

# Economic Help In A Down Economy

THE SEQUOIAS HAS BEEN IN SAN FRANCISCO'S CATHEDRAL HILL NEIGHBORHOOD FOR MANY YEARS AND HAS WEATHERED MUCH CHANGE. The community has been remodeled to accommodate the evolving needs and desires of current and prospective residents, with more improvements in the wings. Besides physical updates, The Sequoias has engineered four economic adjustments to help you move in while you're healthy, rather than wait for the economy to change.



## 1) Contract Options

In our Spring/Summer 2009 Priorities Newsletter, we discussed our new contract options beyond the traditional Life Care contract we continue to offer: with the 90%

repayment Life Care contract for people who wish to leave money to their estate, and the Continuing Care Contracts that reduces the Entry Fee and monthly fees for those who retain their long-term care policies and health plans.

## 2) Lower Entry Fees

Every year on April 1, Entry and Monthly fees have traditionally been raised. However, in 2009, battered investment portfolios begged for reductions in prices. That's why current 2009 fees are slightly above 2007 levels and the current studio inventory is very low. Though San Francisco real estate values are holding, we've lowered the current one- and two-bedroom inventory even more, depending on location, to help move inventory. Call us to hear more.

\* No Promissory notes, entry fee paid at contract signing, and clock starts at date of acceptance letter.

## Now's The Time to Act

In our 40 years, there's rarely been a buyer's market like now when you can take advantage of unprecedented incentives offered by The Sequoias to help you manage your future healthcare costs.

So consider this window of opportunity and call Candiece Lindstrom, Director of Marketing, at (415)351-7900 or Karletta Moniz, Marketing Associate, at (415)351-7901. They'll provide information to help guide you as you learn about Life Care and the lifestyle and tax advantages it provides.

## 3) Promissory Notes

Since most people have been reluctant to sell their homes in a down economy, we started offering promissory notes. About 50% of the people who moved in last year used notes, but often sold the homes and condominiums so quickly that little to no interest was paid.

You can choose a 6-month @ 3% (renewable for another 6 months at 7%) or a 12-month term @ 5%. Most people chose the 6-month term. This allows you to move in, and pay the entry fee only after your home sells.

## 4) Incentives

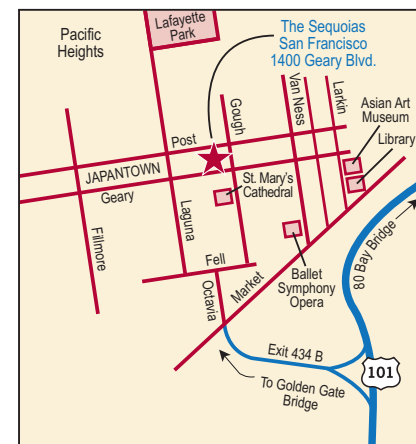
To further inspire you to act now, we've instituted an incentive plan to address our current inventory and to pay cash at the time you sign your contract. Effective through May, 2010, when your Entry Fee is paid in cash, you may receive one of these options:

- **6 Months FREE Single Monthly Care Fee** for a South side apartment.\*
- **3 Months FREE Single Monthly Care Fee** for upgraded apartments. (only 2 left)\*
- **\$10,000 Credit** toward one- and two-bedroom apartment upgrades.



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### FOR MORE INFORMATION

- Visit our website at [www.sequoias-sf.org](http://www.sequoias-sf.org)
- Call Candiece Lindstrom, Director of Marketing, at (415) 351-7900
- E-mail Candiece at [clindstrom@ncphs.org](mailto:clindstrom@ncphs.org)



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# TRIVIA ANSWERS

Three winners were each awarded \$30 Trader Joe's Gift Certificates — and one donated the food he bought to the S.F. Food Bank over Christmas week. The answers:

- 1. What is the origin of the word "Sequoia"?**  
Sequoia was a Cherokee Indian scholar (1770-1843), credited with the invention of the Cherokee written language.
- 2. What actress said "Where's The Beef?" in the Wendy's TV commercials?**  
Her name was Clara Peller.
- 3. True or False: The Sequoias building is the tallest one on the Western skyline of San Francisco (in height, not stories).**  
This is true.

## Recent Event

"Aama's Journey" as told by Broughton Coburn, March 4, 2:00 – 4:00 pm. This is the story of Aama, a Nepalese woman whom Broughton befriended over the 20 years he lived there. Upon turning 84, she was released from her physical duties to the world to focus on her spiritual journey, which was a 12,000-mile trip with Broughton throughout the United States. His talk reflects her observations of that trip.

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SPRING/SUMMER 2010

# Rightsizing Your Lifestyle For Retirement



Rightsizing has become a euphemism for "downsizing"—a process for examining our surroundings to achieve harmony between our physical environment and our desired lifestyle. It becomes relevant when considering a move to a community like The Sequoias where people seek a less encumbered life.

Like many who have lived in our homes for 30 or 40 years, certain events prompt us to consider a lifestyle change. Your answers to the following questions may help you navigate the rightsizing process and sort out your options:

- How much space do you currently use? How much do you need?
- Does home maintenance cause worry or stress?
- Do you have safety concerns with climbing stairs?
- Are you concerned about being a burden to your children, family or friends?
- What if you can no longer drive?
- Who comprises your support system?
- How attached are you to your "stuff"?
- If left alone, can you maintain your current lifestyle?

There are no right or wrong answers to any of these questions. Each person must find the right balance.

### Inside This Issue:

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## Denise March, Housekeeping and Laundry Manager



With a charming Caribbean accent, a beguiling smile, and hundreds of “children”, Denise has worked at The Sequoias for 30 years now.

Denise moved to San Francisco from the tropical island of St. Lucia in 1980 because her daughter lived here. But her extended family now includes residents because they’re all so different and interesting.

“Everyone is like family to me. I feel like I have hundreds of children—my staff of 25 and the 300 residents with whom we work. The Sequoias is like a United Nations of cultures and personalities.

“Every day is a different challenge. I’ve built a trusting relationship with each resident. I love working with each one, solving their problems, and keeping them happy.”

## Rightsizing *(continued)*

### Rightsizing Can Be A Moving Experience.

The process of paring down decades of clothing, furniture, books, tax records, and other possessions can be daunting... What do you keep? What do you give away?

After acknowledging how rightsizing affected her, a resident of The Sequoias – San Francisco said: “For as many times as I told my children, ‘I’m not ready yet,’ I have more often said ‘why didn’t I move into The Sequoias sooner?’” said Bobie Nathan. “I really believed I was too young. But I transplanted my energy into a community ripe with choice, and discovered fascinating people with interests common to mine. I’m grateful I made the choice earlier than I ever believed I would.”

One resident of The Tamalpais (another Life Care community operated by Northern California Presbyterian Homes and Services [NCPHS]), shared her rightsizing process: “One of my techniques for downsizing when moving here was a top-down approach. I started with the top shelves in my closets and worked my way down,” said Luana Hammett. “If the items wouldn’t mean anything to my children, I gave them away. With so many dining venues at The Tamalpais—I wouldn’t have to cook anymore so I could easily downsize my kitchen. That’s retirement in itself. I love the freedom of it all.”

### The Tax Benefits and Health Care Savings of Moving To Life Care.

The majority of our residents choose our Life Care communities to reduce their exposure to rising health care costs because our fee structure provides predictability. At The Sequoias, your monthly fees do not change if you move to a higher level of care, such as Assisted Living or Skilled Nursing. Since the Internal Revenue Service (IRS) considers a portion of your entrance fee and monthly fees as a medical expense, your tax liability may be reduced.

Another resident, Pat Brown of NCPHS’ The Sequoias – Portola Valley, said this about how transitioning to a Life Care community affected her life: “I love people, and that’s why I moved here. Of course, the move has also given me the peace of mind that comes with anticipating my future medical and housing costs. Life is full of surprises. But now I know they’ll be good surprises.”

So if you think it's time for you to rightsize your home with Life Care, please contact our Marketing Director, Candiece Lindstrom at (415) 351-7900.



## A Conversation With Six Healthy Foods

By Dr. Kati Murray

MAYBE I WAS HUNGRY WHEN I WENT TO BED RECENTLY, but I had a dream about the healthiest, most nutritious foods in The Sequoias kitchen. It would be fun to imagine if these foods could actually talk. So stretch your imagination and consider what that conversation may sound like...

**A Norway Sardine:** “I may be packed into cans like, well, sardines! But did you know that, ounce for ounce, I’m one of the best sources for heart-healthy omega-3 fatty acids? Some people don’t like how we look, but we’re darn good for you!”

**A Brazil Nut:** “My country just won the rights to host 2016 Summer Olympic Games and everyone’s kinda going nuts around here. Believe it or not, Brazil Nuts are one of the richest food sources for selenium. That mineral is supposed to reduce a man’s risk of developing prostate cancer. So that’s pretty healthy, correctamente?”

**Edamame:** “You might think that my little green soybean friends in the pod are some newfangled health food, but we’ve been used for over 2,000 years in East Asia. We’re stuffed with omega-3 fatty acids, plus fiber and protein to keep you from getting depressed. Also, the U.S. Department of Agriculture says that I’m ‘best known as a snack with a nutritional punch.’”

**A Sesame Seed:** “If you think soybeans have been around for a while, Sesame Seeds have even more seniority. Dating back to 3000 B.C. and the earliest recorded use of a spice, we’re inexpensive, safe, and

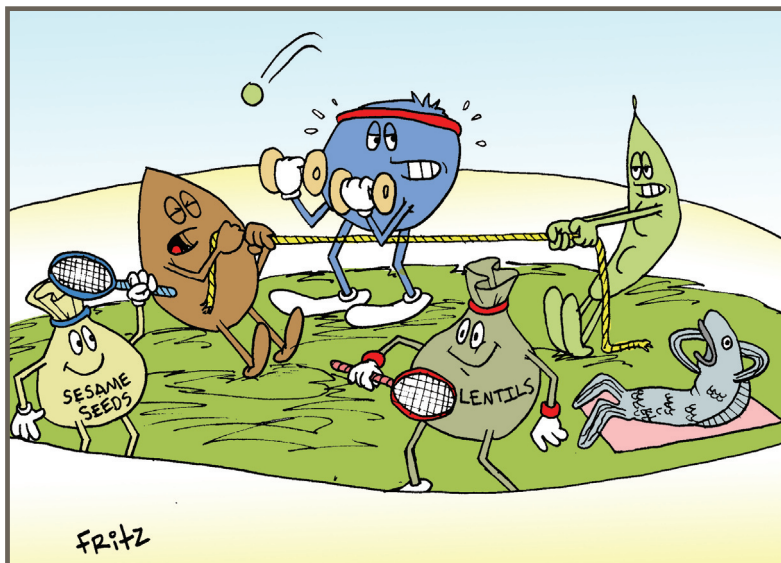
rich in arginine, an amino acid that enhances blood flow through your arteries.”

**A Blueberry:** “Am I blue? You bet! Available canned, dried, pureed, and fresh, I’m in my prime from June through August. Best of all, my flavonoids protect your brain’s memory-carrying cells.”

**A Lentil:** “As an annual plant of the legume family, lentils were one of the first crops domesticated in the

Near East. With about 26% of our calories from protein, lentils have the third-highest level of protein, by weight, of any plant-based food — and provide a steady source of energy.”

If you learned some nutritious facts here, why not start a healthy conversation with your next meal! But we don’t mean that literally!



Suddenly, everyone had a healthier than thou attitude.

**Kati Murray, M.D.**, is Corporate Medical Director for all three Life Care Communities of Northern California Presbyterian Homes and Services (NCPHS): The Sequoias – San Francisco, The Sequoias – Portola Valley and The Tamalpais – Marin County.

## Questions About Medications? Book A “Brown Bag Pharmacy”

For the past four years, The Sequoias San Francisco has been offering a unique service to its residents. Our Consultant Pharmacist, Albert Flood, PharmD., has been conducting monthly reviews of any resident’s medications during what he calls a “Brown Bag Session.”

### What Happens at a Brown Bag Session?

You guessed it: Each resident brings a brown bag full of all his/her medications to the meeting, including every medicinal pill, cream, ointment, herbal remedy, and vitamin in your home.

The session combines a review, a careful examination of each item for interactions and side effects, and an update of medications in the medical chart. Dr. Flood may provide suggestions about how to improve a medication regimen. Outdated medications are identified. Each complete evaluation can take up to 30 minutes.

For those taking multiple medications, Dr. Flood recommends a “Brown Bag Session” at least once annually.



### What Does Dr. Flood Say About These Sessions?

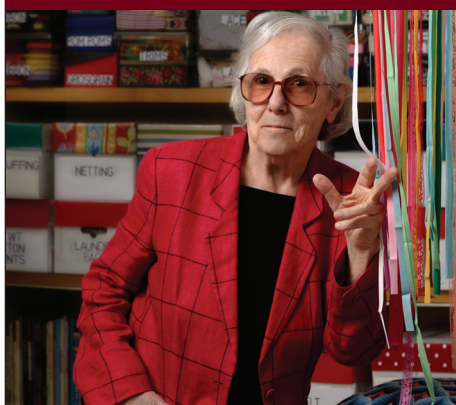
“First, I want the residents to read the labels of anything they’re taking that’s not a prescription. I often discover that some residents are taking multiple multi-vitamins, so I often hear, ‘Oh, I didn’t realize I’m taking too much Vitamin A.’

“I can glean more information talking with a client than I can from reading their chart. If I discover that someone isn’t taking a prescribed medication, I want to know why not. Was it because of an adverse reaction? Was there another reason? It’s very fulfilling to be able to talk to residents about all of their medications.”

### About Dr. Flood.

A San Francisco native, after graduating from UCSF School of Pharmacy, Dr. Flood was the director and owner of a hospital pharmacy in Marin County for 30 years. He came to The Sequoias at the request of nursing and the administration in 1981. By law, he is required to review all medications and orders of the Health Center unit on a monthly basis.

## Kay Byrne



As a retired Art Director for Condé Nast Publications House & Garden and Vogue in New York, Kay has worked with luminaries such as Irving Penn, Francesco Scavullo, Andy Warhol, among others. So she had some opinions about how we should portray her.

In a short year, Kay has made a complete makeover for the Needle Nook – a wonderful treasure trove of fabrics and accessories just waiting for residents to re-create into new items. Now they’re all housed in colorfully labeled, patterned boxes. Our resident volunteers, who repair residents’ clothing in independent, skilled and assisted living, can now work efficiently in an artfully inspired room.

“I’ve had fun turning the Needle Nook into a ‘business’, said Kay. “We turned a 319% profit in 2009 on behalf of the Residents’ Association and we’re very happy.”