over your money and the financial health of the community.

At January’s meeting, your Mirabella board started setting some goals for financial performance and reporting. Brian McLemore, chief executive officer of PRS, offered to provide data to our RAMP finance committee, to improve our overall understanding of where our money goes, and why.

Our residents are sharp and ask good questions. To wit:

Why have our fees gone up 4% year after year, when that’s higher than the cost of living?

There are reasonable answers, too long to set out in this space, but you deserve to know them. Expect to see more information about where your money goes from the finance committee and your representatives, including me.

Meanwhile, here are some partial answers to think about: One important factor is “reserves,” just like in a condo development. In the CCRC world, this is called “number of days, cash on hand.” Days of cash on hand increased by 56% to 295 last year. We need to know we will be free of assessments for major repairs or renovations. We need to know our homes maintain their value.

The housing bust of 2008 had a dramatic impact on Mirabella’s first few years. Ending our relationship with the lenders, paying off \$900,000 of debt, and increasing our resident voice, we have further assured the continued vitality and viability of our community. ☘



On the Cover: Resident artist Bill Stevens was elected to the prestigious American Society of Maritime Artists and served as its president. His painting, “*Brooklyn*,” (shown at left) in its true horizontal aspect, was adapted for our vertical cover by 3550 photographer Ron Mendonca.

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Photo by Ron Mendonca

Jim Berchtold and Amy Dundon-Berchtold

by Steve Casey

They met in the wake of personal tragedy, brought together by an errant dog. Finding strength in one another, they built a second life on love, partnership, humor and the joy of giving to others.

Comparative newlyweds, Jim Berchtold and Amy Dundon-Berchtold enjoyed a combined 82 years of marriage before their beloved first spouses both died of brain cancer in 2008.

Each went into deep mourning.

Jim's wife, Marg, passed first and Jim made a nine-week memorial odyssey.

"One of my favorite stories is toward the end — I was in Zion,

the pooch. She was stunned that Jim had recently suffered a loss almost identical to that of her cousin, Amy, and told Amy about him.

Months went by before Amy emailed Jim. She was not in a good place and, in Jim's words, "had a cheeky chat with God."

"I told God that I'd just about had it," Amy recalls.

"Among other things, I told Him I was busy, and 'if you want me to be with somebody, you have to drop him in my lap — I'm not going to kiss a bunch of toads.'"

Right after that, Jim called.

There were hours-long phone calls, and emails and texts. Before they met in person, they got to know each other well.

examined at the National Institutes of Health in Bethesda, where doctors found she had Parkinsonism, a condition that mimics Parkinson's symptoms.

NIH also confirmed Amy had idiopathic thrombocytopenia, a low platelet count.

While that condition can be benign, it once left Amy too ill to fly back from a holiday with Jim in Hawaii.

Then in June 2014, she had a series of small strokes, but was told she could recover with therapy.

Thirty days into therapy her doctor said she was doing really well, "but now we have to deal with the aneurysm."

Her reaction and Jim's: "The *what?*"

Two surgeries later she was in intensive care when she had a major stroke.

"I didn't think Amy was going to come back from that," Jim said. "She didn't know me, she didn't know where she was, her speech was not normal."

Step by step she got better and was able to go home just after Thanksgiving 2014.

Then followed intensive outpatient therapy, which brought her back to about 95 percent when, on Valentine's Day 2015, she started having headaches.

"I hated to report that," Amy says.

And doctors hated what they found: a subdural hematoma — bleeding surrounding the brain, a life-threatening condition which in Amy's case required surgery.

Of all this time, Amy has no recall. Jim recalls it well.

"I've talked to people here who have told me, 'Jim, you don't know how fortunate you were. You came within an hour of losing Amy.'"

Jim: "I call her my double miracle."

(see Berchtold p. 6)

Resident Profile: Jim Berchtold and Amy Dundon-Berchtold

climbing Angels Landing. I scattered her ashes in all four directions," Jim said. "From there, I saw a young man climb high up on a rock and reach down and pull his girlfriend up, then drop to his knees to propose. When we talked later, they asked if we could all say a prayer together. The guy said, 'You're at the opposite end from us — we're just starting our lives together.'"

Meanwhile, Amy was dealing with the loss of husband Ed.

She held memorial services for him in California, Pennsylvania and Hawaii and buried herself in her work, but still spent hours alone at home, as she says, "blubbering."

A pooping pooch changed that.

Visiting family in Southern California in 2009, Jim stood in the driveway when a woman walking her dog came by and the dog stopped to do his business almost at Jim's feet.

Abashed, the woman stopped to talk with Jim as she picked up after

Jim was back home in Portland when Amy called one day and said she was coming up for a visit. Jim's reaction? "Fine, but you'll have to leave by Friday because I have to go to Mt. Angel to my 50th high school reunion." And Amy's reaction? "That sounds like fun."

"I think we've been apart three days since then," Amy says.

They were married June 6, 2010. Jim sold his Portland home, Amy sold her Southern California house, they purchased a condo in Santa Monica, and moved into Mirabella in 2011.

Most at Mirabella know Amy has physical issues, which she meets head-on.

At their wedding, her niece asked her, "Do you realize you are shaking?"

That shake was initially diagnosed as essential tremor, but it got more pronounced.

With help from fellow resident Antoinette Hatfield, Amy was

(from Berchtold p. 5)

Amy, with a laugh: “I’m really ready to stop.”

“I don’t think I’m much of a whiner or complainer,” she says, “I just don’t see the point. People don’t want to hear that. There are a lot of things *I’d* rather listen to.”

Life took them along far different roads to their next calling – philanthropy.

Jim’s a native of Mt. Angel, Ore., a small town where his grandfather was a founder of the local telephone company, where his father and grandfather served as mayor, and where both men died in office.

After graduation from the University of Portland, Jim



started in the executive training program at U.S. Bank, where he put in a 31-year career, taking early retirement as a senior vice president in 1994.

After 18 months off to golf and relax, Jim turned to non-profits.

He built a struggling non-profit into the successful Oregon Entrepreneurs Forum and helped start the University of Portland’s center for entrepreneurship, becoming its associate director. He served as president of the Oregon Independent College Foundation and on

the university’s national alumni board. He also was board chairman of the Mt. Angel Telephone Company until its sale.

“My whole family was heavily involved in civic life,” Jim notes, “and to me it was just second nature to be involved and to be helping others.”

“For you,” Jim notes to Amy’s agreement, “the challenges to your health really spurred some of this (philanthropy); the fact ‘I’m not going to be here forever.’”

As a child, Amy rode Route 66 from the Midwest to its end at the Santa Monica pier, as mother and child drove to California to escape what she would later call a terrible father.

Amy’s mother earned her doctorate and ultimately became an associate dean at USC.

After high school, Amy gave college a half-hearted whirl, putting in a year at a junior college, only to be defeated by crashing boredom.

A couple years later, she buckled down and finished her last three years of college in two years, “just to get it over with,” she shrugs.

While her husband Ed became a school superintendent, Amy built her assets buying and selling commercial properties “back when there weren’t women doing that,” she notes.

She coupled uncanny vision of a building’s potential with intensive research and analysis. A new MBA enhanced her skills.

The marketplace was competitive, it was high-stakes, it could be nerve wracking. And she loved it.

“Oh, yes,” she enthused. “I love the game!”

The game is on but the goal has changed.

“Amy has been an accumulator of her wealth and assets her whole life,” Jim observes, “and has become convinced she would like to see some good come from that while she’s still here.”

Her three major philanthropic efforts are the University of Portland, where she is a regent; her mother’s university, USC; and OHSU. That one, she said, might have to wait “until I see how some of my properties pan out.”

Introduced to the University of Portland by active alum Jim, Amy was struck by the contrast between her competitive real estate world and the collegiality of the Catholic campus.

On a 2011 university trip, she and Jim learned of a nascent program on moral formation and ethics, being fashioned by Father Mark Poorman.

As his plans progressed, Amy thought, “I’d like to fund that.”

Last year, the couple gave the university \$15 million for a new academic center and to endow what is now known as the Dundon-Berchtold Fund for Moral

Development and Applied Ethics. (“We will have to firm up the name a bit,” Amy says, rolling her eyes.)

The fund includes the Character Project, in which



students take part in guided discussions of personal value systems, and the Dundon-Berchtold Fellowships, providing grants for students and faculty conducting ethics-related projects.

The 2015 grants included studies of ethical considerations in nursing, education, information technology, gray markets and news media decision-making.

Amy and Jim have enjoyed achieving financial success and now enjoy sharing it.

“We have talked about this a lot,” observes Jim. “We are so blessed.” ❀

**YES Project Scholarship Program
Annual Report
From Inception to December 31, 2015**

Total donations from 67 residents	\$126,844
Investment income, net of fees	10,392
Less scholarships awarded (9):	(10,600)
Current value of endowment	\$126,636

Thanks to the Mirabella residents whose generosity made this program possible.

The YES Project is an endowed scholarship program for Mirabella employees, funded by Mirabella residents and administered by the Oregon Community Foundation.

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Thanks for choosing this easy way to support your Mirabella Foundation.

by Nancy Moss

Cosmo Salas and Cory Parker both enrich our lives, working their magic behind the scenes in Mirabella's kitchens.



For Cosmo Salas, who grew up in a Hispanic household, tamales – masa or corn dough with meat or cheese, wrapped in corn husks – were an early comfort food. Making tamales is a process loaded with tradition. One of those traditions, Cosmo notes, is that the cook be sure not to use the bathroom until the batch is done. Now, there is dedication to one's craft.

In 2009, before entering culinary school, Cosmo entered his second cooking competition; his team of three came in third in the country. The team had to create an entrée, a dessert and an appetizer using a handful of menus.

They competed initially in Oregon, where they took first place, and then went on to the national competition in Tennessee.

While his passion for food made him a natural fit, it was his brother's interest in photography that ultimately led him to meet our Chef Todd – himself a professional photographer – and brought him to Mirabella in 2011, while still in culinary school.

At Mirabella, Cosmo is especially proud of his apple and fennel salad, served with lemon vinaigrette.

As a Cook Three, Cosmo works in all Mirabella's kitchens, and has created a number of dishes. He likes “winging things,” putting together combinations that are “weird.” He is proud of his flatbread with pistachio butter and capicola, a spicy pork cold cut.

“What do I want to experiment with today?” Cosmo will ask himself. “What mashes well together?”

The result may show up on Mirabella's menu.

When the evening menu is posted on MiraNet, it also previews the next night's special entrée –

and enjoyed preparing special treats like blueberry pancakes for “the breakfast gang.”

Presiding over the omelet table in a recent Sunday brunch, Cory made me the best omelet I've had here; perhaps he sensed my affinity for cheese.



Both of these cooks are sensitive to the needs and wants of their customers.

One Mirabella resident with

Staff Profile: Cosmo Salas and Cory Parker Creativity in the Kitchen

“brought to you by” the cook who proposed it.

After the menu posts, Chef Todd asks his staff for creative ideas on what best would accompany that entrée and how to prepare them.

It keeps the kitchen collaborative and offers cooks the chance to innovate.



Chocolate was Cory Parker's favorite comfort food, often a half-pound bar. As a boy Cory showed both love of food and discipline; at age 17, he lost 60 pounds.

In Seattle, 2-1/2 years ago, Cory saw that his favorite brewery was opening a pub. “I have to work there,” he told himself.

Starting as a dishwasher and prep cook, Cory worked his way up to more responsibility.

Now a Cook Two, he first worked in Mirabella's third floor kitchen. Cory got to know the residents there

severe allergies mentioned the special care Cosmo took preparing her food, making sure it was cooked on a grill that no allergen had touched.

“He took good care of me,” she said.

Outside of his work, Cosmo loves music and plays acoustic guitar. “The music scene is crazy here,” he says with approval.

As for Cory, his passion at the moment is finding the best eggs Benedict in Portland. At the moment he recommends Bridges at MLK Boulevard and Knott.



Many Mirabella residents chat with and get to know their servers while behind the kitchen doors, cooks like Cosmo and Cory are creating and turning out delicacies. ❀



Cosmo is proud of his flatbread with pistachio butter and capicola.

Photos by Todd Albert

Cosmo Salas

“Cory made me the best omelet I’ve had here.”

Nancy Moss



Cory Parker

Minimum Wage Issues Still Unsettled

by *Linda Wood*

It's rare that a national political movement has a direct effect on both residents and employees of Mirabella, but that is exactly what may happen with the \$15 per hour minimum wage.

The movement started several years ago on the East Coast with an effort by fast-food workers and other low-income employees of major corporations to gain a "living wage", and has rapidly spread across the nation.

Many West Coast cities, including Seattle, Sacramento, San Francisco and Los Angeles, have already adopted ordinances mandating higher minimum wages for all employers in their cities. Most of them target \$15 per hour and have a phase-in period over several years for employers to reach this amount.

The City of Portland has adopted the \$15 minimum wage for its own employees and for contractors, but Oregon's current law prohibits local governments from adopting a minimum wage higher than the state's for all employers in their jurisdictions.

That may be about to change, depending on what the Oregon Legislature does in its 35-day session, which began Feb. 1.

By the time you read this, the Legislature may have acted. What follows is some background.

Mirabella residents' opinions about whether the minimum wage should be increased and by how much span the entire spectrum of

political and economic beliefs, as might be expected, because this is essentially a political issue.

Some residents strongly support an increase to \$15 or \$13.50 an hour,

“Oregon already has one of the highest minimum wages in the nation, at \$9.25 per hour. Per state law, this amount is adjusted annually based on inflation.”

believing that it would be a major step forward in reducing poverty and income inequality in our country.

Other residents oppose an increase of this size based on concerns about potential job losses and the impact on the economy in general, as well as the impact on their personal cost of living here at Mirabella.

Oregon already has one of the highest minimum wages in the nation, at \$9.25 per hour. Per state law, this amount is adjusted annually based on inflation.

Mirabella is a responsible employer and already pays considerably more than the state's minimum. Mirabella's lowest wage is \$10.75 per hour. Mirabella also offers its employees a number of attractive fringe benefits, most importantly health insurance, at an added cost to Mirabella's budget.

As residents, we pay through our monthly fees for all the operating costs of Mirabella, including salaries and wages and fringe benefits for all employees.

The cost for staff services makes up 48% of Mirabella's operating costs excluding depreciation, so

increasing wages would have a significant effect on our fees.

Increasing wages might have a positive effect, too, by reducing turnover, which would help improve services and reduce recruitment and training costs.

Of course, our employees would benefit personally from higher wages, although higher costs for goods and services throughout the economy caused by the higher

minimum wage would erode some of this individual benefit.

Supporters of a higher minimum wage in Oregon, and specifically in Portland, have been pursuing several different paths to achieve that goal, any one of which would have an impact on Mirabella's operating costs, our employees' wages, and our monthly fees. How great the impact would be will depend on exactly what legal changes, if any, are adopted by the Legislature, and if the state gives cities the right to set a higher minimum wage than that set by the state.

Two different groups are pursuing possible voter initiatives for this November's ballot.

One group seeks \$15 per hour. A second group, broadly supported by numerous civic groups, is seeking \$13.50 per hour. Some Mirabella residents belong to one or more organizations which are part of this group's coalition. This second group has been urging the Legislature in the current session to enact the \$13.50 an hour minimum.

If the Legislature does take this action, this group intends to drop its voter initiative; however, it is unknown what the group advocating \$15 per hour will do in that case.

By the time you read this article, the legislative session will be over or nearly over and the picture may be more clear.

Another possibility is that the Legislature will grant cities the authority to set a minimum wage higher than the state minimum, and if this does occur, the Portland City Council will undoubtedly consider an ordinance similar to the Seattle and other West Coast cities' ordinances.

On Jan. 14, Gov. Kate Brown proposed a plan to increase the minimum wage in Oregon over six years, with a higher wage in the Portland area and a lower one in the rest of the state. Her plan would bring wages in the Portland area to \$15.52 an hour by 2022. Although some legislators expressed immediate support for this plan, the reactions of business leaders, supporters of the two initiatives, and legislators representing rural areas were mixed.

Two weeks later, she amended her proposal to start the wage increase six months earlier, and shrink the wage gap between Portland and the rest of the state.

The minimum wage throughout Oregon would rise to \$9.75 in July, and would grow in Portland to \$14.40 in 2022.

But all proposals will be negotiated in coming months.

How would the proposals under consideration affect Mirabella residents' monthly fees?

Executive Director Anthony Sabatini has calculated the impact of immediate increases to \$15 per hour and to \$13.50 per hour.

If \$15 per hour were adopted immediately, the cost increase is estimated to be at least 11.5%, and if \$13.50 were adopted immediately, the cost increase is estimated to be at least 8.5%.

These estimates do not take into consideration any cost increases for goods or contracted services, which would also be impacted by the minimum wage increase. So the impact of these increases on our monthly fees would almost certainly be more than these preliminary estimates.

Anthony explained that the wage increases required would affect the entire salary and wage structure, not just the wages of those making less than the new minimum wage, in order to avoid wage compression.



Salaries and wages Mirabella-wide would need to be increased to avoid having employees making as much or more than their supervisors, and to avoid situations in which the differences between wages for various positions do not accurately reflect their different levels of responsibilities, skills and knowledge.

However, the good news for our monthly fees is that none of the proposals to increase the minimum wage require an immediate increase to the new, higher wage.

The proposed ballot initiative for \$15 per hour ramps up the increase

over three years, and the full impact would not be felt until 2018-19. The proposed ballot initiatives for \$13.50 per hour phase in the increase over two or three years, and the full impact would also not be felt until 2018-19. The governor's original plan would phase in the increases between 2017 and 2022, but her revised proposal could hike pay as early as this summer.

If the Legislature acts to increase the minimum wage and avert the proposed ballot measures, their measure likely would include a phase-in period of several years. And if Portland adopts its own ordinance, it is quite likely that it, too, would follow the example of the other West Coast cities and include a phase-in period over several years.

In any event, Mirabella residents can expect to see some impact of minimum wage increases in our monthly fees over the next few years, and Mirabella employees are likely to see higher salaries and wages. Depending on the amounts and timing, the increases in costs for residents may be more or less easily absorbed, but they will still be increases that some residents may find challenging for their personal budgets.

What has the Residents' Association of Mirabella Portland (RAMP) been doing about this?

Thanks to Anthony's early warning about the possible impact, the Finance Advisory Committee reported on the issue at last November's RAMP council meeting.

At a special meeting, the council adopted a policy stating that RAMP is not taking a position in favor of or opposed to a minimum wage increase but that we are concerned that the adoption of an increase

(see Wage p. 12)

(from Wage p. 12)

to \$13.50 or \$15 per hour without a phase-in period would create immediate, huge increases in the cost of living for seniors living on retirement incomes that are not increasing.

The policy asks that any minimum wage increase include a multi-year phase-in period to allow for gradual adjustments in the cost of living for seniors, and that consideration be given to a lower minimum wage requirement for employers with fewer than 500 employees and for those providing health insurance.

Resident association representatives Peter Fenner, Fred Morris, Claire Weber, Barbara Gaines and I met with state Sen. Ginny Burdick and state Rep. Jennifer Williamson, who represent the South Waterfront area, to discuss our concerns.

As of this writing, it is our intent to lobby the Legislature during its session using the RAMP policy, and



“This is money—get ready to worry about it for the rest of your life.”

to coordinate with the statewide organization of non-profit CCRCs to which Mirabella belongs, through Anthony and Pacific Retirement Services.

By the time you read this, we may know if we have been successful with the governor and the Legislature. ❀

And Now, From the Police Blotter

by Roy Abrahamson

The Mirabella library subscribes to a daily delivery of the NY Times, the Wall Street Journal, and the Oregonian for the general use of residents. They are to be kept in the Library, saved for about a week, and recycled. There is a sign posted to that effect.

In addition, all the newspapers are stamped in red ink on the first page of each and every section, NOT TO BE TAKEN FROM LIBRARY, brightly colored self-stick notes are attached saying KEEP IN THE LIBRARY, and the publications are scrawled with a Brite Liner, LIBRARY.

In the words of Lil Abner, “as any fool can plainly see”, the newspapers stay in the library.

This did not deter one bold miscreant, who was daily sneaking out with the Arts section, photocopying the crossword puzzle and returning the unmarked paper. All within five minutes.

Now all daily papers are locked in a yard-long wooden device you may recall from your early school reading room days.



“As it turned out, my battery of lawyers was no match for their battery of eyewitnesses.”

Some residents are impressed with the nostalgia. Others are in danger of being poked accidentally, and it does make turning pages a tai chi gesture for advanced practitioners.

Rumors abound that the next targets are the buffet line banana boosters. ❀

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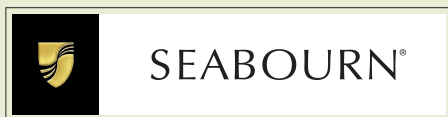
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So. Waterfront Becoming Clinical, Tech Hub

by Bruce Howard

*“Never make predictions.
Especially about the future.”*

—Casey Stengel

One safe prediction about the South Waterfront: it is going to look a whole lot different in a decade.

From a grimy riverside marine and industrial area, the South Waterfront is becoming a center for medical research, education and clinical treatment, for technology, for commerce; and an energetic residential neighborhood, of which Mirabella is a part.

A pioneer residence in South Waterfront, Mirabella has a front-row seat as the neighborhood develops.

The two major players in our neighborhood are Oregon Health & Science University, with extensive construction now underway and more coming this summer; and Zidell, which owns the most sought after 33 riverfront acres in Portland.

OHSU had a choice 10 years ago to expand from the Marquam Hill campus either to the West Campus in Hillsboro, or what has become known as the Commons on the South Waterfront. The extension of the streetcar to the South Waterfront and the opening of the aerial tram in 2006 made the decision easier.

Shortly before starting their two-building, \$340-million project directly opposite Mirabella's flank and kitty-corner from its Bond Street frontage, Hoffman Construction, OHSU and ZGF Architects gave Mirabella residents an overview of what the future holds for the immediate neighborhood during the 30-month construction.

Building CHH South and the OHSU guest housing and parking structure brings lots of noise, bright lights, and long traffic delays.

The opening of an urgent care center, long requested by Mirabella residents, will be a consolation – particularly if it accepts Medicare.

In roughly the same time period, two other buildings are to be erected along Moody Avenue to the north, on the OHSU Schnitzer campus and on Zidell's Block 6. *(See aerial photo, next page.)*

OHSU is to start work on the Knight Cancer Institute just north of the new Collaborative Life Sciences Building and Skourtes Tower in early summer.

*Mirabella residents
who enjoy watching
barges being built likely
will be able to do so
for another decade.*

—Matt French

Zidell plans to delay construction of the mate to its Emery apartment building, planned for Block 1 where the beer garden is now located, in order to start development of Block 6.

Block 6 is hard against Tilikum Crossing. On that highly desirable property, there is to be a uniquely designed X-shaped office building that features the largest contiguous floor spaces in Portland, providing maximum flexibility for its tenants.

The construction boom promises prosperity, more shops and services and a more cosmopolitan atmosphere. That's all to the good.

But development is rarely without its downside, and several adverse effects are possible in the neighborhood.

Traffic snarls around the Tilikum Crossing and Moody Avenue intersection, already vexing, are likely to get worse with new development.

That intertwining of pedestrians, bicycles, automobiles, buses, streetcar and the Orange Line is an introduction to what Pete Collins, executive director of South Waterfront Community Relations, believes is the major problem of the area's future.

Along with the benefits, he sees transportation, connectivity and congestion worsening as the population of the South Waterfront grows beyond its current 3,500, housing units reach 5,000, and jobs climb to 10,000.

Concurrently, portal access both north and south will degrade until redone.

The South Portal Project is designed to remedy one of the pinch points for access to the South Waterfront, but could take three or four years to complete.

In that project, SW Moody and the streetcar are to be extended south to Hamilton Court, and the Bancroft-Macadam intersection is to be redesigned.

Retail has been a challenge on the South Waterfront because of the lack of parking for both customers and employees, and is a special concern for Collins, who trained as an urban planner.

Parking, already absurd here, is almost sure to get worse as OHSU and private developers keep working.

The number of off-street parking spaces in the South Waterfront is

(see Tech Hub p. 16)



Knight Cancer Research Building (proposed)

Collaborative Life Sciences Building & Skourtes Tower

Tilikum Crossing & MAX Station

Proposed Zidell Office Building

The Emery Apartments

Zidell Barges

CHH North

New CHH South

New Parking/Patient Housing

Mirabella

Block 37 Apartments (New)

US Immigration/Customs



Collaborative Life Sciences Building & Skourtes Tower. Photo by Bruce Howard.

(from Tech Hub p. 14)

capped, as it is for most of Portland, in order to ensure compliance with federal air quality standards.

Collins also says the eventual disappearance of community green space for such activities as gardens and dog parks is a significant problem for the South Waterfront.

The pace of development here depends on financing.

OHSU seeks more philanthropists like Nike co-founder Phil Knight, who with his wife, Penny, put up \$500 million for the cancer institute named in their honor.

“One Tough Mother” Gert Boyle of Columbia Sportswear contributed \$100 million for the research building in honor of her sister, a biochemist.

Zidell needs commitments from tenants who will occupy new buildings before it can move construction along, according to Matt French, managing director of Zidell Yards, the Zidell family’s real estate arm.

While development north of the barge-building operation will proceed, French confirmed that Mirabella residents who supervise

launches of barges likely will be able to continue to do so for at least the next 10 years.

Bond Avenue is to continue on north, becoming an increasingly important South Waterfront arterial.

Planners expect to extend it, dodging the barge facility and elevating it to the level of the Tilikum Crossing, providing access to OHSU’s Schnitzer campus and beyond.

The Collaborative Life Sciences Building and the School of Dentistry in Skourtes Tower are on the Schnitzer campus, which will also house the Knight Cancer Institute.

According to Michael Harrison, OHSU associate director of local relations, new buildings there will be devoted to research and academics.

The new structures are now expected to be no more than seven stories high and will have large floor plates, facilitating communication among researchers.

OHSU Commons buildings are devoted to clinical facilities and operating rooms. They will continue to be tall and thin like Mirabella and its neighbors, to minimize

interference with Willamette River views from the West Hills.

When fully built out, the South Waterfront will include the Willamette Greenway, long planned to run north, joining up with Tom McCall Waterfront Park.

Zidell’s Matt French offered no ideas on how the greenway could cross the Zidell barge-launching site, but that is not of particular interest now because extension of the greenway awaits eventual construction of buildings that will face it. As yet, none is planned.

The outlook for a southern extension of the greenway, toward the Spaghetti Factory, is better.

Building south of us is proceeding as well.

Construction is well underway on the apartment building on Block 37, with more low-rise residential units planned or in construction.

What’s missing?

South Waterfront residents have long complained that the absence of a grocery store affects the quality of their lives.

The relatively good news is that there is to be a full grocery store in the next three or four years to our north at River Parkway and Moody on the streetcar route, when a building is finished that will also

include 203 units of “affordable housing.”

NIMBYs at Mirabella already know that Gray’s Landing provides 209 affordable apartments, and should know that Zidell promised

the city it would build 200 affordable apartments, most likely located to the north of the Ross Island Bridge. ☼



A rendering of the proposed Zidell office building, as seen from the anticipated extension of Bond Street, looking away from the river toward Moody Street and the West Hills beyond. Collaborative Life Sciences Building is at right. Courtesy of Zidell Yards



Zidell proposed office structure includes ground floor retail. Courtesy of Zidell Yards

Noise, Congestion the New Normal?

OHSU Two-Building Project Underway 'til 2018

by Jim Luke

Work on the two OHSU buildings got off to a slow start as the city's design commission dithered and delayed project approval by an unexpected six weeks, but construction should be up and running full speed now.

Preliminary work actually began last fall, with moving the Dog Park (which OHSU calls the "temporary off-leash facility") to its new home next to the Greenway.

Work continued on the two-city-block staging area with redistribution of dirt from the large pile next to Zidell, to bring the adjacent site up to grade while improving the drainage. The dirt was compacted as it was placed and a top layer of gravel prepared the staging area for the next couple of years.

Some of you looking down on the site will notice that there are two distinct types of gravel. The larger size of stone is spread at the entry and exits to keep the streets cleaner. Not only do the stones clean the tires, but the dirt particles fall and wash down between the stones and are not picked up onto tires and carried out to be deposited on the street.

It was interesting to watch all those trailers come onto the site and be hooked up together to make a large complex to be used during construction.

Those trailers actually comprise 10,080 square feet of warm, dry space for the Hoffman Construction team. There will be about 90 to 100 people working in this space during most of the projects.

At the start, many working there were designers preparing the plans and specs with the goal of acquiring permits. As the project progresses,



The new 'CHH South' building, as seen from Caruthers Park. Second building, new parking/patient housing structure, is at center, opposite Mirabella's Curry St. side.

different designers and trades will work together here making sure their efforts fit seamlessly.

This process is different than most buildings, which are generally designed before construction starts, with small revisions and changes taking place along the way. This is a "design-build" which allows the overall process to occur in a shorter time frame, but is quite a bit more demanding, requiring that everyone involved keep their eyes open for possible glitches.

The work is being done with a program called Revit which draws in 3D and each person on the team can view the design work done by others, thus reducing conflicts. Overall, this is called a BIM or Building Information Model, which will be updated as work progresses.

Building owners find that the BIM even helps during maintenance

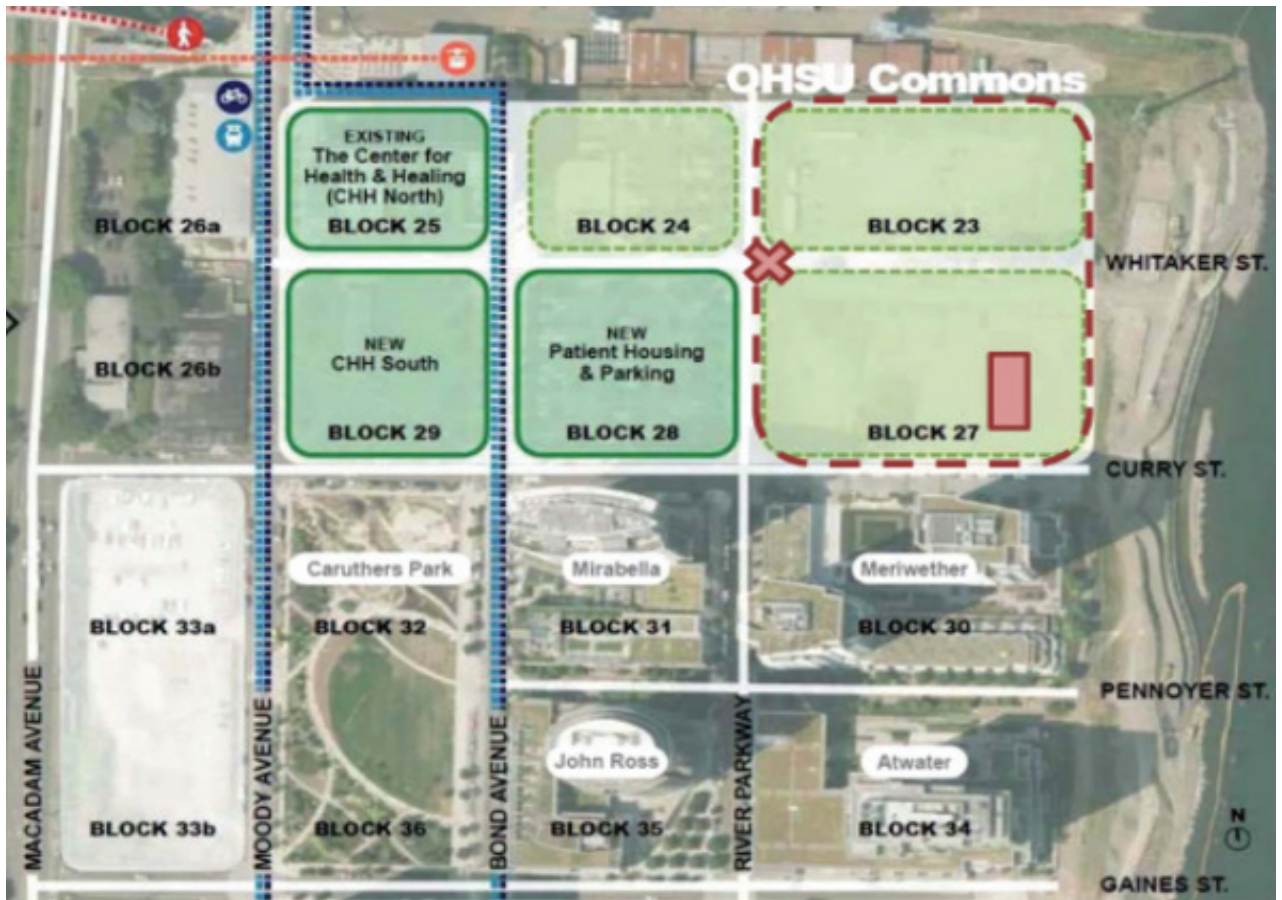
of the building, long after construction is over.

As everyone has seen, lots of utility locates were done and painted on the sidewalks and streets. The utilities were potholed by a vac truck so the correct placement could be made in 3D in Revit. The vac truck is a vacuum truck that can drill a hole in the asphalt and vacuum out a small hole to expose a cable, pipe or conduit so that the size can be confirmed and an elevation can be measured to properly place the item in the drawing.

As usual with a new building, some of the utility services had to be changed, which caused some work in the streets for gas, water and electricity. Probably the biggest one was the new gas main on Whittaker, right out in front of the main building, which closed portions of the street for a couple of days. That is the most congested block in South

Jim Luke is a South Waterfront resident and a friend of 3550.

(see Project p. 20)



Map showing OHSU construction project and two-block staging area.



Planned new OHSU parking structure and patient housing, as seen from high over southwest corner of Bond Avenue and Curry Street. Whimsical design is said to represent flight of birds.

(from Project p. 18)

Waterfront so there was great relief when it was completed.

Now let's talk about the separate sites.

Block 29 is where a building is going up over the top of the existing parking garage. For now this is being called CHH South. It will house clinical space for the Knight Cancer Institute and the Digestive Health Center, along with clinical space, surgery rooms, retail pharmacy, lab services, waiting spaces and outdoor terraces.

That building is about a month behind the other building. Construction fencing should be up and the top of the parking garage cleaned off and exposed by the time you read this.

OHSU always anticipated an above-ground building on this site, so during the construction of the

parking garage years ago, crews placed rebar which was turned up at each support column and capped off with concrete and water proofing. Now the concrete will be removed and the rebar exposed so the new building can attach to the parking garage structure.

Block 28 is the new parking garage and temporary patient housing building, going up where the surface parking lot used to be. It sits directly across Curry Street from the north side of Mirabella.

It's an 11-story structure, with the top four floors stepped back from Curry St., providing half the surface area of the block for a park-like setting visible from Mirabella. It has a below-grade tunnel reaching under Bond Street to the P2 level of CHH South.

Hey, how about not having to put up with pile driving for a couple of weeks?

Just ask someone who lived in South Waterfront when the pile driving was going on to build the Mirabella.

What a blessing to see the auger out there drilling those large holes down to the Troutdale formation and then lowering in the rebar cage and filling it back up with concrete. This process is even less noisy than the stone towers they installed for that apartment building over on Gaines. You can also see the shoring they installed on the east side of Bond which will act as a retaining wall for them to place the tunnel under the street. The tunnel work should be active as you read this.

So the question of the quarter is? How many foundation piles (sometimes called caissons) did they drill on Block28? That should keep some of you armchair engineers busy as you keep tally. Answer in the next issue.... ❀



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Hard to believe, but warm weather is coming back to Oregon.

So it's time to think about Spring and Summer outings. **Carolyn Harbison** of our Travel Club says a number of fair-weather trips are



in the planning stage. They are a tour of the newly opened "Elephant Land" facility at the Portland Zoo; Lalooska Folk Tales told by a NW Indian tribe member; a Timberline Lodge art and history tour; Sitka Art Center visit; the Skamania Lodge and the Native American History Center in Washington State. Sign-up sheets are in the Travel Club event book across from the computers adjacent to the mailroom.

We got trouble, right here in Mirabella City.

Rolf Glerum and **Ed Parker** organized a pool challenge ladder, and play has begun. The selection was done "blind" with the exception of the two beginners who asked for spots in the cellar. Any resident not on the play list may add their name at the bottom of the ladder at any time—just contact Rolf at 6720 or Ed at 6778 for detailed information on rules of the challenge.

And, pool sharks, check with the concierge before scheduling a game to make sure the Sky View room is available.

The Bible Study group is deep into a study of the Old Testament book of Genesis, tracing the beginnings of the Israelites as they populate Palestine and become a great nation.

The group also is planning the third annual Easter Vesper Service on Palm Sunday, March 20 at 4 p.m. in Willamette Hall. As usual there will be outstanding musicians and Mirabella readers. All are invited.

Thanks to organizers Rolf Glerum and Ed Parker, the new pool shooters' group brushed up on poolroom lore with a showing of "The Hustler." That's the 55-year-old classic with a really dark plot and an all-star cast — Paul Newman, Jackie Gleason, Piper Laurie, George C. Scott — about a small town hustler out to beat the champ.

Nobody's talking about who in the Mirabella group is Fast Eddie and who's Minnesota Fats.

Here's a common question: How long should a new resident of Mirabella wear a red rose?

When **Jill Seager** was chair of the Welcoming Committee in 2011, she introduced putting small red-rose decorations on newcomers' name tags so new people could be easily identified and brought into the community. The thought at first was to wear it about three months.

Not everyone got the memo. **Doug White** says **Jim Spiekerman** has worn his rose for three years and counting. (Yea, Jim!) **Dick Gustafson**, a new resident, figures it ought to be worn eight or 10 years, or until you lose it — whichever comes first.

Duplicate bridge is played Monday and Saturday afternoons in Willamette Hall and sessions are open to the public — entry fee for Mirabella residents is half price. Top five master point winners in the fourth calendar quarter of 2015 were

Judi Goldsmith, Ed Parker, Laurie Hardin, Betsy Bullard and Jean Davis. Call Ed for info — 6778

Ed also reminds new and long-time residents that table tennis is often played in the Activity Room evenings and weekends—especially Sunday afternoons. Check with him for help in setting up or putting away the table.

Ron Mendonca's advanced Kumihimo class, the third in a series of classes he taught on this art form, is wrapping up soon. It's been quite popular and Ron says there's a chance he could offer more classes in coming months. Kumihimo is a Japanese form of braid-making. The word translates as "gathered threads."

Susan Berg is planning another trip to the library's John Wilson Rare Book Room, named after her great-granddad, in April or early May. Sign up in the events book at the concierge desk for this presentation by the special collections librarian, Jim Carmin.

Taking over as chair of the South Waterfront Committee from **Irene Tinker, Ed Weiner** jumped in with both feet, helping with Mirabella's support for the OHSU construction project, linking up with community groups in our neighborhood and helping shape the mission of the group. The South Waterfront Committee meets on the first Friday of every quarter at 11 a.m. April 1 is the next meeting. Ed's phone is 6406.

The RAMP ad hoc earthquake preparedness committee, chaired by **Barbara Short** and Ed Parker with **Anne Clark** as secretary, has organized six workgroups. Leaders are **Adrienne Casey, Rosie Batcheller, Mary Gray, Nancy Moss, Steve Casey** and Ed Parker. Each has a specific area of tasks. ☘

Getting Ready for the Big One

by Nancy Moss

If a major earthquake occurs in the American northwest, as many scientists predict, Mirabella residents will have to find help both within and outside their building.

A potentially devastating earthquake of around magnitude 9.0 is a virtual certainty to the Pacific Northwest, according to geologists and emergency planners. The

3550 Follow-Up

anticipated effects on this area were chronicled in the last issue of 3550.

And residents of Mirabella, the greater South Waterfront and throughout Portland have begun making ready.

Mirabella's executive director, Anthony Sabatini, talks of establishing a triage center on the ground floor, where more lines are linked to the emergency generator.

A problem might arise, however, when a resident on one of the upper floors, such as an emergency floor captain, wants to move someone who's injured, perhaps by the glass flying out of his kitchen cabinet, to the triage area.

The first problem is communication.

If the quake disables residents' pendants, "We don't have a stopgap method of communication," John Hart, director of facility services, admits. John describes the concierge as "the command center" in a post-quake environment – but that phone line will probably be quickly overwhelmed.

Anthony has mentioned the possibility of two-way radios, but this remains a future possibility rather than an actual system.

Back to that flying glass, and falling furniture, which cause of the majority of earthquake injuries. Residents all will need a first aid kit, which the Red Cross says should contain elastic bandages and non-stick sterile pads. But wounds too serious for these to manage will require communication and perhaps a first-responder maintenance man to help transport the injured person.

Inside Mirabella, the Earthquake Preparation Committee plans to inform residents about what is likely to happen if a major quake occurs and how to prepare to survive it and its aftermath.

"The more residents we can involve, the more we can help ourselves."

— Barbara Short

They will work with Pete Collins, executive director of South Waterfront Community Relations, to recruit people from every residential building to form a Neighborhood Emergency Team (NET).

South Waterfront residents are organizing a BEECN or Basic Earthquake Emergency Communication Node, which will enable the area to establish the fastest possible communication link with the city of Portland. According to committee co-chair Ed Parker, BEECNs will probably communicate with the Portland Bureau of Emergency Management through two-way radio.

To merit a BEECN designation, a group of area residents must go through Neighborhood Emergency Training. Barbara Short, the other committee co-chair, and Ed Parker have gone through the first step in the process, which is online.

Barbara and Ed look forward to the next step, field training, which will prepare them to conduct search and rescue, perform medical triage, shut off utilities and educate others on emergency preparation.

Interested Mirabella residents can sign up at portlandoregon.gov/NET.

As Barbara points out, "The more residents we can involve, the more we can help ourselves."

In January, a packed house of residents of Mirabella and elsewhere in the South Waterfront heard about establishing a Neighborhood Emergency Team from Jeremy Van Keuren of the city's bureau of emergency management.

Some 30 Mirabella residents and a like number of South Waterfront neighbors signed up for training, which begins with viewing 17 short videos and then taking a test. Classroom sessions follow at a later date.

Committee members have met with facilities director John Hart, with an architect who worked on the Mirabella design, scientists and engineers, asking detailed questions about the building's ability to withstand a major quake and the community's ability to maintain supply lines after it hits.

A major goal of the committee is to prepare recommendations for surviving the expected "big one."

Once those are prepared, reports are to be made to the community and teams will help residents who want to get ready. ☼

Easy Steps to Make Your Home Safer

by *Beverley Healy*

Glass shatters. Dishes fly across the room. A valuable painting impales itself on the leg of an overturned chair.

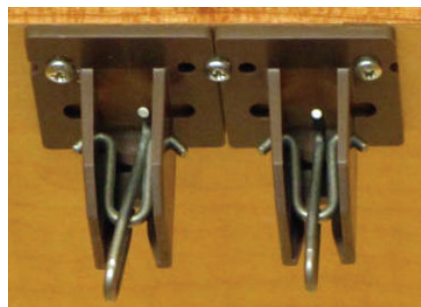
Mirabella residents Rosie and Kim Batcheller plan to protect themselves from these outcomes if the 9.0 earthquake predicted for the Pacific Northwest arrives. They are happy to share their research with you.

3550 Follow-Up

Start by walking through every inch of your comfortable rooms, Rosie recommends, assessing the lethal potential of every item. Falling furniture and objects cause 55% of earthquake injuries.

Shaking causes the damage, but injuries are caused by being hit.

Residents can secure tall furniture to wall studs with QuakeHold! furniture strap kits available at Amazon. Televisions, computers,



Cabinet latches

sound systems and other electronics may take flexible nylon straps and buckles available at hardware stores.

Mirabella's executive director, Anthony Sabatini, says free installation of earthquake-proofing items is worth considering if appropriate scheduling of staff can be arranged.

Residents should store heavy and breakable items on lower

shelves of bookcases, closets, the pantry and kitchen. Rosie especially mentions bottles of liquor or wine, often stored on high shelves. People can secure double-door cabinets by installing SeismoLatch cabinet hooks available at Amazon.

A time consuming but useful do-it-yourself project is to line every shelf of cabinets and cases with Duck Brand Select Grip non-adhesive shelf liner from Amazon. This will keep glasses, dishware, bowls and bottles from moving inside the latch-secured spaces, minimizing breakage.

Tremor hooks can replace conventional picture hooks for paintings and mirrors, with a latch securing the frame's wire to the hook. They are available in quantity from the manufacturer, OOK Industrial, or through Amazon. They come in 3 sizes, with medium rated for 20 pounds.

The QuakeHold company makes museum putty in a neutral color; a few dots of this on the bottom of every vase, candle holder or picture frame on a table or chest may prevent it from sliding to the floor, creating a sea of glass for residents to crunch their way over. Museum gel is a similar product.

Rosie has secured a bag holding sturdy-soled shoes to their bed frame, for wading through the inevitable mess if they are caught at night.

While placing their Amazon order, residents might include InterDesign's straight-sided storage baskets for the spaces under the kitchen and bathroom sinks, which corral bottles and cans inside the latched cupboards.

For sheltering-in-place survival, residents can purchase water bricks, which hold 3.5 gallons each and are

easily stackable. Just go to www.foodstoragemadeeasy.net to find them as well as other useful items. Other styles of water bricks



Emergency water storage

are widely available on the Internet.

For the utility outage that will almost certainly follow an earthquake, Amazon and REI carry Cleanwaste PETT portable environmental toilets and the waste bags called Wag Bags.

Other practical items include a Tri-Power orange safety whistle available at REI, along with an adjustable focus Cree LED flashlight, super bright. A Goal Zero 32001 Lighthouse portable battery charger USB power hub and lantern is available at Amazon. This lantern requires charging either from a USB port, a solar panel (not included) or by hand cranking.

Always on the prowl for new technology, Rosie recently found a Solar Puff, a foot-square plastic pillow charged by the sun to emanate the soft light formerly provided by your favorite table lamp. It is one of several solar-rechargeable light squares on the market. ☼

Telemed Program Off to Slow, Steady Start

OHSU's telemedicine program, introduced here last spring, is successful, according to Dr. James Heilman, medical director for emergency telemedicine.

Mirabella's Chris Kourlas, who oversees the program here, agrees.

"People have found peace of mind in seeing a doctor," he says, "using it as a springboard toward reassurance or the need to seek further care."

The program is most useful, both Heilman and Kourlas agree, in treating acute cold or cough symptoms, flu and colds, allergies, rashes and skin infections, urinary tract infections, and osteoarthritis and joint pain. Patients can have these conditions addressed without having to go outside and brave Portland traffic.

The telemedicine doctor can make referrals to physical therapy for help with reducing pain and

increasing physical mobility. He or she can diagnose and produce a plan.

After the video consultation, the



Posed photo.

tele-docs will forward their notes to the patient's primary care physician.

The telemedicine program will also coordinate with the emergency department if necessary, Dr. Heilman says, mentioning one case where he had done so.

Kourlas will also follow up, asking Mirabella residents who are patients if they want him to discuss their illness or condition with their primary care doctor.

The telemedicine doctor can also prescribe medicine, although if that pesky flu is viral, non-prescription interventions are called for, Kourlas says.

At present, Medicare does not cover telemedicine. Kourlas has heard that insurance

companies are looking into providing coverage, since telemedicine is especially useful in isolated areas.

Both men agree that the volume of requests has been less than expected, but "when it's utilized, it's really, really useful," Kourlas says. ☼



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After the Ball is Over

From the Editor:

This is the third in a series of three 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

Even if the dead have no regrets, it would be rude of them to leave behind a mess that would be difficult for others to clean up.

Unfortunately, many of us will overestimate how much time we have left to put our affairs in order or underestimate how much has changed or was left unfinished since the last time we reviewed our estate plans.

This final article in the 3550 estate planning series will look at the issues mindful of our responsibility to clearly communicate our intentions to those left to sort out our affairs, and to give them the tools to carry out our instructions.

First, who is in charge?

We should all have a will, naming someone as our personal representative responsible for paying our bills, discontinuing automatic payments and subscriptions, notifying our sources of pension and annuity income to discontinue payments to us and distributing our estate. In case that person is unable or unwilling to serve, the will should designate alternates in order of preference.

For those of us with assets in a trust, the trust documents should specify successor trustees to manage those assets in our absence.

Do your personal representatives (including alternates) and successor trustees all know who is in charge? Have you made arrangements with Mirabella management to notify them and other family members in the event of your death?

Do they have copies of your will, insurance policies and other estate planning documents and instructions? If not, do they know how to find them? Do your attorney and accountant know who you have named to handle your estate?

Have you made arrangements or left instructions concerning disposal of your body? Do you wish to donate your body or any parts of it to a medical institution for transplantation, research or education? Do you want to be buried or cremated? Do you wish to express any preferences about funeral or memorial services or what is said in obituary notices?

Have you made arrangements for care of your pets? If they cannot be placed with family or friends, it is possible to make arrangements in advance with the Oregon Humane Society to have them well cared for as long as they live.

Your personal representative will be responsible for filing or making amendments to your income tax returns for the three years prior to your death and for filing estate income tax returns for any earnings your estate receives (for example, interest and dividend income) prior to the distribution of all of your assets in accordance with your estate planning documents. Will your personal representative know where to find the needed tax information?

Digital Assets

Have you made arrangements for access to and management of your digital assets and liabilities?

In the not so distant past, our income came in the form of checks to be deposited or cashed. Bills and bank statements came in the mail and payments were made by check.

Now much of our income is automatically deposited to our bank accounts and bill payments are made electronically, sometimes automatically. For many of us, our personal financial information is kept in password protected computer files. Some of that information, such as our bank statements, will not be on our personal computers but will be on computers elsewhere on the Internet.

Access to website addresses and passwords will be needed to manage your affairs. Notices about changes of status to our sources of income and to those we pay may also require password-protected access to websites. How will your personal representative or successor trustee get access to your computer files and password lists?

Do you have other digital assets? Are your family photos stored on a digital phone, computer or somewhere in the 'cloud' of the Internet? Most websites don't allow third party access. Will your photos on Facebook be lost forever? Do you care? Do you have files stored in an Internet Dropbox or with other on-line services? Have you made arrangements for your family to get access?

Trusts

Many of us have our assets in trusts. Trusts can be used to avoid the legal costs and delays of a process called probate, which prevents your assets from being

(see After the Ball p. 26)



"You just can't talk to that bunch. They all avoided probate."

(from After the Ball p. 25)

distributed in accordance with your will until a judge approves.

The most common form of trust is a revocable living trust. It is a way of giving yourself assets in a different legal form. You may give your assets to a trust (the giver is called a trustor) in which you, the recipient acting as trustee, can manage those assets as you see fit. Because it is revocable, you as trustor can remove assets from the trust.

After your death the trust becomes irrevocable and a successor trustee named by you is required to manage or distribute the assets in accordance with the terms you have specified in the trust.

For this to work your assets must be titled in the name of the trust, not in your name. In case you forgot to take title to something in the name of the trust, it is useful to have a will that says in the event of your death, all of your individually owned assets will be transferred to the trust. That way you can put all your wishes for disposition of property into the trust document instead of your will.

There are other reasons for using trusts besides minimizing the complications of probate. One reason is to minimize the tax consequences of your death and therefore leave more assets to your heirs. Particularly large estates will be subject to federal estate taxes. All estates of \$1 million or more are subject to Oregon estate taxes.

How you allocate assets you are giving to your children or other heirs will have income tax consequences for them. If you sold assets that gained in value during your time of ownership, you would have to pay capital gains tax on the difference. If you instead pass them on to your children they will be exempt from capital gains tax except for gains after your death.

Various charitable trusts may be used to give money to charity and avoid paying taxes on those funds. A charitable remainder trust can give you a charitable tax deduction on the principal while you retain the rights to income generated by that principal for as long as you live.

Some large charities offer charitable annuities that provide a lifetime of regular payments and some tax benefits to the donor in exchange for the charity receiving the balance of the funds on the donor's death. The Mirabella Portland Foundation is unable to

offer charitable annuities because it doesn't have sufficient funds to manage the risk of some donors living longer than expected.

The tax aspect of estate planning is rather a thicket. The best estate planning advice a magazine article can give is: Do not make your legal arrangements based on what any magazine article says. As automobile advertising claims say, "Your mileage may vary." Consult a qualified attorney. ☼

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You're probably not aware of it, but the superfluous, ridiculous piece of clothing called a necktie has been around since at least 210 B.C.



We know this sorry fact because, believe it or not, one was found in the mausoleum of China's first emperor, Qin Shi Huang.

My point is I don't care if Qin Shi Huang wore a tie – dead or alive. In fact, I don't care if Adam wore a tie to seduce Eve, even if that were all the clothing that either of them were wearing.

As my lovely wife, Adrienne,

Larry Braverman

would be the first to tell you, I despise ties but only if they are on me. As far as I am concerned, they are expensive, uncomfortable and useless. I can't speak for Qin Shi Huang, Adam, or Eve for that matter, but I am sure ties exist today – not for me, but for manufacturers, designers, retailers, advertisers and, most assuredly, for wives.

Don't get me wrong. I don't mind ties being around – just as long as they are not around my neck.

Frankly, I don't like to wear anything around my neck at any time, but especially when it's hot. I assure you that I have made that very clear to Adrienne many times, but she recently insisted that the occasion demanded that I put on a tie no matter what my preference.

"I will be terribly embarrassed if you go open-necked," she stated, following up with her old standby

cliché, "You will stick out like a sore thumb."

Obviously, I did not want to stick out like a sore thumb, so I proceeded dutifully to pick out my favorite – and only – sports jacket, a pair of trousers, and a tie to match.

"Brown does not go with blue," she pointed out. "Let me put something together."

"You did that last time," I recalled, "but the pants you chose were too long."

"I had them altered," she reminded me. "They will look great now. Just shine your shoes. They look shoddy."

"Nobody will notice."

"I will notice," Adrienne said. "That's why I bought you a shoe-shine kit. Then get dressed. If you don't hurry, we may miss the Mirabella bus. And you do not want to take the streetcar in this heat, especially while you're wearing a tie and jacket. The last time we took a streetcar it was not air-conditioned. And you trying to park our car in Portland is not an option."

"I'm moving as fast as I can," I said, now suddenly terrified that we would not be on time for the bus and I would have to drive in Portland, not to mention park. "But I can't button my shirt collar or the top button. They don't make shirts like they used to."

"Yes, I know how nimble you are. Here, let me do it."

Adrienne fumbled around for awhile, and managed to manipulate the two collar buttons, but she couldn't close the shirt's top button.

"Okay, take your shirt off," she said. "It will be easier for me if I don't have to stand on my toes. You can slip the shirt over your head when I'm done. And hurry or we'll miss the bus."

"That won't work. I won't be able to fit the shirt over my head with it buttoned to the top."

"OK. You've got a point. The shirt looks terrible that way, but leave it unbuttoned."

We ran out the door, jumped into the elevator, and jogged to the side exit of the building as soon as we reached the first floor. The people were congregating around the door, getting ready to walk into the bus, which was waiting, motor already running.

Something seemed odd, but I couldn't quite figure it out. Then it hit me. None of the men was wearing either a tie or a jacket.

Adrienne immediately turned to me with a look of panic on her face.

"Run back to the apartment and take off your tie and jacket," she whispered in my ear.

"What? Are you kidding me? It's too late," I said, pulling her out of hearing range.

"I'm dead serious. You'll stand out like a sore thumb. Besides, your shirt collar looks stupid unbuttoned anyway. Hurry up! I'll make sure the bus waits."

I hesitated for a brief moment, but quickly came to my senses after seeing her angry expression. I scampered to the elevator, yanked off my tie and jacket, flew into our apartment, threw both articles of clothing on the dining room table, jumped back on the elevator and sprinted to the bus. The scowling driver had turned off the air conditioner; the hot passengers, also scowling, were obviously not happy either.

Adrienne had managed to convince the driver to wait, but all the seats were gone. I made my way to the rear of the bus, stood behind the last seat, and balanced myself precariously against the rear panel as the bus pulled away from Mirabella.

"You will have to sit on the floor," the driver said, now grinning. "Sorry, but that's the law."

I slowly slumped to the ground – hot, sweaty and exhausted.

Next time we will take a cab. ☼



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