

COASTAL SENIORS

People helping people.

Board of Directors:

Carolyn André
(Chair)

Susan Sandoval
(Vice Chair)

Steven Winningham
(Secretary)

Marghi Hagen
(Treasurer)

Paddy Batchelder

Michael Staples

Kathy White

Donors, Clients, Staff and Volunteers:

It's been a whole 5 years since I began my role as "leader" here at Coastal Seniors. I feel like I've learned much more than I ever expected to learn professionally, personally and from a life perspective. This job isn't easy—if I told you that it is, my pants would probably catch on fire! However, it is rewarding. My staff and I have the opportunity to help improve lives every day; we get to develop relationships with the seniors we serve—that human contact is just as special to us as it is to our clients.

I am so proud to be a part of this organization and to be able to work with my staff, who put so much effort into Coastal Seniors' programs. In the last 5 years we have climbed mountains both figuratively and literally (See page 3 for info on the annual Miles for Meals Hike). While my staff and I have worked very hard to push forward and make this happen, there are a few people behind the scenes who deserve a lot of credit for all of their volunteer work. The people I am referring to is our Board of Directors, whose names happen to be listed to the left of this letter.

I think of them kind of how a kid would think of Batman: the dark knights who swoop into action to help save the day. While that sounds extravagant, it is the truth. Every person on our board cares deeply for this organization. Each of them come from very different backgrounds and they all bring different talents and perspectives to the table. The best part about them is that when it comes to making decisions for Coastal Seniors, they take their responsibility very seriously and always have the best interest of our clients in mind during all discussions.

Many people have shown me gratitude for the work I have done here but I only deserve a slice of the credit: much of the credit should go to my staff and the Board. Over the last few years, I could not have come this far with Coastal Seniors without the Board of Directors. I'm not speaking generally about having just any board— I'm speaking specifically about Carolyn, Steven, Susan, Marghi, Mike, Kathy and Paddy. They are all great thinkers, hard workers, have compassionate hearts and care so much about the well-being of our seniors, me, and my staff. And while each of them have very opposing opinions at times, they all work together to develop the best solutions for this organization.

And now that I've let the cat out of the bag and told you how wonderful everyone is, I have to conclude with one last statement: No poaching allowed. They are mine, you cannot have them...any of them. 😊

Sincerely,
Micheline Kirby
Executive Director

Join Us for our
*Volunteer
Appreciation Party*

When: Saturday, Sept. 30

Time: 4:00–6:00 p.m.

Where: Veterans Memorial Building
24000 S. Highway 1, Point Arena

All volunteers are invited and are welcome to bring their spouse/family. Dinner will be served with vegetarian options.

Door prizes, trivia, and raffles!

Don't miss out on the fun!

Be sure to R.S.V.P. to Micheline by phone or email:

(707) 882-2137

–or–

exdirector@coastalseniors.org



Hiking crew from the 2nd Annual Miles for Meals Hike in 2015. From left to right: Marlene Padilla, Nancy Epanchin, Brenda Jordan, Maryann Watts, Micheline Kirby (Executive Director), Aaron Kirby.

4th Annual Miles for Meals Hike

Beginning Sept. 6, Executive Director Micheline Kirby will be leaving for a 60-mile hike with a group of dedicated volunteers to raise money and awareness for our Meals on Wheels program. This year's hikers include Julie Bower, Edward Levie, Maryann Watts, and Chris Wall. The hike will take place along the north-west portion of the Lake Tahoe Rim Trail. The group will begin its journey at Barker Pass, head north, and conclude the hike on Sept. 10, at Mount Rose.

The hike is a back-packing trip; hikers will camp outdoors and carry all of the food and supplies needed on their backs throughout the trip. Although the hike is challenging (this is the 4th annual trip), it won't compare to the daily challenges faced by some of our senior clients who experience severe isolation and loneliness, and sometimes frailty and debilitating health problems.

What is Meals on Wheels and who do we serve, you ask?

Meals on Wheels is a senior nutrition program that delivers nutritious, delicious, home-made meals to the homes of seniors and those with disabilities who are homebound. The meals are prepared by our Kitchen Manager, René Kling, and staff, on Monday through Wednesday, and fresh frozen meals are delivered for Thursday - Sunday. The program itself is managed by Vivian De Armas, our MOW Coordinator, who is responsible for enrolling seniors, packaging meals, monitoring meal inventory, and organizing all delivery routes (among other duties). We serve seniors living in Stewarts Point in Sonoma County, all the way north to Irish Beach in Mendocino County, and inland areas like Annapolis, Fish Rock Road and Mountain View Road. Our territory is huge! It spans over 50+ miles of coastline from north to south and about 20 miles inland! We run our program with a lot of help from very dedicated volunteers who are trained to monitor the seniors they visit. The best part about our volunteers (outside of the thousands of hours they put in each year) is how much they care about the people they visit. Our program, thanks to our volunteers, is more than a meal. It is a lifeline for seniors. Because of MOW, seniors receive a friendly visit, a safety check, and are able to get connected to additional resources that they may not have been connected to without MOW.

Please, if you can, help our hiking team meet its ambitious goal of \$15,000 by donating today. Donations can be made over the phone using a credit card, online at the link below or send a check to:

Coastal Seniors
Memo: Miles for Meals Hike (very important)
PO Box 437
Point Arena, CA 95468

www.bit.ly/2f5QP2n

Can't donate? That's okay. You can help out by spreading the word and sending the link and hike info to friends via email, Facebook, Twitter, snail mail, or any other form of communication.

Lastly, I want to let you know that if we hit our fundraising goal of \$15k, it will fund 1,154 meals! Thank you for your time and support!

Wills for California Residents

Why do I need a will?

A will allows you, instead of state law, to decide who will receive your assets after you die. If you don't have a will, your estate will be distributed as required by the California Probate Code. If there is no estate plan, usually your nearest relatives will inherit the estate. Perhaps you would have wanted it this way, but if you wanted to make a gift to other relatives, to someone outside of the family, or to a charity, it won't happen unless you had an estate plan.

Nomination of executors:

In addition to distributing your estate, a will can nominate an executor, who is the person who will be in charge of administering the estate. If you don't have a will, state law will determine which person has the high-est priority to become the executor.

Does a will have to go through probate?

If the decedent owned less than \$100,000 in probate assets, the will probably will not have to be probated. California law provides for "summary probate," which allows the executor to avoid going to court for most smaller estates. The executor submits affidavits to the institutions holding the assets, receives the assets, pays the estate expenses, and then distributes the balance of the estate to the heirs. Estates of less than \$100,000 can be probated if necessary, such as in cases in which the estate is insolvent.

Is a will needed if I have a living trust?

Yes. The type of will used with a trust is called a "pourover will," and its function is to "pour" as-sets into the trust if the assets were not transferred to the trust prior to the death of the decedent. The primary distribution of assets through a pourover will is to the living trust, not to the beneficiaries of the estate. The result is that the assets that should have been transferred to the trust before the decedent's death will be transferred to the trust after the death and then distributed in accordance with the provisions of the living trust. The main drawback is that if those assets total more than \$100,000, a probate will be required to make the transfer to the trust.

What is a codicil?

A codicil is an amendment to a will. The codicil should be kept with the original will because both documents constitute the decedent's will. Because codicils can be misplaced, clients should consider signing a new will instead of amending their current will with a codicil.

California Probate

What is PROBATE?

Probate is a legal proceeding that is used to wind up a person's legal and financial affairs after death. In California probate proceedings are conducted in the Superior Court for the county in which the decedent lived, and can take at least eight months and sometimes as long as several years.

What happens during a probate?

The person who is nominated in the will as executor files a petition with the Superior Court asking that he or she be appointed as executor. If there is no will, the Probate Code provides a list of persons who have priority to petition to become administrator. The will also is filed with the petition, and notices are sent to the heirs and/or relatives to let them know when the hearing will be held. If there are objections to the petition, or if the validity of the will is contested, the hearing will be used to resolve any problems that have arisen. In some cases this may mean that the validity of the will is not upheld, or that some other person than the original petitioner is chosen to administer the estate. In most cases, however, there is no objection and the petition is granted. The executor then makes an inventory of the estate's assets, locates creditors, pays bills, files tax returns, and manages the estate assets. When all of the duties of the executor are completed, another petition is filed with the court asking that the estate be distributed to the heirs. If this petition is granted, the estate administrated is completed by distributing the assets to the heirs and filing final tax returns.

Wills & Probate continued on next page...

Wills & Probate continued...

HOW MUCH DOES PROBATE COST?

California Probate Code section 10810 sets the maximum statutory fees that attorneys can charge for a probate. Higher fees can be ordered by a court for more complicated cases. The fees are four percent of the first \$100,000 of the estate, 3% of the next \$100,000, 2% of the next \$800,000, 1% of the next \$9,000,000, and .5% of the next \$15,000,000. For estates larger than \$25,000,000, the court will determine the fee for the amount that is greater than \$25,000,000.

Estate Value	Statutory Fee
\$100,000	\$4,000
\$200,000	\$7,000
\$300,000	\$9,000
\$400,000	\$11,000
\$500,000	\$13,000
\$600,000	\$15,000
\$700,000	\$17,000
\$800,000	\$19,000
\$900,000	\$21,000
\$1,000,000	\$23,000
\$2,000,000	\$33,000
\$3,000,000	\$43,000
\$4,000,000	\$53,000
\$5,000,000	\$63,000
\$10,000,000	\$113,000
\$15,000,000	\$138,000
\$20,000,000	\$163,000

The fees listed above are the California statutory fees used to compensate attorneys and executors in probate cases for various sizes of estates. If both the attorney and the executor receive a fee, the amount paid will be double that shown below. The value of the estate is determined, in general, by the inventory for the estate. (If an accounting of the estate has been waived, the total value of the estate for attorney's fees purposes is the inventory, plus gains on sales, minus losses on sales.) Debts are not included in determining attorney's fees, and if a house is appraised at \$1,000,000, for example, and it has a mortgage of \$800,000, it is still considered a \$1,000,000 asset for the purpose of calculating attorney's fees.

The fee charged to file a probate petition is \$395, but may be slightly higher in some counties due to surcharges. There will be an additional \$395 filing fee when the petition for final distribution is filed. There are other fees for publication of the probate notice, for the probate referee, and for certification of copies of court documents.

APPRAISAL OF THE ESTATE: Estates are appraised by probate referees, who are appointed by the State Controller to determine the fair market value of the asset. The fair market value includes mortgages and other debts, which can result in an appraisal of the property that is higher than the equity that the deceased owned in the property. Probate referees receive a fee based on .1% of the assets that have been appraised.

FEES CAN GO HIGHER: In probates that are complicated by lawsuits or tax problems, the attorney and executor can ask the judge to approve fees that are higher than those set by state law.

ADVANTAGES OF PROBATE: The proceedings are controlled by a judge, who can decide disputes between heirs or between the heirs and the executor. Creditors are required to submit their claims against the estate within a four-month period, provided they have been notified of the probate. The executor is required, in most cases, to prepare an accounting and report of the executor's activities.

DISADVANTAGES OF PROBATE: The cost is usually much higher than would be required for the administration of a living trust for an estate valued at the same amount. It usually takes longer to probate an estate than to administer a trust. Most estates don't need the supervision of the court unless disputes occur.

Interested in adding Coastal Seniors to your will for charitable purposes? Contact our offices for more info: (707) 882-2137.

Gualala Arts Exhibit: The Art of Aging

What does aging mean to you? What does it look like? This upcoming art exhibit will challenge the artist and the viewer to explore, celebrate and contemplate the process of aging.

The exhibit will be sponsored by the local grassroots group, Aging in Place Mendocino, and will be open to the public on Friday, Sept. 8-Sunday, Oct. 1, 2017.

All artists are welcome to submit an art piece that represents their way of looking at (or the feeling of) aging. The deadline to register for the exhibit is Friday, August 25. Awards for the show range from \$75-\$250 with an additional \$100 award for Best Artist under age 18.

The opening reception for the show will take place on Friday, Sept. 8, from 5-7 p.m. at the Burnett Gallery & Elaine Jacob Foyer inside the Arts Center.

For more information, visit GualalaArts.org or call (707) 884-1138.

Point Arena Food Bank

The Point Arena Food Bank is a program of Coastal Seniors that serves people of all ages. Food distributions take place on the second Tuesday of each month, from 8:30 a.m.—10:30 a.m. at the Veterans Memorial Building in Point Arena (24000 S. Highway 1).

About 85 individuals are served monthly through this program. Our staff strives to provide frozen meat, eggs, fresh produce, snack foods, pasta or rice, cereal and other shelf stable items during each distribution.

The PA Food Bank is a community program that is funded solely by donations. We accept monetary and food donations to keep the doors open. If interested in donating monetarily, checks can be made out to the Point Arena Food Bank and mailed to PO Box 437, Point Arena 95468. Food donations can be dropped off during regular business hours at the Veterans Building. All food donations must be unopened and shelf stable or frozen.

Volunteers are currently needed to help pack food on the second Monday of each month from 11 a.m.—1:00 p.m. and to help distribute food on the second Tuesday of each month from 8:30 a.m.—10:30 a.m. To volunteer contact Operations Manager Sean Fleming by phone at (707) 882-2137 or via email at opmanager@coastalseniors.org.



Help keep Mendocino County tax dollars local while supporting yourself and/or your family with money for groceries.

Call our office today to see if you qualify!

(707) 882-2237

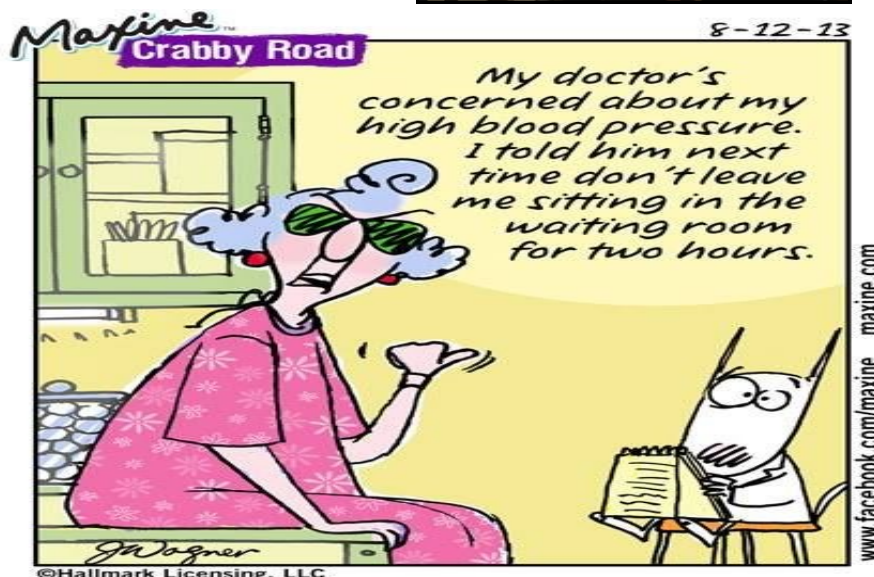
Assemblymember Jim Wood Visits Coastal Seniors: Promises to Advocate for Funding



Coastal Seniors received a special visit from Assemblymember Jim Wood on July 31, during the senior lunch in Point Arena. Wood participated in preparing the Meals on Wheels for the day (pictured above with MOW Coordinator Vivian De Armas). He also spent time introducing himself to seniors (Pictured to the right: Wood shakes the hand of Grace Steurer). During the lunch Wood made a short speech about how he feels that senior nutrition programs are a vital part of the community and health of seniors. He promised that he would do what he can as an assembly member to encourage funding streams to remain.

Following his visit to the congregate dining site, Wood participated in a MOW delivery route. "Throughout the car ride to different houses, Jim asked important questions that helped him understand the needs of our clients and our organization," said Micheline Kirby, Executive Director. Kirby continued, "He was very engaged, polite, and had a real interest in the seniors we delivered meals to. We were thrilled to have him visit and experience first-hand why our isolated coastal region deserves special attention. We truly believe he gets it, which is one of the best qualities a representative can possess for their constituents."

Kirby explained that it is a goal of Coastal Seniors to invite elected officials to participate in the coast's MOW program over the next few years. "Sending an email or making a phone call to our representative to explain our circumstances and the needs of our seniors' does not give the big picture. They need to be here and experience it for themselves so they can truly represent our point of view."



www.facebook.com/maxine maxine.com

Conference Scholarships

Coastal Seniors would like to thank the following people for their contributions to help send our staff to the annual Meals on Wheels conference in Denver at the end of August:

Liz Elstun
 Shirley Marks
 Anonymous (you know who you are!)
 Gary Klein
 Charlie Morgan
 Bill & Margaret Owens
 Sonny & Rosemarie Suddith

We all look forward to an enriching experience that will help with professional development. We are excited to bring back what we learn to help improve our programs.

Suicide Prevention Workshop

Coastal Seniors will host a Suicide Prevention Workshop on Wednesday, Sept. 20, from 5:30—6:30 p.m., at the Elaine Jacob Center in Gualala. The workshop is free and open to people of all ages.

The workshop will discuss different signs and symptoms of a person at risk of suicide, ways to help, what to say, and what steps to take when helping a friend or loved one who is struggling with depression and suicidal thoughts. For more info contact Micheline Kirby at (707) 882-2137 or via email at exdirector@coastalseniors.org.

Thank you MendoViné

For sponsoring and hosting the senior lunch and Meals on Wheels program on Tuesday, August 1, 2017.

Our staff, seniors and Board of Directors appreciate your support and efforts!

Creative Ways to Give

As the number of meals we serve to seniors in our community continues to grow and funding for our meal programs continues to fall (and is in danger of being completely eliminated) our organization is thinking creatively on how to engage the community and encourage more involvement in very meaningful ways.

As a result, Coastal Seniors is inviting local businesses and community members to sponsor a lunch or a portion of our lunch program.

So, what does that entail? If you aren't familiar with the regular senior lunches or how the Meals on Wheels are packaged, here is a quick run down of what the meals offer: A full salad that includes organic greens and other fresh toppings; fresh chopped fruit; a hot meal that contains a protein, side dish and vegetable; and a homemade dessert.

What we are encouraging is for individuals, groups or local companies to sponsor a whole meal or portion of the meal to help support our nutrition programs. In return, we will announce your sponsorship during each lunch, post the info in our quarterly newsletter and post a sign during the lunch that has been sponsored to let those in attendance know who/what is supporting the meal of the day.

Sponsorships for this program would range from \$50-450, depending on what meal is being served and what portion of the meal is being sponsored.

To get more information, or to sign up as a lunch sponsor, contact Executive Director Micheline Kirby at (707) 882-2137 or by email at exdirector@coastalseniors.org.

Urgent: Volunteers Needed

While half of our staff is attending the annual Meals on Wheels conference in Denver at the end of August, we will need additional volunteer hands to help run our services. Here is a list of dates, times and volunteer jobs that need to be filled. We would love your help to make sure our services go uninterrupted.

Monday, August 28 @ the Veterans Memorial Building in Point Arena

Setting tables: 8 a.m.—9 a.m.

Pouring coffee, bussing tables: 11:15 a.m.—12:30 p.m.

Food prep for meals: 8 a.m.—11:30 a.m.

Serving Food: 12 p.m.—12:30 p.m.

Clean up: 12:30—2 p.m.

Tuesday, August 29 @ the Gualala Community Center

Setting tables: 8 a.m.—9 a.m.

Pouring coffee, bussing tables: 11:15 a.m.—12:30 p.m.

Food prep for meals: 8 a.m.—11:30 a.m.

Serving Food: 12 p.m.—12:30 p.m.

Clean up: 12:30—2 p.m.

Wednesday, August 30 @ the Veterans Memorial Building in Point Arena

Setting tables: 8 a.m.—9 a.m.

Pouring coffee, bussing tables: 11:15 a.m.—12:30 p.m.

Food prep for meals: 8 a.m.—11:30 a.m.

Serving Food: 12 p.m.—12:30 p.m.

Clean up: 12:30—2 p.m.

Call Micheline Kirby at (707) 882-2137 or send an email to exdirector@coastalsneiors.org to volunteer or if you have questions. Thank you in advance!

Question of the Quarter

We'd love to hear from you! Respond to the question below and mail it in to Coastal Seniors, PO Box 437, Point Arena 95468. Responses can be anonymous. Once a week, we will highlight a response to the Question of the Quarter on our Facebook page.

What was your first job and how much did you get paid per hour? How old were you when you took your first job and what year was it?

Free QiGong Classes for Seniors



Every Wednesday in October

Time: 1 p.m.

Where: Manchester Community Center
(Garcia Guild)

QiGong is a simple, flowing body-mind practice that has been shown to improve balance, bone density, blood pressure, sleep and much more!

Suitable for all levels of fitness, even for those who use mobility devices.

Learn simple techniques that can be used in daily life to improve health, energy and over-all well-being. Best results are achieved with consistency so attendance at all 4 October classes are suggested.

Questions? Contact QiGong Instructor Roya Arasteh at (707) 882-1932.

**COASTAL SENIORS
PO BOX 437
POINT ARENA, CA 95468**

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