

VILLA VOICES

Villa Marin Homeowners' Association | 100 Thorndale Dr., San Rafael, CA 94903



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Photographed by Calscape. © 2010 Calscape

THE SEASONAL SPLENDOR OF TOYON

By Julie Monson

Toyon, also known as Christmas Berry, is an attractive California native shrub or small tree which produces bright red berries each winter, making it welcome during the holidays. Toxic when new, given about a week, the berries ferment and become a delicious cocktail for birds, particularly Cedar Waxwings. Few winter sights are as welcome as a large Toyon visited by dozens of thirsty waxwings. While Toyons are hardy and drought resistant when grown, the spindly plants are somewhat fragile when young, requiring attentive care for a few years. When mature, they are tough and handsome, an attractive addition to any garden. See native plants at Home Ground Habitats on Saturday, December 5th from 10:00 AM — 1:00 PM at 1875 Indian Valley Rd, Novato, CA 94947. <https://homegroundhabitats.org/habitat-plant-guide/>

In every walk with nature, one receives far more than he seeks, always unexpectedly. — John Muir

Calling Our Shots BOARD ELECTIONS

By The Board

The Board election process begins this fall with candidate speeches on December 10 plus voting by January 10. Electing members of the Board of Directors may be one of the most consequential actions we take as members of our self-governing organization. We are not owned by a corporation who calls all the shots. We call our own shots.

Electing strong and responsive Board members is important as we are a Homeowners Association (HOA) and a Continuing Care Retirement Community (CCRC). The Board's goal is to make our community the premier senior living community in the Bay Area. The Board sets goals for Villa Marin management and then oversees the progress toward accomplishing those goals. Board members ideally bring appropriate experience plus management and communications skills. The Board's goal is to represent the interests of all our residents and to do short and long-term strategic planning.

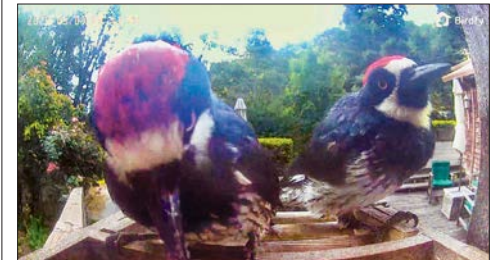
How can we make informed choices in this election? Candidates will provide written summaries of their

qualifications, and each will speak on December 10. Read the summaries, listen to their oral presentations, and talk with the candidates, especially the ones you may not know. Get to know their skills and their goals as future Board members. Become a well-educated voter in this important election! We call our own shots.

THE BEST GIFT

By Janet Robbins

My son Alex gave me a "Birdfy" bird feeder for our garden in Inverness in West Marin. Since it has a motion-



detector, solar-powered camera and a link to an APP on my iPhone, no matter where I am in the world, every time a bird visits the feeder in Inverness, the APP on my phone gives a gentle "tweet"! When I click on it, I can see what bird has just enjoyed a snack. Here's a pair of Acorn Woodpeckers, looking a bit bedraggled in the damp early morning air. I love birds!



Ilene and Carolyn celebrate.

THE BOCCE VISION

Walking the Promenade, Carolyn Guerra and Ilene Taekman transformed their vision of a bocce ball court into a reality. They did diligent research, met with committees, had countless discussions, found funding, and saw staff cooperation for construction on the Promenade. One key feature is an ADA-approved ramp allowing access for people with walkers. The opening ceremony at the court was well attended. Some watched a demonstration from their balconies. All in all, the bocce court is a dynamic addition to activities. A bocce court can become a *social hub*: "Want to play?"

ELECTION DAY, NOVEMBER 3

As elections go, November 3 will be big with candidates for state offices, for Congress, as well as 14 Ballot Propositions. Friday, October 16 at 10:00 AM: **The Ballot Measures Explained** by Anne Wakeley, League of Women Voters of Marin County.

WELCOME NEWCOMERS



JAN BALCER

By Susana Hegstrom

Jan Balcer's life has been a kaleidoscope. She and her late husband retired in Calistoga and ran a B&B – a great place for long walks, gardening and enjoying the neighbors. Then they chose a life of vacationing, cruising the Mediterranean, Tahiti, the Baltic, and RVing in the US and Canada.

Jan grew up in a suburb of Chicago with three sisters and one brother. She and her husband met in high school. After they were married, he was recruited to Lockheed-Martin in Sunnyvale, where they both worked and raised their two children. Her son lives in Cedarville; her daughter, in San Rafael. She has three grandchildren. Jan is an avid Giants fan.



JOY COX

By Julie Monson

Energetic and outgoing, Joy Cox lived just west of Villa Marin, with our hilltop complex in her view. Joy supported and raised four children living in the Bay Area. She first worked as marketing and director for shopping areas and restaurants. Later, she enjoyed a career as a real estate agent with Coldwell Banker and as a mortgage agent with Great Western Bank. Now retired, she has a passion for

ceramics. She finds true joy in the creative process of wheel throwing and glazing at the Mill Valley Potters' Studio. Her adventurous spirit led to recent, unforgettable travels to New York, the Netherlands, Istanbul, and Mexico. Her four children also live in Marin.



JEAN GESSNER

By Roberta Schwarz

A passionate advocate for lifelong learning, Jean Gessner attends programs with OLLI, Commonwealth Club and Marin Civic Center. She built two successful professional careers. For 17 years Jean was legal editor of government contract law at Commerce Clearing House (CCH) at One Thorndale Drive. Then she was property manager of Parnassus Heights Medical Center for the San Francisco branch of a British Corporation. Jean volunteers with Loaves and Fishes at St. Anthony of Padua Catholic Church in Novato and is an enthusiastic bridge player. Jean enjoys traveling, especially in Mexico and Europe. Having grown up in Belgium, she is a French speaker. Jean's four grown children have had careers including Ambassador to Djibouti, nurse, teacher, and arborist. She has eight grandchildren, a three-year-old great-grandson and a second great-grandchild on the way! Because of her career at CCH and her familiarity with Villa Marin, she long considered it an ideal place to live.



JAY WALSH

By Ethel Kirschner

In San Francisco Jay Walsh's parents founded Attorneys Printing Supply Co. After the early death of his father, his mother, Ada Walsh, continued to run a successful business. Jay developed a deep appreciation for hard work and loyalty. Jay served in the U.S. Navy in 1958. He started college at University of Hawaii and later attended Golden Gate. He earned a BA in Business

Management from S.F. State in 1962. He competed in wrestling, swimming, and handball. He earned his MBA from USC Marshall School of Business in 1965.

Jay joined the family business in 1960 and served as President and CEO of APS International for over 30 years. He guided them through sweeping technological changes. APS grew to 42 employees and \$5 million in sales. In 2010 he negotiated a transition of APS to The Ligature—a fitting final chapter for the company his family had built over 75 years.

In 1966 Jay married Linda Lee Killan, who had a passion for Arabian horses and world travel. Together, they raised two children, John and Mary Lisa, on a converted dairy farm in Petaluma that they made into a horse property. Sadly, Linda passed away at 86 after 60 years of marriage. Now Jay enjoys pursuing Tai Chi, Qigong, political history, and has a warm sense of humor. Jay has known Bob & Linda Gilbert since their kids went to kindergarten together.



THOMAS MORLOCK

By Ethel Kirschner

Tom Morlock grew up in Long Beach. He graduated with a degree in accounting from the University of Denver and a law degree from Hastings College of Law. After a few years of practicing law, Tom turned to real estate sales, development, and property management as his preferred professional endeavor. He also has invested in real estate. Tom made Sonoma his home for over 50 years and Bodega Bay for over 20 years.

Since Tom's daughter, grandson, and son-in-law live in Novato, Tom decided on the close proximity to his family that Villa Marin provides. Tom took several months to move into his new home as he wanted to fix things first. In his younger years, he enjoyed golf, skiing, fishing and travel. Now, Tom looks forward to meeting people.

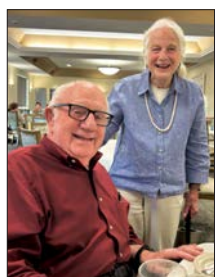


JUDY STEELE

By Susana Hegstrom

Naturally an active person, Judy Steele has embraced Villa Marin full throttle, with classes in Water Aerobics and Balance. She heard about informal Saturday and Sunday walking groups and is eager to start hiking. Tahoe and Yosemite were the favorite hiking areas for Judy and her late husband Clint. He was her high school sweetheart in Illinois. They married and moved to California where Clint earned a Ph.D in geology from Stanford and then worked for the US Geological Survey.

Judy graduated from Cal State Hayward with a BS in Business Admin/Accounting and worked as a CPA in finance and accounting. Her last job was as business manager for the Capuchin Franciscan Order in Burlingame. They made their home in Foster City. Judy treasures their 54+ happy and adventurous years together—loving their home, hiking, and traveling in Europe, Mexico, the Caribbean, Canada and Alaska. She lost her husband in April. She describes her five children as the four-legged kind. She is planning for her sixth dog when she gets settled here.



Oak Dowling with Julie Monson, Deputy Editor Villa Voices.

OAK DOWLING

By Barbara Roban

Oak Dowling models how a retired professional can turn expertise into a public-service role. Plus he is a delightful conversationalist and has a good sense of humor. After he came to Villa Marin to teach a Dominican College OLLI class in April, he was so charmed by the friendly reception he received that he immediately applied to become a resident and bought a condo. Not missing a beat, he travelled to France in September to prepare for a future OLLI lecture on Joan of Arc.

Oak was born in Chicago in the same neighborhood where Michelle Obama

grew up. He attended law school at the University of Wisconsin, Madison. He was married to his college sweetheart Mary for 61 years who died in 2023. They have two children and three grandchildren.

After practicing law in San Rafael for 31 years, he became an instructor in the OLLI program for 15 years. He uses courtroom dramas to illustrate legal principles. He combines a lawyer's interest in evidence with a performer's interest in storytelling. Oak has volunteered with the Marin County Financial Abuse Specialist Team (FAST) since its inception in 2011. FAST works primarily with older residents victimized financially by relatives or strangers. In 2025-26 he was honored as a member of the Marin County Volunteer Team of the Year, the "FAST" team, for their work educating the public about elder abuse. Oak's simple advice about scam calls: "Just hang up."

Oak has also been a member of the Marin Forum for over 27 years and was its president in 2002. He has been a member of the Rotary Club/San Rafael for 49 years. In addition to his many volunteer jobs, he has performed in the theatre in Marin and San Francisco for 15 years. When he was told there were now only acting roles for him as an "old man" with only one line to recite, he retired from that avocation.

MEDICARE ANSWERS

By Greg Gieber

To get help with Medicare questions or problems ask Greg Gieber. He is a volunteer medicare counselor with the Health Insurance Counseling and Advocacy Program (HICAP) in the California Department of Aging. For over a decade, Greg has helped Medicare beneficiaries to understand the intricacies of Medicare, choose a plan, and appeal denials. He follows all HIPAA privacy requirements and shares his expertise for free.

Medicare's open enrollment period is from October 15th to December 7th. Take time to review Medicare coverage—particularly people with

Original Medicare with a Part D drug plan. CMS has signaled the possibility of some significant change in drug plans for 2027. The maximum deductible will jump 14% to \$700. Greg can assist with Medicare's find-a-plan program to identify the lowest-cost drug plan.



NO PROPHETS

The Current Events Forum discussed *No Prophets: The Fight to Save Democracy From Christian Nationalism* by Representative Jared Huffman. He outlines the secular foundations of

democracy as church-state separation is deeply rooted in our Constitution and in the very idea of America. Huffman shares his experience in the Capitol during January 6, 2021, of the Christian imagery, prayers, prophetic language, and religious justification surrounding the attack. He includes a picture of several wooden crosses erected near the Capitol on January 6, 2021, before the violent insurrection erupted. His concern is the fusion of Christian identity with American national identity and political power. He argues that the movement seeks a government whose authority is explicitly grounded in Christian beliefs.

His argument is not "*religion is bad*." He concludes government should not favor one religious worldview. Huffman has represented our district since 2013. As a humanist, he co-founded the Congressional Free Thought Caucus in 2018. He argues, "Humanity is best served when we show each other kindness, mercy and respect regardless of our differences."

In Memory Wheel of Life

Oscar Bolch 1/30/1936 to 8/15/2026
Aldeana Saber 1/24/1941 to 08/29/2026
Lucille Griffiths 10/24/1924 to 9/4/2026
Robert Maloney 9/21/1938 to 9/5/2026
Madeline (Lani) Valentine 9/29/1939 to 9/10/2026
Ray Dils 7/19/1935 to 9/22/2026

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After the sudden death of our daughter at age 22, we created the Erin Kathryn McEowen Fund in 1992 to support the innovative research of Melvin M. Scheinman, MD, at UCSF. A pioneer of modern cardiac electrophysiology, he has expanded the scientific understanding of cardiac electrical disorders and those vulnerable to sudden death. He meets with us to share what our Fund does for patients. In addition to his research, our fund also supports patients with medical expenses for hotels, meals and babysitting, not covered by medical insurance, so mothers can have needed procedures. To identify undiagnosed heart issues, we have funded tests for entire families and their children and for high school students in athletic programs.

Patients have told us how valuable our fund is. One young woman invited us to watch her run a triathlon in Santa Cruz after having the heart procedure which would have saved my daughter's life. She came in second! Now our funds are helping support UCSF genetics specialist, Dr. Vasanth Vedantham, MD, PhD, whose research has led to a successful gene therapy trial. Since these advances result in part from my daughter's Fund, I remain proud that Erin continues to help people 34 years after her death.

The Power of Scholarships PAXTON KERNAN-HAHN

Paxton Kernan-Hahn, who has worked at the Front Desk since

November 2024, was awarded a Villa Marin scholarship. To raise these funds, we partner with the Marin Retirement Communities Scholarship Fund, an arm of the Marin Community Foundation. Write Villa Marin on your check to support our staff/students. Contact Barbara Baker for details.



Paxton attends Cal State East Bay in Hayward. He plans to graduate with a BA in Psychology next spring. Then he wants to pursue a Master's in Social Work and become a therapist for adolescents. His interest is deeply personal. At age 15, Paxton began to explore his queer identity, and by 16, he decided to transition—a decision both difficult and daunting.

"Transitioning has been the best decision I have ever made, even though it was stressful, painful, and lonely at times," Paxton shared. "Transitioning is not an easy process. In reality, we have a million and one obstacles." He added, "Acceptance is one of the easiest things we can give someone and one of the hardest things for someone to live without."

PASSION FOR GIVING

By Linda Tabor-Beck

If you have a passion for something, I urge you to find some like-minded folks who are working to advance this interest. It's nice to know you've helped: organizations appreciate your support. My giving is linked to

my passions. My primary passion is the planet's health. I support legal advocates like NRDC and Earthjustice, groups focused on species/habitat like WCN, and broader based groups like Audubon, Greenpeace, TNC, African Parks. I also focus on reproductive health and population control like Pathfinder International, Fòs Feminista, Population Connection. I like music and kids, so I have an endowment fund for the SF Symphony Youth Orchestra and another at Washington High School for Special Ed.

"You cannot get through a single day without having an impact on the world around you. What you do makes a difference, and you have to decide what kind of a difference you want to make."
The Goddess, aka Dr. Jane Goodall.



RESTORING SEA OTTERS

Helping Sea Otters
Come Home
By Anne Miller

Sea otters today thrive in Monterey Bay after being nearly wiped out by the fur trade a century ago. Momentum is growing to bring them back to Northern California and Oregon. In July, my daughter, Dr. Jen Miller of the Wildlife Conservation Network's Sea Otter Fund, spoke here about partnerships among tribes, scientists, and communities who are working to restore otters. To learn more or get involved, contact Dr. Miller at jmiller@wildnet.org or visit seaotterfund.org.



Gloria and Kat in DC.

Losing An Icon GLORIA STEINEM By Kat Braeman – In 1971 I went to Gloria Steinem's apartment in New York for an organizational meeting of the National Women's Political Caucus. Since I was living in Nebraska, I sat in the corner like a mouse in awe of the visionary women who gathered.

When I returned to my husband's mother in the Bronx, she chastised me for leaving my children, ages 5 and 1, in her care merely to go to a meeting. Her son agreed with her. So I returned to Nebraska with the children by train and organized a Women's Equality Day ceremony on the steps of the Capital to support the ERA. Then I led efforts for a Nebraska Women's Political Caucus and raised \$425 to file for a seat in the U.S. Congress in 1972 against an incumbent – reported in MS. magazine. That fall I started law school. As the NYTimes reported on 9/3/26: "Calling herself 'an entrepreneur of social change', Ms. Steinem helped usher in sweeping cultural transformations across virtually every facet of American life, from the boardroom to the courtroom to the bedroom."



After ten years of enjoying her role as editor of Villa Voices, Kat is retiring and passing the baton to Julie Monson with thanks to the team of writers who help us create a shared community identity by giving residents a voice.

**NEWSLETTER
STAFF**

EDITOR: Kat Braeman **DEPUTY EDITOR:** Julie Monson **MEMBERS:** Paula Bruin, Lynn Hammond, Susana Hegstrom, Ethel Kirschner, Karen Knox, Barbara Rohan, Roberta Schwarz
PHOTOGRAPHERS: Virginia Moore, John Circus **BOARD LIAISON:** Donna Barker