

SENIORS

Reopening of Snow Park sizzles on a hot day



A new play structure has been installed in Oakland's Snow Park near Lake Merritt.

By Johanna Leonard

The culmination of Oakland's \$198.2 million dollar renovation of Lake Merritt was officially celebrated on Monday, June 10 at 10:30 a.m. with a heat wave. Snow Park, with its sweeping views of downtown and adjacent to Lake Merritt, is the last major piece of construction to be completed on the 2002 voter-approved bond measure designed to improve Oakland's urban waterfront.

Many City of Oakland officials came out for the Grand Re-Opening of the Snow Park Promenade, located at the corner of Harrison & 20th Streets. Mayor Libby Schaaf braved the heat and thanked the Oakland voters for approving Measure DD, noting her appreciation of the many people in the Oakland Department of Transportation and Public Works Department for the beautiful results.

Those of us at The Lake Merritt – Independent Senior Living were also thanked for our pa-

tience during the period when lots of street parking was being renovated and not available.

This renovation project is nothing short of beautiful. The area along Lake Merritt has newly designed pedestrian paths and crossings, newly protected bicycle paths and intersections, a new tree-lined pedestrian promenade, a running trail along the lake, and rain gardens to treat storm water runoff. Everywhere you look, it is green, green and more green. What a spectacular oasis in this urban environment. It is a wonderful asset for those working in Oakland, and is a lovely walking destination for our residents, just a few blocks from the front doors of The Lake Merritt – Independent Senior Living.

Snow Park itself is very inviting. For those who know downtown Oakland, Snow Park was a little park near the water where workers could get out of their high-rises and soak up a little sun and enjoy a little air at lunchtime. It was quaint. The park had some volleyball nets for

noontime games, and a putting green. It is now so much more. There is a delightful playground for children, a new putting green, and acres of green lush grass to sit upon and enjoy picnics.

Snow Park is named after Henry Snow, an early Oaklander and big-game hunter who had a passion for animals both alive and stuffed. Oakland historian Annalee Allen writes that Snow lived near the lake with his wild animal taxidermy collection and also had a small enclosure for live animals next to his home. It became an educational feature of countless school field trips on his property.

After Snow died, his daughter set up a zoo in the hills. His wild-animal taxidermy collection was on display at the Cutting Mansion, located in the park, from 1922 to 1967. The collection later became part of The Oakland Museum.

We can thank the voters of Oakland who approved the bond measure for the improvements at Lake Merritt and its tidal estuary. The entire revitalization includes new parks, trails, bridges, a recreation center, an arts center, land acquisition, creek restoration and lots more. The Snow Park revitalization was the last area around Lake Merritt to be completed, and it was well worth the wait.

For more information about The Lake Merritt – Independent Senior Living visit the website at www.thelakemerritt.org.

Johanna Leonard is Executive Director of The Lake Merritt and previously served as manager of The Lake Merritt Hotel. The Lake Merritt, Senior Independent Living, is located at 1800 Madison Street in Oakland. Call 903-3600 for details.



A new broad pathway leads to Lake Merritt.

Failing to plan for Long-Term care is a plan for failure

By Benjamin and Leah Bloom

You've saved for retirement for years. Your home is paid off and your kids are grown with families of their own. Financial Independence is within your grasp... But time has taken its toll and you need long-term care.

The kicker is that you don't have a plan!

According to LongTermCare.gov, "Someone turning age 65 today has almost a 70% chance of needing some type of long-term care services and supports in their remaining years". Although the period of time we need care is typically 1 to 3 years, about 14% of people will need care for more than 5 years. The cost of care in the Bay Area, according to the 2018 Genworth Cost of Care Survey, now exceeds \$110,000 annually (for a nursing home semi-private room). Pretty soon that retirement savings could be exhausted by long-term care expenses.

There are a couple different ways someone can plan to pay for long-term care. Since traditional health insurance and Medicare do not cover these expenses, people have to either self-insure, buy long-term care insurance or hybrid products (like annuities and life insurance with long-term care benefits), or attempt to qualify for veteran's benefits or Medi-Cal.

For many Piedmonters self-insuring seems like the natural choice, but leveraging your financial strength and using an insurance company's money can be even better. Long-term care insurance can be difficult to qualify for and hybrid products can be confusing, so it is important to start early and do your homework.

If you served in the military there is a program called Aid & Attendance that may help pay for long-term care. Finally, Medi-Cal is a program designed for medical care for public assistance recipients and other low-income persons but with proper planning it can be a part of an individual's estate plan.

Another important piece of any long-term care plan is your support structure. Having family or close friends can make a big difference in someone's ability to live independently. Informal caregiving and/or some level of interdependence can keep us healthier, at home, and help us preserve our assets. Even in a community like Piedmont we have to take care of each other, because even our friends and family might have failed to plan – and that is a plan for failure.

Homewatch CareGivers is located at 3820 Broadway in Oakland and is owned and operated by Piedmonters Benjamin and Leah Bloom. You can reach them at 835-9362 or find them at www.CarePiedmont.com.

Storytellers grab the summertime spotlight National Storytelling Summit coming to Fremont July 25-29

By Vicki Wong

Storytellers have the spotlight this summer as Stagebridgers take part in a national conference coming to the SF Bay Area this year. Presented by The National Storytelling Network and the Storytelling Association of California, *The National Storytelling Summit* will take place in Fremont from July 25-29, with four days of storytelling performances, panels, and events to help tellers sharpen their game.

Included in the program is Stagebridge Director of Storytelling Clara Kamunde presenting *Telling Tales in School: Secrets to Developing and Implementing an Award-Winning Inter-Generational Elementary School Storytelling Program* on July 27. Stagebridgers Olga Loya, MaryGay Ducey, and Liz Nichols are also part of other workshops at the conference: Nichols leads *Once Upon a Gallery: Using Storytelling to Bring Museums to Life*; Ducey co-leads *And Without Further Ado: The Alchemical Art of Emceeing*; and Ducey facilitates *Honor Their Wisdom*, a panel discussion including Olga Loya.

"It's incredible that so many of our storytellers are represented at this national event," says Stagebridge Executive Director Shannon McDonnell, "proving that seniors are a real force in the community."

More storytelling is in the mix as Stagebridge's Performing Arts Institute offers exciting new choices this summer. *The Moth's* Corey Rosen shows participants how to turn heartbreak and humiliation into soulful, true stories in *The Power of Storytelling*, and noted actor/director Edris Cooper-Anifowoshe leads a class in *Building a Solo Performance*. Cooper-Anifowoshe has toured internationally with the San Francisco Mime Troupe and appeared in and/or directed productions at Aurora Theatre, SF Playhouse, Lorraine Hansberry Theatre, Theatre Rhinoceros and Brava Theater Center, among many others.

Registration is now open for these summer classes, workshops and intensives at Stagebridge running at various times through September, along with the joyfulness that comes with *Clown-*

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Make paying off your mortgage early a feasible option

Attempting to pay off your mortgage early may seem like a pipe dream. Yet similar to most things, any and every effort to make it happen gets you closer to reaching your goal. On PMG's blog today: hints at how to pay off your mortgage early while reducing costs! Before considering any of the tips below, always check with your mortgage officer to see which methods are a feasible option for you.

The first tip for reducing the length and cost of your mortgage is to consider refinancing. Whether it be to a shorter term or better rate, this method may end up reducing long term expenses and length of mortgage payments. While initially the short term costs of refinancing may be pricey, in the long run it may allow you to pay off your mortgage up to ten years sooner than expected while saving money on interest costs.

Another alternative to long term mortgage payments is to aim pay a little more each month. This option is great for those who may be on a tighter budget. It allows you to pay off your mortgage sooner while not having to budget as much up front. Even setting aside \$20 a month can shave off years of payments while simultaneously reducing the amount you spend on interest costs, making the home-packed lunches worth it.

Differing mortgage companies may have prepayment penalty fees, so it is very important to reach out to your loan officer before deciding on any of these methods of shortening your loan payments. If prepayment penalties are a factor, it may be an option to make one extra mortgage payment at the end of each year. Not only will it reduce the longevity of your payments, but it will also lower interest costs. Instead of coming up with a lump sum at the end of each year, setting aside small amounts monthly may allow you to reach your goal of an additional end of the year mortgage payment. Consider it as your 13th month payment. Talk to your loan officer today to consider how to achieve paying off your mortgage early!

Band

Continued from page 3

Daughters of the American Revolution paid for scarves and a large horizontal banner to be carried in front of the band. The DAR donation also paid for some marching equipment and straps for drums.

"And then we were off and running," Reed recalled.

But as the embryonic marching band came together, they quickly realized they had another problem: turning corners.

"Here was a marching band that had never marched," Reed explained with a wry smile. "If we started on one of those side streets we'd have to make a corner. It takes skill to turn on a corner."

To the rescue came Ward and Elaine Lindemayer, who live on Highland Avenue at the beginning

the parade route. The band has assembled every year since in front of their house so that the entire band can span the width of the street and be prepared to march — with no corners in sight.

Elaine even volunteered as one two baton twirlers (with Dana Kirby), giving the band a dramatic look and feel. Years later, she still leads the musicians doing her amazing baton work.

This year's parade begins on Highland Avenue at the corner of Park Way at 11 a.m. on Thursday morning, July 4. And while this ensemble may be the most fly-by-night act in the parade, it is also surely the group having the most fun.

Everyone is welcome to be part of the band and play in the parade. Call Jane Reed at 654-2670 with your name, contact info., and instrument.

Stagebridge

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ing, *Summer of the 70s Funk* hip hop dance, *Meisner*, and *The Power of Performance*, as well as *Coaching for Storytellers* from nationally renowned teller MaryGay Ducey. A complete schedule is available at Stagebridge's website.

In other events, the next ever-popular Elder Salons (in co-sponsorship with *Elders*

Action Network) take place on Wednesday, July 3 and July 17. For more details of any on the events above, visit Stagebridge at www.stagebridge.org.

Founded in 1978 by Dr. Stuart Kandell, Stagebridge is renowned for its award-winning creative aging programs, and is located at 2501 Harrison Street in the First Congregational Church of Oakland. Visit them on Facebook at: www.facebook.com/stagebridgeseniorthatre.

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