Tower Talk

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February in Review and a March Preview

This issue of *Tower Talk* is not for the feint. It reflects conditions around us. And, readers should know that it deals with uncomfortable subjects such as death and taxes. Some of the submissions printed below may well move your heart.

February has been an unusually difficult period for our SFT community. In addition to cold and dreary weather, we have experienced the loss and serious illness of prominent and dear long-time residents. We are confronted with the prospect of what some residents believe to be an unfair increase in fees. The Episcopal Bishop's case against COVIA's unilateral breach of trust grinds forward through the appellate system. And, as if that was not sufficient misery, now we enter that time when we have to prepare federal income taxes. However, we must soldier on.

The forthcoming April *Tower Talk* will provide an update on the Bishop's court case against COVIA and propose PAX COVIA, a covenant containing practical means by which resident trust of COVIA can be restored.

Prospects Low for Garnering Outsider Sympathy

Sugar Caen

The United States Census Bureau recently released figures regarding net household wealth by age group. Mean U.S. over age-75 household net wealth is reported as $280,000. This includes home equity. Mean SFT household wealth is estimated at approximately $4 million. This does not include value of lifetime-care contract. Some, but never sweet Sugar, would suggest we might be pretty well off. *Just sayin'….*

Annual Resident Fee Increase: Kabuki Theater*

James W. Guthrie

COVIA's annual fee-setting cycle is predictable. Bottom line, COVIA central management always prevails. Downside, there are no colorful Kabuki costumes.

Each February, SFT residents hear formally of the proposed upcoming fee increase. This year we know it to be 4%. (This rate, compounded, leads to fees doubling in approximately 17 years.) The upcoming budget has laudable features: employee wage increases, earthquake self-insurance, and a long overdue closing of COVIA's money losing and physically unsafe Los Gatos retirement facility.

However, when it comes to fee-setting, here is the ten-act Kabuki drama as revealed and reinforced by history:

1. COVIA management proposes an increase. It is usually bounded from 3% to 6%.

2. Thereafter, there occurs an outpouring of resident anguish. Dining room conversations center around the fact that a proposed fee increase significantly exceeds overall inflation, now approximating 2%. These conversations frequently overlook the labor-intensive nature of SFT's operation. (There are few places to substitute capital for labor, but food serving, bed making, and pill-dispensing robots may be coming soon.)

3. The Resident Council, resident committees, and sometimes SFT's CEO engage in earnest protests and negotiations to reduce the rate increase.

4. There is a legally required, almost always tension filled, fee-related resident meeting with COVIA executives. This takes place in late February.

5. Resident resistance centers around a possibility that (a) COVIA is not following statutes in undertaking fee calculations, (b) financial reserves are already excessive, (c) projected revenues are underestimated, (d) projected expenditures are overestimated, (e) COVIA's charitable activities are unnecessary, (f) COVIA

* Kabuki is a form of classical Japanese theater filled with colorful costumes and dynamic acting. The phrase "Kabuki theater" is sometimes used in political discourse to describe conditions characterized more by process than by content.

board has abdicated fiduciary responsibility, (g) management salaries and administrative costs are too high, (h) governing law does not authorize NOM, (i) fee rationale is weak, and (j) all of the above.

6. Central management remains stalwart. In that relevant financial data are well known to them, their arguments, even if not always compelling, are nevertheless difficult to counter.
7. Resident protests dissipate, anguish subsides, sullen despair descends, and heavily sugared dessert-induced chronic torpor returns.
8. New fiscal year begins in April, and proposed fee increases appear in monthly bills.
9. Resident interests flow to the next issue such as slow service and cold soup in the dining room and episodic café closures.
10. COVIA central administrators return to Walnut Creek knowing that they have once again succeeded.

Reminiscences: A Poignant Personal Portrayal

Richard Wilmington

At the beginning… "I found myself shouting. Never before had I raised my voice in a parent conference. What was going on? The couple was demanding another teacher for their son. Articulating the Lafayette School District's policy on the choice of teachers for students had never been a problem in the past. Yet today, the words did not come. In frustration I lashed out. These were challenging parents, but that wasn't new. I think it is time for me to retire."

It was 1987; Bob was 55, a much beloved elementary school principal for decades. This event became the core of our dinner conversation that night. What never crossed our minds nor entered into discussion now, or for several years to come, was the word *aphasia*. (Word finding is often an opening shot in this early experience of transitioning into various forms of dementia.) There was a festive retirement gathering organized by faculty and parents that marked the end of a beloved profession. That summer Bob began a second career as a travel agent. A gregarious friend who ran a small company in Orinda took him on. He loved it, our travel agenda was robust. Friends came to him for all kinds of bookings. He was having great fun. But some cracks were starting to appear: inability to learn to use the computer, name problems, finally comprehension issues that affected his ability to provide adequate service to the many friends and family who came to him for travel needs over almost a decade.

Another retirement, lots of volunteer work followed: helping farm-worker children with English in St Helena, Hunter's Point summer school, docent trainer for home-tour volunteers in Puerto Vallarta. (An important program supporting cleft-palate surgery for poor children.) The ability to carry on a conversation, make needs known, or share any feelings gradually dwindled and were replaced mostly by silence. While marked with frustration, Bob's cheerful good nature remained intact.

Down the road… "I can't work the gears and clutch for some reason. We need to replace the Z3." Here was the first step in Bob's giving up driving. Neurologist appointments became frequent. Trying to draw faces of clocks with the current time, naming animals that began with C within 60 seconds, who is the president, what is today's date, your mother's maiden name, on and on. Progressive dementia is diagnosed early. Medications to slow a relentless.

We ended up in the desert. It was home to many people we knew from San Francisco who had made a move to "God's waiting room." Kaiser Permanente had some good people who were most supportive. Assuming this would be our last home, we found a comfortable house in Rancho Mirage with a staff bedroom and bath.

It seemed possible we might need room for some live-in assistance before long. That prognosis turned out to be optimistic. Before long the folly of living in a situation where it was necessary to drive for everything became clear. Unfamiliar surroundings began to be an issue. Anxiety and agitation were not uncommon if Bob was left alone. As much as we enjoyed life in the Coachella Valley, it became clear that moving to a more protected environment was becoming necessary.

We often visited friends in Pilgrim Place, a retirement community of cottages sponsored by the UCC in Claremont. The attraction of being in this idyllic college community was strong for me. However, Bob wanted to be back in San Francisco among old friends and in a community in which we already knew people. We applied to San Francisco Towers.

Within a few days, we were turned down. Medical records were cited. Episcopal Senior Communities was not equipped to offer life care to those already struggling with dementia.

Within a short time, I received a call from the SFT sales department. If we were prepared to come in on a non-life care contract, we would be admitted. I called our realtor; the house went on the market. I tried not to think too much about what it was we had accepted.

At the end… Chairs have become toilets, knives are forks, the outside hall becomes the place to take off clothes getting ready for bed at noon, the outside door to an AMTRAK train going 80mph toward Seattle becomes a way to get away from all the noise and motion.

When we moved to SFT in early June of 2012, the east mezzanine was a locked floor that housed several residents with cognitive disorders. That changed within the year as SFT began to take more outside skilled nursing patients. During those early months it became clear that our household was not unique. A few of us started to get together, the number grew. At one point, fourteen spouses of residents struggling with memory issues had passed through our informal group. My first invitation to the Executive Director's office was about a year in. I was "no longer able to leave Bob alone at all"; a caregiver would be necessary anytime I could not be with him. Over the next few months an agency would send a succession of three unprepared folk who Bob would make leave the apartment. I would find them sitting on the floor outside the door, talking on their cell phones. Finally one person fit, but it was too late.

The next meeting was to let me know Bob would have to be moved to skilled nursing and have a night attendant because of his tendency to wander. His total cost estimated at around $15,000 per month on our B contract. There was no formal program; custodial care only was offered. The Sequoias had just opened their memory care program. It looked good, but a friend had lived at Vintage Coventry on Sutter Street and spoke well of their "Recollections" facility. A tour there and several more recommendations sealed the deal. Briefly: the space contains five "neighborhoods" which consisted of bedrooms, living rooms, kitchens and dining rooms, all opening to landscaped courtyards. Three large program rooms and a lovely library perfect for family visits made up this welcoming home for forty residents. The abundant and well-trained staff gave loving care to even the most challenged. Activities filled morning and afternoon. Never have I dreaded a day as when I had to move the person I cared most about out of our home.

Thanks to the Coventry staff and our last caregiver, the transition was calm and began a peaceful last year ending with in house hospice care. The close proximity meant I could be there as much as I wanted without restrictions. Under the circumstances, the experience was terrible, but so many kind people made it bearable.

It seems many of these degenerative dementias including Alzheimer's are hereditary. Bob's next youngest brother died this past November following an identical but more rapid progression of the illness.

It is my hope in sharing this narrative, we may all be vigilant about getting a truly rigorous memory care regime underway here at the Towers. An oft-quoted statistic: 50% of those over 80 will develop dementia; the majority of those disorders will become Alzheimer's.

No One Told Us

Peter Hertzmann

Moving to the Towers meant many adjustments—some positive, some not. We dodged many of the changes that other couples made. We barely downsized. We brought the majority of our thirty-three year accumulation of physical possessions while leaving many distasteful memories behind.

My accommodation to my current life was painless and almost instant. Jill has taken a bit longer, but her feet are now firmly planted in the Towers' landscape. With all the paperwork before moving, introductions afterward, and the general acculturation of adapting to our new neighborhood, there was one major adjustment no one warned me about: Some of my new friends would die, each taking a small piece of my happiness with them.

I was not close to my grandparents. I was ten when my father's father died. I know now he was an interesting person, but back then he was just the old guy who smoked cigars and walked with a cane. My mother's father died two years later. His death was just announced one morning over breakfast. His wife followed three years later after a short bout with ovarian cancer. My father's mother died nine years later, six years after suffering a massive stroke that left her bedridden in a nursing home. I did my duty and paid her monthly visits. I was an adult by then, but our conversations were short and meaningless. As each grandparent died, the chapel visits and burial routine was repeated. Each time I looked at the casket in the front of the room and could not imagine it contained someone I knew. I have no memories of even feeling sad at any of these occasions.

By the time my parents died—my mother in 1981 and my father in 1993—the circumstances were different. Both had suffered long illnesses and there was plenty of one-on-one time to say goodbye and settle outstanding issues. My father included me in my mother's funeral arrangements so by the time my father died, and the burden was mine, I was able to make all the necessary preparations with a few short phone calls and one quick casket-shopping trip. Both of their deaths were anticlimactic. Dealing with the expectations and demands of their friends became my biggest problem, but the finality of a casket being lowered in the ground provided the necessary termination.

During my life there has been the occasional sad announcement of a friend, business associate, or distant relative dying: a couple of suicides, car accidents, and an overdose. Although classmates died in the Vietnam War, none of my immediate friends met that fate. Then I moved into the Towers.

I managed to go eighteen months before the first person I knew more than saying hello in passing died. One Friday afternoon we were playing bridge. Then I heard that she was in the hospital, and less than two weeks later, I passed the notice in the lobby display. For the first time, I felt the emptiness that comes with death. No one from the Towers sales department advised me that I had to adjust to losing new friends. I began to think: Being one of the youngest residents here, most of my new friends will probably go before me. I begin to wonder how I will deal with the emptiness that will become a reoccurring event.

> *There's a grief that can't be spoken,*
> *there's a pain goes on and on.*
> *Empty chairs at empty tables,*
> *now my friends are dead and gone.*

These lines from the musical, *Les Misérables,* begin to express my thoughts and feelings. On the few occasions when I ate lunch in the dining room—I'm a sucker for certain hot sandwiches—I would sit in the back room and chat with a gentleman who occupied the same seat every day. He had a broad knowledge of things and many life experiences. I enjoyed all he had to say, and I think he was being more than just polite in listening to me. The sandwiches were good, but the conversation was better. Two weeks ago, we passed in the lobby. He looked very pale and was moving a little slower and shakier than usual. I began to worry but said nothing. Now his chair is empty.

The Towers sales staff provides positive marketing information to entice new residents. It contains no warning about the downside. There's no caution about the temporariness of our new relationships. There's no Surgeon General's warning: "Living at the San Francisco Towers may cause sadness and grief!" I hope the feeling is only temporary. I hope the sadness passes. I hope I can suppress the grief I didn't know in the past.

Entres Nous

Austin and Van Ness (SFT #1501) are quarreling over "The Wall." Let's listen.

"A husband is someone who, after taking out the trash, acts like he just cleaned the entire house."

Aus: I think "The Wall" is Trump at his worst. How can he proceed to build such a useless thing, with billions of wasted public dollars, all the while bypassing congressional approval? This would seem to be grounds for impeachment.

Van: I think you should take a longer-term view. China built a Great Wall thousands of years ago and it has paid off handsomely. Think of the 22nd Century tourist revenues.

Aus: Stop joking. This is a serious constitutional issue. Act like an adult.

Van: Humpty Trumpty sat on a wall. Humpty Trumpty had a great fall. Now are you happy? Am I being sufficiently adult?

Aus: Are you saying "The Wall" could be Trump's downfall?

Van: Quite the opposite. Rather than threatening his time in office, I think it probably presages his 2020 re-election. He has found a way to finesse Congress and undertake an action the nation badly needs. It must be a good idea. All six Democratic Senators announced as Presidential candidates oppose the wall.

Aus: Why construct a billion dollar predictably ineffective boondoggle?

Van: Why do you say ineffective? You live behind a wall at SFT. Virtually every congressional lawmaker lives behind a wall. Have you ever tried to get into the U.S. capitol?

Aus: Come on! Give me a break! There are all kinds of crazies who, if given a chance, would enter the capitol, cause harm, and threaten elected officials. We can't let crazy criminals into the capitol.

Van: But it's OK in your mind to let immigrants come across the border, threaten ranchers and rural residents, filter into cities and take jobs away from low-income people, and sometimes commit crimes. What kind of logic is that? Protect upper class officials, but not low income citizens. Dirty double standard person!

Aus: Walls work in the capitol. They do not work in the countryside. How can a wall possibly slow down immigration?

Van: The wall in Israel works, the Communist put up a wall around East Germany. It was intended to keep some in and others out, and it did. Remember those days. Remember the Berlin airlift?

Aus: I think you are making my point. Allied planes flew right over the wall to resupply Berlin.

Van: Trump's wall will be even better. It will have modern electronic surveillance measures East Germans did not have.

Aus: Why is Trump so obsessed with this wall thing? What is the hurry?

Van: Any nation that cannot control its borders is imperiled. There's urgency.

Aus: Pelosi and Schumer oppose.

Van: I am not sure what your point is here. We drove by Pelosi's walled home. Besides, she and Schumer oppose anything Trump wants. They will continue to do so. It was the same way with Republicans and Obama. They opposed anything he wanted. This is all part of modern political dynamics. Social media divide, create alarmed opposition, and do very little to unite.

Aus: All of this makes me anxious.

Van: I like saying: "Humpty Trumpty."

Tower Talk is a collection of opinion, anecdotes, humor, and informational items of potential interest to the San Francisco Towers' community. Tower Talk is privately published and does not carry the approval or endorsement of SFT Management, nor rely upon SFT resources. It contains no commercial content and is not intended to replace regular Towers' publications. All comments, complaints, and compliments should be directed to James Guthrie at sugarcaen00@gmail.com.