



THE MARIN INDEPENDENT

Angels By the Bay: What a success!



Marin Center for Independent Living held its first major fundraiser, "Angels by the Bay" at the Corinthian Yacht Club. I am proud to report that it was a huge success!

We had a wonderful sold out event with over 200 guests. Vendors sold unique and exclusive gift items from around the world. Guests also had an opportunity to participate in a silent auction.

Rich Walcoff, our gregarious Master of Ceremonies, entertained the audience throughout the day and facilitated the live auction. Thank you Rich for doing a wonderful job.

Our guests were treated to a delicious meal and listened to four success stories by our clients. The success stories were very compelling and captured our mission, to empower seniors and people with disabilities to live independently. Supervisor Charles McGlashan echoed the theme of our client success stories when he talked about his own experience working with a member of our staff.

Afterwards, we paid tribute to our recently retired board members for their contributions to the agency over the years: Marie McCarthy, Bob Derzon, Bill Bentley and Irv Krantz.



Tracy Hogan- Marin Community Fnd., Kathleen Woodcock- MCIL, Darcy Finlay- Marin Community Fnd., Mike Popovich- V.P. Mechanics Bank, Eli Gelardin- MCIL

The success of Angels by the Bay would not have been possible without the generous support of our sponsors. I would like to especially acknowledge our grand sponsors Dr. Thomas Peters and The Marin Community Foundation, The Headlands Foundation and The Marin IJ.

I would like to recognize our Director of Community Resources, Kathleen Woodcock, our staff, board and a group of dedicated volunteers for all their efforts.

Finally, I would like to thank all of you, our community, for supporting us over the years. We look forward to continuing collaboration with you and hope to see you at future Marin CIL functions. Please mark your calendars for October of next year when we will be celebrating our 30th year of serving the Marin Community.

-Eli Gelardin, Executive Director



Eli Gelardin- MCIL, Kathleen Woodcock- MCIL, Al Boro, Mayor of San Rafael

"My wife and I had a wonderful time at Marin CIL's first annual fundraiser and we enjoyed celebrating Marin CIL's 29-years of commitment and outstanding service to older adults and the disabled throughout the Marin community. Marin CIL's annual fundraiser is an event we look forward to supporting every year."--
-Al Boro, Mayor of San Rafael

"Union Bank of California is proud to support Marin CIL and the vital services they provide to our community."

-Linda Lippstreu, V. P. Union Bank of California



Angels by the Bay Supporters

<p><u>Seraphim</u> Marin Community Foundation, Dr. Thomas Peters Headlands Foundation, Peter Paul and Jude Blake</p>	<p>Noble A. Birdsey Meg Keller JC Paper San Rafael Community Services San Rafael Young Performers Pied Piper Productions John and Norah Crawford Supervisor Charles McGlashan Gary Gioglio, AXA Advisors, LLC Richard J. Kalish Crinella Winery Stella's Flowers Bella Celebrations Patricia and JW Lazor Gerald Cahill and Kathleen King Linda Dougherty Mae Stadler Nancy and Derek Parker</p>	<p>Jean and Richard Silveira Robert Gallimore Sonja Schmid Ghilotti Bros., Inc. Victoria and Paul Mimiaga Steve and Sandy Blumenthal Pacific Union, GMAC Real Estate Mike Popovich Mechanics Bank The Boswell Company Isobel Weiner Todd Brockman Michael Moradzadeh Janet Bosnich Sharon Barr Anthony Pignati June Wolf Celeste Chapman</p>	<p>DM Consulting Ann McGuire Mayor Albert J. Boro Dr. and Mrs. Richard M. Gray Shred-It Floranne F. Dunning Sally and Bob Gelardin Chris Schultz Roey Berman, Pacific Union Dr. Joe Lazor Heidi Segedin Lorraine and Howie Herrin Betty Wood Karen and Tim Padovese Rick Boyer Lori Odisio Cindy Helfrich Terry Keys Madeline Kellner Kristi Grotting Julie Knight Miller McCord Lisa Pennington Lisa Madsen Kerri Locklear David and Tinker Johnson</p>
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Reverse Mortgage - Facts and Myths

What is a Reverse Mortgage? A Reverse Mortgage is a mortgage that allows homeowners 62 and older to convert home equity into cash or income. Many seniors want to live in their homes as long as possible and need additional income to do so. How does it work? Just like any other mortgage, the new lender puts a lien on the house, and then every month sends the owner a check. All existing loans and liens are paid off by the reverse mortgage, relieving the homeowner of any mortgage payments. The loan is paid back eventually but not until the *last* borrower leaves the home permanently.

It is important to clear up some misconceptions. Most importantly, the lender does not take title to your house nor do they share in your appreciation. You never *owe* more than your home is worth, even if the loan balance grows larger than the value of your home. This is a Non-Recourse Loan, which means your other assets will NEVER be invaded by the lender. You WILL be able to leave the home to your heirs. Poor credit or low income does not disqualify you and you do not have to be debt-free. There are no insurance policies or annuities associated with these loans anymore.

Is there a downside or any risks? Yes, like in anything there are things to consider. When you use the money, the loan balance grows as the lender adds principal and interest every month. The growth is "capped" at the outset, never growing to more than about 50% of the value of the home. What if the lender goes broke and cannot pay the monthly sum? As we see happening frequently these days, when a lender goes out of business, the assets (loans are assets to these companies) are sold to another institution. Our current lenders offering Reverse Mortgages are all on solid ground. Many seniors want their children to inherit the home. When that time comes, the loan is due but the heirs can refinance it or sell the home. The bank does not force the sale.

How does one go about getting a reverse mortgage? I always recommend that you get a referral to an FHA approved lender from a trusted source, like your tax preparer, estate planning attorney, or financial planner. In the interest of family harmony, you may want to include your adult children in the appointment with the lender's representative so that they can be as informed as you! FHA requires every homeowner considering this type of loan to go through a short consumer 'counseling' session, usually by phone, with an independent agency. This counselor will verify that the information you have received is correct and will make sure you understand the terms and the concept of a Reverse Mortgage. They are on your side!

Millie Anderson, Sr. Loan Agent, is a Reverse Mortgage specialist with All California Mortgage, providing assistance to seniors for over 4 years. She can be reached at 415-464-8344 or Millie@allcalifornia.com.

The Advocate



More Accessible Taxis Come to Marin

On October 20, 2008. The Marin Transit District Board of Directors voted to approve an agreement with On the Move to lease and operate two wheelchair accessible taxi minivans. The minivans are anticipated to be available for public service in mid-November. To schedule a ride please contact Radio Cab: 485-1234.

North Bay Cooperative taxi also has one wheelchair accessible vehicle available to the public. (They also provides a senior discount of 10%). To schedule a ride phone 258-2000.

By January 2009 there will be five accessible taxis in Marin. This project was funded with Marin County's Measure A. Transportation Sales Tax. We would like to thank the Marin County Board of Supervisors and the Marin County Transit District Board of Directors and the Transportation Authority of Marin for their support of this innovative pilot program!

Marin CIL Seeks Outreach to Youth

Disabilities affect adults and youth equally. Young people rarely have had the opportunity to take a leadership role on disabilities issues in Marin County. In a move to give high school and college students a greater voice in problems that directly impact them, MCIL is reaching out into the community of Marin County. Our goals is to raise awareness in the school regarding youth with disabilities and develop leadership opportunities for all youth.

The project is in the formative stages, however, our objective is to have several community groups join students from local high schools and colleges to create a Youth Advisory Committee. The committee will develop and guide a county wide outreach plan for youth with disabilities in Marin County high schools and colleges. The Disabled Youth Advisory Committee will also establish annual goals around the county wide outreach plan.

We are excited about our youth outreach project and look forward to the opportunity to work with young people and prepare them for leadership roles in the community.

For more information about youth outreach or other advocacy projects please contact Phil at ext. 19 or Rocky at ext. 13.

**Marin Center for
Independent Living
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TTY: 7-1-1
www.marincil.org**

Nonprofit Organization
US Paid Permit No. 416
San Rafael, CA

Marin Center for Independent Living

Offers the following free services:

- ◆ Access Modifications
- ◆ Assistive Technology
- ◆ Benefits Counseling (SSI, SSDI, etc.)
- ◆ Breast Cancer Benefits Counseling
- ◆ Disability Rights Advocacy
- ◆ Equipment Recycling Closet
- ◆ Independent Living Skills Training
- ◆ Information and Referral
- ◆ Nursing Home Transition Assistance
- ◆ Personal Assistant Registry
- ◆ Peer Support Groups

**PEER SUPPORT GROUP
FRIDAYS 2:00-3:30 PM**

**TRAUMATIC BRAIN INJURY GROUP
TUESDAYS 5:30-7:00 PM**

Share experiences

Strategize solutions

Meet friends

Advocate

This and all printed materials are available in alternate formats. This newsletter can also be sent by email. Call Phil for info at ext. 19