

# Jewish Senior Living

2012/2013



Transforming lives and look; plans progress for the Jewish Home

Inspired retirement living, that's Moldaw Residences' recipe

STARS is a constellation of integration, information, and innovation

Profiles in philanthropy. When the giving is easy

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**ON THE COVER**

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A picture is worth a thousand words. Images of past presidents and chairs of the Jewish Home's board of trustees convey our 140-plus year history. We remember our lay leaders who have passed since our previous issue of *Jewish Senior Living*.

## PUBLISHER'S DESK

It is my pleasure to present our 2012/2013 issue of *Jewish Senior Living*.



This magazine is produced each year to keep you, our community, apprised of our aims, our aspirations, and our successes. We have a lot to share with you.

Jewish Senior Living Group president and chief executive officer Daniel Ruth tells us about the new direction to serve seniors in *Up Front* on page 4. Chair of the Group, David Friedman, joins the conversation to discuss the growth of the organization, while Arlene Krieger, chair of Jewish Home & Senior Living Foundation, informs us about this financial arm.

Speaking of the future, the Jewish Home is embarking on a redevelopment of its Silver Avenue campus. As Steve Krieger, chair of the Home's board, states, this will provide forward-looking and sustainable communities, care, and services that respond to the changing needs of older adults. You can read about it on page 7. And please do let us know what you think.

We also have the opportunity to highlight departments and programs at the Home, plus a few incredible people we have come to know. Among them: lively resident Edie Shaffer (page 28); Barbara Anderson, a volunteer who spends Monday mornings leading an interactive group with our residents (page 46); Lynne Frank Page, one of our generous donors who helped make this year's golf tournament even more fabulous (page 33); and several of the dynamic people who are part of Moldaw Residences' community (page 14).

There is much more inside, including a listing of our wonderful donors. We are so grateful for your support. Thank you!

With warm regards,

  
Sherie Koshover  
Publisher

## Jewish Senior Living Magazine 2012/2013

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Editor and publisher: Sherie Koshover

Managing editor: Ilana Glaun

Writer: Suzan Berns

Designer: Michael Wickler

Photographer: Alain McLaughlin

Contributors: Janet Garcia, Daniel Hoebeke

# UP FRONT



Jewish Senior Living Group – the “parent” organization created by the Jewish Home of San Francisco and Jewish Home & Senior Living Foundation – is on the move!

What exactly is Jewish Senior Living Group (JSLG) and how is it poised to serve senior adults today and in the future? **David Friedman**, chair, Jewish Senior Living Group; **Daniel Ruth**, president and chief executive officer of Jewish Senior Living Group and the Jewish Home; and **Arlene Krieger**, chair, Jewish Home & Senior Living Foundation, shed some light on JSLG, its aims, and its current and future impact on senior living in the Bay Area.

**Jewish Senior Living: Firstly, congratulations on the Jewish Home of San Francisco receiving the U.S. Centers for Medicare & Medicaid Services’ top, five-star rating. This is a wonderful accomplishment.**



**Daniel Ruth:** We’re so proud! Credit goes to our exceptional staff and our volunteers. This is the highest rating a nursing facility can get, and the best the Jewish Home has received to date. Not only did the Home achieve a five-star rating overall, for the second straight year, but it was rated five stars in every single category in which CMS evaluates skilled nursing facilities. These include health inspection, quality measures, overall staffing, and registered nursing staffing. Although we’re simply fulfilling our mission – enriching the quality of lives of older adults – we’re very pleased to be recognized for how well we’re doing it.





**JSL: We're familiar with the Jewish Home, but can you explain Jewish Senior Living Group and Jewish Home & Senior Living Foundation, and their respective roles and responsibilities?**



**David Friedman:** In essence, Jewish Senior Living Group is a growing regional network of communities, programs and services that enrich the lives of seniors. It'll include nonprofit and for-profit entities and services such as clinics and wellness centers, as well as CCRCs – continuing care retirement communities that offer varying levels of residential living.

**Daniel Ruth:** Years ago, the professional leadership of the Jewish Home of San Francisco recognized that the nature of their core business – almost exclusively providing skilled, long-term subsidized care – wouldn't meet the needs, wants and desires of a significantly growing cohort of older adults whose expectations were changing and increasing. And with the Home's reliance on unstable government-reimbursed entitlement programs, nor would it be financially sustainable for the longer term.

The Home's board of trustees and senior leadership therefore took several affirmative steps designed to reconfigure its business model to help ensure excellence in its expanding mission, sustained success, and future viability. One of those steps was the creation of Jewish Senior Living Group.

**David Friedman:** Hundreds of community members were involved in our visioning and strategic planning process. We honed in on a governance structure that's relevant to us today and really makes sense. JSLG's mission is basically to be entrepreneurial, to look for opportunities to expand our ability to provide the communities and services that older adults want and need. That means, in addition to providing the highest and best nursing care for the frail elderly, we'll also offer independent living and assisted living – the Jewish Home's sponsorship and development of Moldaw Residences in Palo Alto, Calif., is one such example – and a variety or continuum of other services that respond to trends among today's seniors that show they wish to "age in place" – adapting their homes and lifestyles accordingly.

**Daniel Ruth:** We understand that a "one size fits all" approach no longer works, which is why we'll also be developing new, accessible programs to engage and empower older adults of all capabilities – from the energetic and independent to the fragile and vulnerable – wherever in our region they may live.

**JSL: This is an impressive vision. Can you talk about the funding for these initiatives?**



**Arlene Krieger:** Jewish Home & Senior Living Foundation assists and supports the initiatives that are undertaken by Jewish Senior Living Group in the development of the network, through the provision of seed funding and through loans and/or grants. Moldaw Residences was the first new facility to be built with support from the Foundation. →

DESIGN IN PROGRESS



TRANSFO

## JSL: Has JSLG taken any further steps in its efforts to contribute to the well-being of Bay Area seniors?

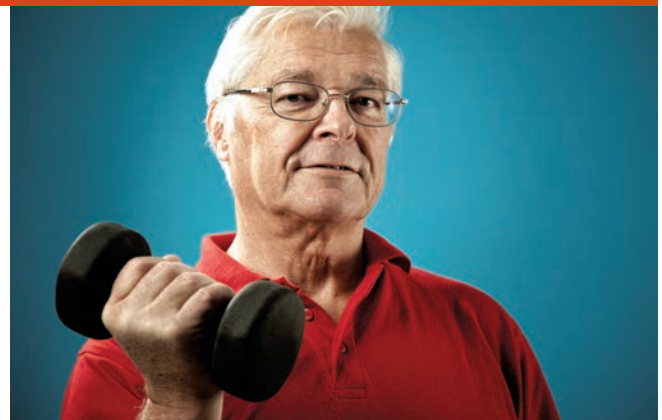
**David Friedman:** I'm pleased you asked, and the answer is yes. Bay Area Senior Health Services, Inc., a new, wholly-owned subsidiary of Jewish Senior Living Group, recently began managing the provision of skilled nursing and rehabilitative services through Mills-Peninsula Extended Care in San Mateo, Calif. Partnering with the team at Mills brings JSLG's vision – for people to grow and flourish at every age – to life, through exceptional resident-centered care and service.

We're also in the initial phases of a very exciting project, the redevelopment of the Jewish Home's Silver Avenue campus.

*"Jewish Senior Living Group's mission is basically to be entrepreneurial, to look for opportunities to expand our ability to provide the communities and services that older adults want and need." – David Friedman, chair, Jewish Senior Living Group*

**Daniel Ruth:** Jewish Senior Living Group will seek out partners to achieve its mission and business objectives. We may team with managed care organizations, health districts, wellness and recreation centers, and Jewish agencies.

Our partners also include physicians, hospitals, universities, and other senior care providers and advocates in applying new scientific knowledge and technologies to improve the quality of life for seniors of all ages and stages of life. Building on the Jewish Home's 140-plus year history of serving with compassion and its five-star rating, Jewish Senior Living Group is a quality and desirable partner.



## JSL: Will the Jewish Home and other JSLG entities continue to serve our Jewish community?

**Daniel Ruth:** Absolutely. Although JSLG is inclusive in its outreach to seniors, we're steadfastly committed to Jewish values and tradition, and positioned to serve the Jewish community. We have an opportunity to transform what our community is offering to older adults, and our goal is to be part of the solution, today and into the future. ■



# FORMING SILVER AVENUE

The Jewish Home of San Francisco is set to embark on a major redevelopment project designed to serve the so-called “silver tsunami” – the huge growth of the senior population – and advance the Home’s mission of enriching the lives of older adults by setting ever-higher standards of service.



Architect's rendering of the future Silver Avenue campus.  
(Design in progress.)

A wide range of research has shown that baby boomers, who are reaching their mid-60s, want to remain at home as long as possible as they age, retaining a greater sense of control over their lives. However, they also want a variety of independent living options and services. The Jewish Home's strategy to address these and other trends includes transforming its Silver Avenue campus into an innovative homebase for serving older adults and their families across the Bay Area. It will offer everything from in-community services for seniors, to independent and assisted living, to rehabilitation and geriatric psychiatric care, to skilled nursing and hospice.

The project will change the face of the Home's Silver Avenue campus and the Excelsior neighborhood where it has resided for nearly 90 years, generate new revenue opportunities, and provide state-of-the-art services for seniors throughout the stages of aging. →

## DESIGN IN PROGRESS



Left: “Urban living on a park.” In addition to the development of a common green space, the new campus will take advantage of the area’s views and its easy access to city amenities.

Right: Architect’s rendering of the corner of Mission Street and Avalon Avenue, San Francisco.



“A much-anticipated wave of older adults is upon us. America’s 76 million baby boomers are turning 65 at the rate of 7,000 a day. And nowhere will that wave of boomers have a bigger impact than in San Francisco.” – Daniel Ruth, president and CEO, Jewish Home of San Francisco

Although the revitalized campus will be open to the entire community, “It is critical for the Jewish Home to be able to fulfill its mandate of taking care of our Jewish community,” states Steve Krieger, chair of the Home’s board of trustees. “With our present model, we’re serving a relatively narrow slice of older adults. Our plan is to broaden that segment – expanding our market to cover a full continuum of care and living options. We’ll be better able to address our mission – providing services and care for a greater cross section of seniors, along the economic spectrum – and able to ensure the Home’s future financial viability and sustainability.”

Key factors in the decision to transform the campus include the prohibitive costs associated with updating parts of the Home’s physical infrastructure to meet government-regulated building codes, plus unstable and unpredictable funding from the state of California, the

source of 82 percent of the Home’s revenue, says Daniel Ruth, president and CEO of the Jewish Home. “In addition,” he states, “a much-anticipated wave of older adults is upon us. America’s 76 million baby boomers are turning 65 at the rate of 7,000 a day. And nowhere will that wave of boomers have a bigger impact than in San Francisco, which already has the highest percentage of people age 65 or older in the nation. Our current facilities are not ready for the future.”

**T**he new campus will be a CCRC, a continuing care retirement community, in a park-like setting. Initial plans include 175 independent living apartments, 35 assisted living apartments (20 for individuals needing memory support), 250 skilled nursing continuing care suites, plus up to 144 additional suites for short-stay rehabilitation and geropsychiatric needs.





*"We're planning magnificent buildings on beautiful grounds, what our project architects call 'urban living on a park.' It'll be a focal point of the neighborhood."*  
 – Steve Krieger, board chair, Jewish Home of San Francisco

"Bringing a redeveloped Jewish Home campus from vision to reality requires a remarkable project team," says Susan Lowenberg, a member of the Jewish Home's board of trustees and chair of the Planning, Design and Construction Committee for the project. "Based upon the specialists and consultants we've gathered – all experts in their respective fields – it's clear that we do indeed have such a contingent."

"We're planning magnificent buildings on beautiful grounds, what our project architects call 'urban living on a park.' It'll be a focal point of the neighborhood," expresses Steve Krieger. The plan includes public plazas, a variety of amenities, and urban retail frontage, which will be a great benefit for campus' residents and the surrounding Excelsior neighborhood.

The CCRC model has been successful in Jewish communities around the country, notes Daniel Ruth. "We contacted over 60 facilities in the United States and Canada, in just about every conceivable type and size of market, and found that they've successfully redeveloped their facilities to reflect the trends in senior living."

When asked to encapsulate his rationale for transforming the Jewish Home, Daniel Ruth answers thusly: "The Jewish Home is a living institution, and like all life forms, it must grow and change to thrive. Looking forward to the rich and full lives we want for our loved ones, ourselves, and our community, we have the opportunity to grow the Jewish Home for generations to come." ■



# THRIVE THE LONG LIFE

Science, health care, and technology have provided tools to keep people alive from conditions that in the past would have killed them. The challenge today is to ensure that the best possible quality of life accompanies these added years.

The partnership between the Jewish Home's Center for Research on Aging and the University of California, San Francisco (UCSF) has taken another step toward this goal with the appointment of Christine Ritchie, M.D., MSPH, as the first occupant of the Jewish Home-based UCSF Harris Fishbon Distinguished Professorship in Clinical Translational Research in Aging, which was established in 2010.

"Dr. Ritchie's appointment is a major milestone in our biomedical research program," says Dr. Janice Schwartz, director of the Home's research center. "She's an amazing person who is recognized not just for research, but for being a team leader, team player, motivator of faculty and fellows, and a wonderful clinician."

Dr. Ritchie comes to the Jewish Home/UCSF from the University of Alabama at Birmingham, where her research focused on advanced illness and multimorbidity, care transitions, supportive care in cancer, informatics emerging technology in chronic disease management, geriatric nutrition, oral health and systemic disease, and education research.

"I decided to make the change because of my longstanding desire to help healthcare providers better understand people who have chronic illness, and to develop models that'll provide and deliver care to older adults," Dr. Ritchie says. "This position provides great collaborators, a great community, and a great platform to do this work."

Opposite page: Dr. Christine Ritchie, occupant of the Jewish Home-based UCSF Harris Fishbon Distinguished Professorship in Clinical Translational Research in Aging (left) and Dr. Janice Schwartz, director of the Jewish Home's Center for Research on Aging, share a lighter moment.

Dr. Ritchie will lead the development of a research program to improve the care and health of older adults, including very old persons, by translating research findings into clinical benefits and therapies.

"Our vision for research was to create the Jewish Home as a living laboratory, in partnership with our academic colleagues and institutes," Dr. Schwartz says. "We envision three lines of research: biomedical, social science, and neurocognitive. This new, prestigious position is fundamental to the success of the Jewish Home's goal of being the leading center for geriatric clinical research in the San Francisco Bay Area."

As the Harris Fishbon professor, Dr. Ritchie will also be part of the UCSF faculty, which she believes will strengthen



A dedicated space for an expanded research center was included in the Jewish Home's **Barbara & Richard Rosenberg Family Center**. Jewish Home & Senior Living Foundation (which assists the Jewish Home in fulfilling its mission primarily by making grants to the Home) launched a campaign to help develop the space for the research team, and to partially endow the Jewish Home-based UCSF Harris M. Fishbon Distinguished Professorship in Clinical Translational Research in Aging.

As the Harris Fishbon professor, Dr. Ritchie will also be part of the UCSF faculty. "UCSF has a large community and a very strong and dynamic research structure. I'll be able to collaborate in a way that'll be beneficial to the Jewish Home."

the research potential. "UCSF has a large community and a very strong and dynamic research structure," she points out. "I'll be able to collaborate in a way that'll be beneficial to the Jewish Home. The relationship will also enhance the Home's exposure and visibility."

According to Dr. Ritchie, the needs of older adults, particularly those with functional limitations, are under-recognized in our society. The Jewish Home, where the primary mission is to improve the quality of life of older adults, is a natural fit for studying these issues.

"More people are living today with chronic serious illnesses. As you age, you start 'collecting' them," she notes. "We need to figure out how best to manage this." ■

With its focus on new construction, or bricks and mortar, the **Herbst Foundation, Inc.** pledged a generous gift for the Jewish Home's expanded research center.



## GEROPSYCH HOSPITAL FILLS THE GAP

When the Jewish Home opened its acute geriatric psychiatry hospital in its Koret Center, it was going where no other Bay Area institution had gone: It was recognizing and fulfilling the need for a specialized facility to focus on the complex psychiatric and psychological disorders of older adults who also may often have complex medical problems. Today, this hospital is one of the only enterprises in 14 Bay Area counties that addresses the emotional and mental health issues of seniors.

“Despite the rapidly growing population of older individuals, all too often their problems are ignored or written off as being problems of aging,” contends Dr. Elliott Stein, the hospital’s medical director. When individuals age, they may acquire mental and emotional problems that are unique to this stage of life, he explains. “Although these problems may be complex and multifaceted, they can be highly treatable. Older adults often respond quite well to treatment.”

He cites a July 2012 report from the Institute of Medicine that finds as many as one in five American seniors has a mental health or substance abuse problem. The report also notes: “The nation is woefully lacking in doctors, nurses, and other healthcare workers who are trained for [seniors’] special needs.”

Says Dr. Stein: “Older adults deserve to have their medical and psychological problems treated in the best possible way. At the Jewish Home, we provide a unique service, largely unavailable in most medical and psychiatric organizations, in a facility that’s focused on older individuals.”

To serve the rising need, the psychiatry hospital has welcomed two new staff members, Dr. Sunui Lee, a clinical psychologist, and Dr. Barbara Kamholz, a geriatric psychiatrist from the faculty of Duke University in North Carolina.

Dr. Kamholz has consulted on depression, anxiety, post-traumatic stress disorder, and suicide for 22 years with the Veterans Administration. She joined the Home in August 2012, eager to work in a dedicated psychiatric unit focusing on a particular population.

“I’m also excited about the Home’s research programs,” she adds, “and hope to be involved in that area.”

Dr. Kamholz has a special interest in delirium and founded the American Delirium Society to educate the public. Delirium may present through acting out and withdrawing, and can be mistaken for dementia, Dr. Kamholz explains. She plans to be alert for such situations in her work at the Home.

“Dr. Kamholz is an important addition to our staff,” says Dr. Stein. “She brings a wealth of knowledge and experience, and will further enhance our range of talents and ability to provide services.”

In September 2012, the psychiatry hospital began serving as a training site for future geriatric psychiatrists. Under the supervision of Drs. Stein and Kamholz, geriatric psychiatry fellows from the University of California, San Francisco, who are in their fifth year of post-medical school training, spend a month at the psychiatry hospital. “This opportunity will

Through the generosity of the Koret Foundation and the vision of Mrs. **Susan Koret** – whose late husband, Joseph Koret, was a longtime friend of the Jewish Home and the founder of the Koret Foundation – the lobby of the Jewish Home's Koret Center was refurbished for the enjoyment and comfort of our residents, short-stay patients, and visitors.



Mrs. Koret, lifetime board chair of the Koret Foundation, took a hands-on approach in the design and selection of new furnishings for this prominent location, including a flat-screen television and comfortable, attractive furniture.

Residents and patients can gather with family and friends in what is now a more aesthetically pleasing and welcoming space.



Clinical psychologist Dr. Sunui Lee (left) and Sasha Glezerman, associate director of the acute psych hospital, try the refurbished Koret Center's lobby for comfort.

Opposite page: Dr. Barbara Kamholz, the newest member of the acute psych hospital's team, with Dr. Elliott Stein, the hospital's medical director.

**"Older adults deserve to have their medical and psychological problems treated in the best possible way. At the Jewish Home, we provide a unique service, largely unavailable in most medical and psychiatric organizations, in a facility that's focused on older individuals."**  
– Dr. Elliott Stein, medical director, acute geriatric psychiatry

help develop the next generation of care providers for seniors by taking advantage of the Home's unique program," notes Dr. Stein.

In the last year, referrals to this 12-bed acute psychiatry hospital, licensed to admit both voluntary and involuntary patients, have increased. Dr. Stein credits expanded outreach, along with contracts from hospitals and healthcare service centers, such as Kaiser Permanente and On Lok, for the admission of patients from all Bay Area counties, as well as Sacramento, Mendocino, and even Fresno.

He notes: "We provide the same high quality services the Jewish Home is known for." ■

**DR. ELLIOTT STEIN** joined the staff of the Jewish Home in 2010, coming from Miami Beach, Fla., where he was in private practice for 33 years and served as the director of many hospital- and community-based clinical programs. Board certified in geriatric psychiatry, Dr. Stein is clinical professor, Department of Psychiatry, University of California, San Francisco School of Medicine. He is a distinguished life fellow of the American Psychiatric Association, and a past president of the American Association for Geriatric Psychiatry.

His areas of special interest include clinical care of the elderly; geriatric psychiatry practice management; the training and development of private practitioners and other physicians in treating older individuals; Medicare and its effects on service provision; the growth and evolution of the field of geriatric psychiatry and its professional organizations; and legal issues pertaining to the elderly and their mental health, including contested wills, testamentary capacity, and undue influence.

During his career, Dr. Stein has been the recipient of numerous awards and recognitions, including the 2004 Distinguished Alumnus Award from the University of Miami School of Medicine, the 2003 Clinician of the Year from the American Association for Geriatric Psychiatry, and the 2001 Jack Weinberg Award for Excellence in Geriatric Psychiatry from the American Psychiatric Association. He has been consistently listed as one of the best doctors in America for the past 20 years.



# DESIGNED FOR LIVING

## A MESSAGE FROM MOLDAW'S CO-CHAIRS



Larry Marks  
Co-Chair, Board of Trustees  
Moldaw Residences



David Steirman  
Co-Chair, Board of Trustees  
Moldaw Residences

A number of years ago, a group of us got together and dreamed of an active senior residence as part of the Peninsula's Jewish community. That vision came to fruition in September 2009 when Moldaw Residences in Palo Alto, Calif., opened its doors. As we all remember, our opening coincided with the worst economic downturn in recent history. But even so, more than 100 people moved in the first year and a vibrant new community for seniors was born.

Today, we are thrilled that we are on the way toward full occupancy. Our residents are involved and busy, both on campus and off. They

have an active Resident Association that plays an important role in the community. They live in a beautiful environment, where the hallways are filled with art and the balconies overlook aspects of the multigenerational Taube Koret Campus for Jewish Life. The Oshman Family Jewish Community Center, our partner just across the courtyard, provides a plethora of exercise, culture, and educational opportunities.



Gerald Vadnais,  
Executive Director  
Moldaw Residences

As we enter a new year, Marilyn Israel, who led as Moldaw's executive director, has moved on to new challenges as Jewish Senior Living Group's director of strategic projects. We want to express our appreciation for her dedication and creativity. We are pleased to welcome **Gerald Vadnais** as Moldaw's new executive director. He will be working with our outstanding team to provide even more activities and excitement for our community.

In the following pages, you will find profiles of a few of our residents. After reading about them, we are sure you will understand why we believe Moldaw Residences is an excellent place for seniors to live and a model for other communities. ■

## VERONICA TINCHER

Veronica Tinchler was happy in her condo in Palo Alto, Calif. She had downsized from her family home to move there and life was good. Then, she explains, "I got a bad hip and the doctor told me not to climb stairs."

Her condo was on the second floor and there were no elevators, so she was faced with a choice. She could either buy a ground-floor unit or do at this time what she had planned for the future – move to Moldaw Residences. It was an easy decision.

Veronica was familiar with Moldaw. An involved community member, she had served on the board of the Palo Alto Jewish Community Center and was present when the concept of a residence for active seniors was first bandied about.

"I thought it was a great idea to be on a site that would include a JCC and a multigenerational campus," she relates.

"I thought it was a great idea to be on a site that would include a JCC and a multigenerational campus."

**Above: Veronica Tinchler celebrates the right decision she made – moving to Moldaw Residences.**

**Right: Making regular use of the pool at the on-campus Oshman Family Jewish Community Center keeps Veronica fit and healthy.**

Her transition was surprisingly smooth. Her furniture fitted comfortably into her new apartment, and she turned the second bedroom into a den with a sofa bed for visitors, such as her daughter. She also makes a point of swimming three times a week at the on-campus Oshman Family Jewish Community Center (OFJCC).

"You can pick and choose activities based on whatever is happening in your life," Veronica says about Moldaw. "My hip tolerates pool exercising and it keeps me in good shape. It's also great to have little kids running around the campus."

It has been easy for Veronica to continue with her off-campus life as well. She volunteers as a tax counselor for AARP and is a longtime, involved member of the League of Women Voters.



"I've recruited a bunch of new members to the League," she tells. "The League offers voter education that helps people make informed decisions on important ballot issues. For the recent election, I facilitated getting voter information for interested members of the Moldaw community."

Veronica also appreciates that Jewish residents have an opportunity to observe holidays and Shabbat at Moldaw. During Passover, for example, matzah replaces bread in the dining room, and each week a resident-led Shabbat service, complete with a *drash* (interpretations of a text), takes place.

There is another, and unexpected, bonus for Veronica in her Moldaw home. Her temple, Keddem Congregation, holds High Holiday services at the OFJCC.

"It's wonderful," she says with a smile. "I can get there without having to drive." ■

# HENRY AND LOTTIE BURGER

"We're very involved in activities, so we made a list," says Henry Burger, who, with his wife, Lottie, moved into Moldaw Residences in 2009, its opening year.

That Moldaw offers so many opportunities to grow and be involved is one aspect that makes it such a great place to live. Another, says Lottie, can be summed up in a word: people.

"Breathing yoga. Art class. The Scrabble group we organized. Exercise classes. Knitting and schmoozing," the couple reads from their list. And that is just their Monday, Tuesday, and Wednesday schedules. Add to that volunteering in the memory care unit – Lottie reads short stories and they both assist in the art program – plus Henry's role as president of the Resident Association, and you have a vital and engaged couple.

That Moldaw offers so many opportunities to grow and be involved is one aspect that makes it such a great place to live, they agree. Another, says Lottie, can be summed up in a word: people.

"We really love the people here, those who work here and the residents. They're fantastic and interesting. We have a lot to talk about."

The Burgers heard about Moldaw on one of their frequent visits from New York City to visit their son's family in the Bay Area. It seemed just what they were looking for. A senior residence with Jewish programs, and its location on the Taube Koret Campus for Jewish Life, where they would mingle with people of all ages, were particularly appealing. In 2007, before construction had even begun, they signed up. Henry took part in writing the bylaws.



Henry and Lottie Burger challenge their Moldaw friends Richard and Elizabeth Brownell to a game of Scrabble.

The couple is extremely pleased with their apartment. "It's a good feeling to move into a place where everything is new," Henry says. "It's spacious, too, with lots of windows."

"I feel so pampered," adds Lottie. "I don't have to cook or think about what I'm making for dinner. We go downstairs to the dining room to eat. It's like a restaurant. If we need a plumber, we call the concierge, and she sends someone up."

As president of the Resident Association, Henry oversees six standing committees and the monthly council meetings. He wants to hear from his neighbors, he says, about both the positives and the negatives.

Henry has another item on his agenda: spreading the word about Moldaw Residences. He wants more people in the general community to know what a good place it is.

"It's a very friendly, *haimische* community," says Lottie. "We care about each other. That's the reason we love it here." ■





## WARREN WEINSTOCK



“There isn’t a day that anyone could ever be bored,” Warren says about the array of activities available for residents.



Millie Birch and Warren Weinstock take a stroll around Moldaw’s campus.

Top: A work of art in progress. Warren details part of his 45-foot-long mural that beautifies his terrace wall.

The balcony of the second-floor apartment at Moldaw Residences, where Warren Weinstock and his wife, Millie Birch, live, stands out from the others. At 45 feet, it is quite long, but that is not the main reason. What you will see when you gaze upon it is a 45-foot-long mural in progress. And if you are lucky, you may also see the artist – that would be Warren – at work.

Since moving to Moldaw in April 2011, Warren provides guidance to any of his fellow residents who want to explore their artistic leanings at an informal class that meets each Monday in Moldaw’s art studio.

“I teach people how to see things,” he says. Warren, who is 87, helps participants, many who have never painted before, put down on paper what they see. In addition, he holds a twice-monthly special art program on Moldaw’s memory care unit.

Last June, he arranged for a show of his students’ work at the Fibre Arts Design Studio in Palo Alto. “Two paintings were sold,” he says proudly. “All of them have talent. It’s just a matter of being able to use the materials at hand to create what they want to create.”

A San Francisco native, Warren studied at the California School of Fine Arts as a child. He put his art aside for a career in real estate, but resumed painting at the encouragement of his daughter, who is herself an artist. He enrolled in classes at Leisure World in Mesa, Ariz., and painting again became a part of his life.

Another significant part of his life is his wife of six years, Millie. “We met by divine intervention,” he muses. Since both have children living in California, the couple decided to make the move to Moldaw.

“There isn’t a day that anyone could ever be bored,” Warren says about the array of activities available for residents. The couple uses the fitness facilities at the Oshman Family JCC, volunteers at theater events, and plays bridge on a regular basis. Millie volunteers at the library and is the floor captain for the second floor, making sure that everyone has a grab-and-go kit.

Warren uses a Yiddish word to describe life at Moldaw. “It’s a *mechiah*. It’s wonderful!” ■

## A TERRIFIC FIND



Adam Lubow, Moldaw's director of sales and marketing, and Miki Raver, lifestyles director.

It is just under six months since Adam Lubow became the new director of sales and marketing at Moldaw Residences, and he could not be more pleased.

Noting that several residents have moved in recently, he says, "We're seeing a renewed sense of confidence in the economy. People who'd initially expressed an interest in living here, but were waiting to see a resurgence in the value of their homes, are now putting them on the market and selling them quickly. They're making the transition."

Adam has had a career in the home-building industry, working with both large national companies and independent builders. When he saw the sales and marketing position for Moldaw, "There were so many parallels with my résumé that it seemed like a great fit," he says. "It's everything I've done, with a twist that it's senior living."

Moldaw Residences is unique, he believes, citing the campus environment as a tremendous attribute that is not found elsewhere.

"The fact that this community is new sets us apart from the competition. Most CCRCs, continuing care retirement communities, in the area are 10, 20 or even 30 years old and don't offer the level of amenities one finds at Moldaw," he explains. For example, many were built without full kitchens; Moldaw apartments have full kitchens. "Residents don't have to cook, but if they want to, they can."

Currently, the memory care and assisted living units are full, and 70 percent of the independent living units are sold. Adam believes the remaining apartments will be a terrific find for those seeking a senior living community. He has a group of extremely happy residents who agree with him and endorse his sales' efforts.

"Moldaw residents are overwhelmingly supportive and offer to participate in marketing outreach and testimonials, or meet with potential residents for lunch or dinner," he remarks. Recently, a resident panel answered questions for 30 prospective buyers.

"Everyone I've encountered is very happy to live here," says Adam. "It's a warm and welcoming community, and it's great to be helping others become a part of it." ■



# GIFT OF KNOWLEDGE

Mark Gall arrived at the Jewish Home, two hours earlier than anticipated. His mother, Ray Gall, was in the front seat of his car, his sister in the back. They had driven all night from Eugene, Ore., to bring Ray, a San Francisco resident, to the Jewish Home, where she would live out her final years. They were exhausted and very nervous.

"The next thing we knew, there were four staff members helping us out and getting my mother into a wheelchair," Mark recalls. "The whole admission process was done with a minimum of bureaucracy and a maximum of what each of us needed to feel reassured."



**"We fulfilled our parents' dream for us to have a good education, and we want to pass on the dream to Jewish Home nurses through this memorial fund."**

Ray died in May 2012, after five years at the Home. In appreciation for the compassionate and outstanding care she received during those years, Mark and his sisters Judi Raiken and Darlene Gall set up the Ray Gall Endowment for Nursing Education, a permanent endowment at the Jewish Home.

"My mother had her own room, and she loved the music programs and activities," Darlene remarks. "It's a great place for the elderly to come to. I was very glad my mother was there."

"We visited our mother frequently," Mark adds, "and saw how the staff provided loving care to each resident, above and beyond the call of duty."

When they were first searching for a care facility for their mother, Mark and his sisters looked in Eugene, Washington, D.C., and San Francisco, where Mark, Judi and Darlene (respectively) live. "There were many fine ones, but the Jewish Home is in a class by itself," Mark says.

Being at the Jewish Home was a coming home for Ray in a couple ways, Mark believes. She was born and grew up in Brooklyn, N.Y., the youngest child of Austrian immigrants. "At the Home, my mother was immersed in Jewish culture and felt she was in a familiar environment," says Mark.

Ray and her husband, Ted, had come to San Francisco during World War II where he worked the naval shipyards. They raised their children in Visitation Valley, a neighborhood close to the Jewish Home. "My mother started and ended her adult life in the Jewish Home area," Mark explains.

The Ray Gall Endowment is designated to be used for professional development and educational opportunities for the Jewish Home's nursing staff because education was particularly important to both Ray and Ted Gall.

"We fulfilled our parents' dream for us to have a good education, and we want to pass on the dream to Jewish Home nurses through this memorial fund," Mark says. "We want to do what we can to ensure the Jewish Home continues to be able to achieve the highest quality of care. It's one of the city's gems, and deserves whatever financial support we can provide." ■

**Above: Mark Gall and his family believe in helping make nurses' dreams come true. He is pictured here with his wife, Joyce.**

**Below: Nursing staff will benefit from the opportunities afforded by the Ray Gall Endowment.**





# THE CENTURY CLUB

For those familiar with NBC's Willard Scott wishing centenarians a happy birthday on *The Today Show*, it should come as no surprise that more and more people are living to the century mark. Nor are 100-year, and 100-plus, birthday celebrations unusual at the Jewish Home. In fact, in the last year, the Home boasted 26 of them.

**LILLIAN MISHEL is one of the centenarians-plus living at the Home. In August 2012 she turned 101.**

"She feels like she's 49. That's why she's lived so long," jokes Joyce Ettinger, Lillian's daughter. "She's incredible!"

"Lillian is vibrant and happy," says recreation coordinator Richard Goldberg. "She laughs and tells you she's having fun. I love spending time with her. She has *joie de vivre*."

When asked to what she attributes her long life, Lillian's response is, "Health and happiness go together." After some thought, she adds: "Although I enjoy a drink from time to time, you can have loads of wholesome fun without any drinking or smoking."

Dr. Elaine Gecht, the Home's medical director for long-term care, is not surprised by Lillian's vitality. "People who live to be older than 100 are generally amazing individuals.

They're usually much more alert at this older age than people in their 80s," she says. Although happiness and feeling young are important, she contends that the true reason behind a long life is genetics. "Centenarians have, for the most part, avoided the usual diseases that people die from earlier."

Dr. Gecht has been with the Jewish Home for 17 years and in the role of the Home's long-term medical director for just under two. "Working with the elderly is a progression from my youth," she recounts. The daughter of older parents who survived the Holocaust, she often took care of her grandfather when she was growing up.

According to Dr. Gecht, the Jewish Home is positioned to continue providing outstanding care to older adults. She takes pride in the fact that the Home once again earned the highest five-star rating for quality of care



Recreation coordinator Richard Goldberg strikes the right chord for Jewish Home resident Lillian Mishel, former pianist and constant music lover.

“Health and happiness go together.”  
– Lillian Mishel (101), Jewish Home of San Francisco resident

and services from the U.S. Centers for Medicare & Medicaid Services. Besides the medical attention, the availability of physical therapy, acupuncture, psychiatry, and in-house clinics for cardiology, dentistry, optometry, gynecology, radiology, and audiology (just to mention some of the practices) contribute to the well-being of residents. Then there are the Jewish values she grew up with, and she is proud to work in a facility that stands by them.

Richard Goldberg says a big part of his job is helping people stay vital, and validating who they are and who they were in terms of their careers. A former pianist, Lillian’s identity is being musical and it makes her feel good that people know about it, he notes. She is also a blossoming artist and has her own exhibition on a wall of the Home.

What is Lillian’s formula for living a happy life? She answers, “I’ve always believed everything will turn out for the best.” ■



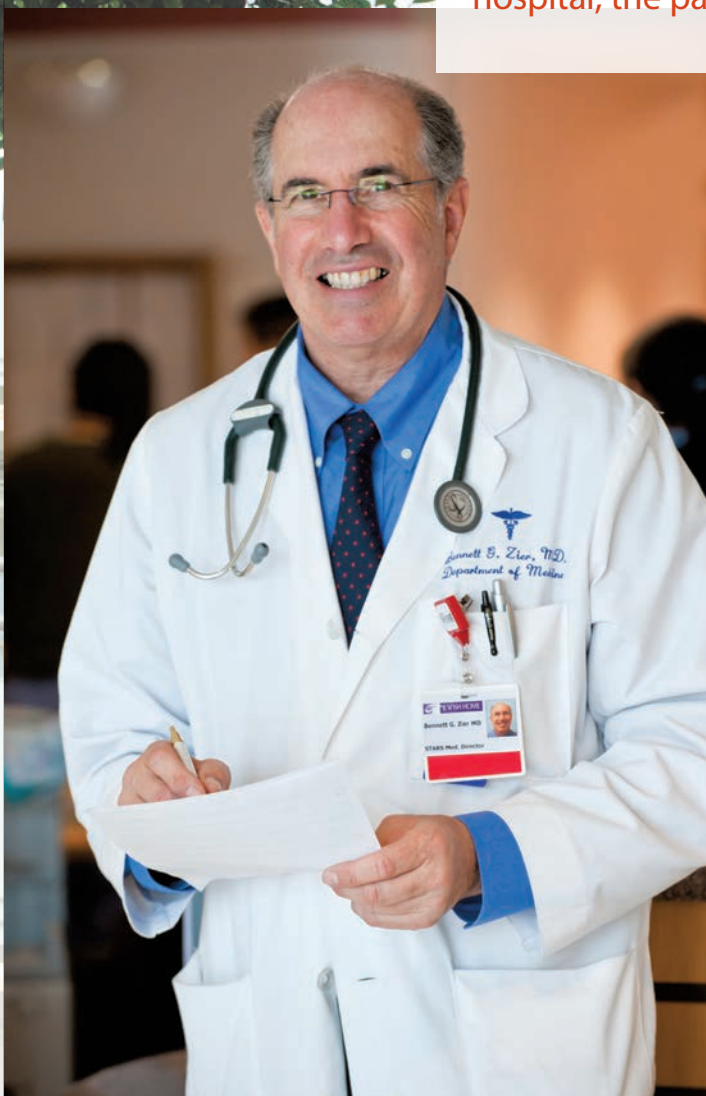
Far left: Lillian shares her happy disposition with recreation coordinator Susan Dolder.

Above: Dr. Elaine Gecht, Jewish Home medical director for long-term care, hears what inspired Lillian’s paintings on exhibit.



# FAR AND AWAY, THE BEST IN THE BAY

In the Jewish Home's short-term and rehabilitation services (STARS) unit, communication is key – among the unit's medical staff, the doctors who have cared for the patient in an acute care hospital, the patient's family, and most of all, with the patient.



"How do patients perceive their illnesses and what are their expectations?" asks Dr. Bennett Zier, STARS medical director.

It is this question that is first and foremost in establishing goals of care and integrating medical knowledge and practice into treating his patients, Dr. Zier explains.

STARS specializes in rehabilitation for individuals who are leaving an acute care hospital but are not ready to return to the community. It provides comprehensive medical rehabilitation, including medical management by the Home's on-site physicians, licensed nursing care, and physical, occupational and speech therapies. Patients in the STARS unit stay in modern, primarily private rooms, and have access to the excellent rehabilitation facilities, activities, and programs of the top-rated (as per the U.S. Centers for Medicare & Medicaid Services) Jewish Home.

Dr. Zier was appointed STARS medical director in June 2011, and comes well credentialed. He is clinical professor of medicine at the University of California, San Francisco Department of Medicine, professor of medicine at Oakland's Samuel Merritt College, and was a medical director of a number of Kindred Healthcare centers. He is board certified by the American Board of Internal Medicine in both internal and geriatric medicine, as well as a certified medical director by the American Medical Directors Association.

He is particularly gratified by the Value of Justice Award he received from San Francisco's St. Mary's Medical Center, where he practices part-time. "That award was an affirmation of the philosophy of my approach to patients," he says.

Dr. Zier heads a team of three STARS-designated doctors, whom he brought with him when he joined the Home, along with nurses and medical staff assigned to the unit. "It's a consistent group of physicians caring for specific patients,"

**"In terms of the quality of care, transitions of care, and the physicians and medical staff, STARS is far and away the best facility of its type in the Bay Area," says Dr. Zier.**

he says. He credits the Home's state-of-the-art electronic medical records system – which he notes most similar facilities do not have – with enhancing communication among staff members and with the in-house pharmacy.

"Basing my evaluation on my experience as the medical director of a number of facilities, in terms of the quality of care, transitions of care, and the physicians and medical staff, STARS is far and away the best facility of its type in the Bay Area," says Dr. Zier.

He attributes a number of factors to his positive assessment. "We have a well-integrated team. We share information on a consistent basis, and have access to electronic medical records, which we all use. In addition, we meet on a regular basis to keep up with the latest developments in medical care, and are proactive in dealing with medical and other related issues."

Excellent communication, a selected and consistent group of physicians providing exceptional medical care, and high-quality accommodations in a welcoming and comfortable environment lead Dr. Zier to believe that STARS lives up to its name. It is indeed stellar. ■



## THE STARS PROGRAM

is an important addition to the Jewish Home, and its continued growth is ensured through a combination of community outreach and strategic partnerships, most notably with the University of California, San Francisco (UCSF), Stanford Medical Center, and the managed care organization Health Net, of which the Jewish Home is a member. From these partnerships come referrals to STARS, as well as the development of creative approaches to diverse ailments. For example:

UCSF's congestive heart failure team works with STARS to diminish the need for post-operative readmission by following patients during their STARS stay and thereafter at their home. This program is being replicated in association with St. Mary's Medical Center in San Francisco.

In a newly launched program, UCSF's orthopedic surgery team begins the STARS admission process on the day of surgery in preparation for admission to STARS on day four.

UCSF's stroke recovery bridge program admits patients to STARS for lower impact rehabilitation. The goal is to increase patient strength to allow for more intensive (acute) rehabilitation. This program is being replicated with St. Mary's Medical Center, Saint Francis Memorial Center, San Francisco, and California Pacific Medical Center, Davis Campus.

UCSF's palliative care team prepares patients to be admitted for end-of-life palliative care.

*Learn more about this short-term and rehabilitation center of excellence by contacting STARS admission coordinator at 415.469.2286. Visit [jhsf.org/stars](http://jhsf.org/stars)*



**Far left: For Dr. Bennett Zier, STARS medical director, communication is key, among and between staff and patients.**

**Left: As a complement to their medical and rehabilitation treatment, STARS patients learn they can avail themselves of an array of on-site activities and amenities.**

**Top: Bright, airy rooms offer repose and views.**



# CONFIDENT, COMPETENT,

# AND WIRED TO WORK

Confident and competent. These are the words that come up most frequently when graduates of the Jewish Home's three-year-old training program describe how they feel after completing the course.

Aptly named the New Graduate Program, the course is designed to give individuals just finishing nursing school a thorough understanding of working in a nursing home. Of six-and-a-half weeks' duration, the program includes a week of didactic education, followed by on-the-job training under the direction of a preceptor.

The preceptor relationship pairs a novice with an experienced nurse. Shirlyn Navarro, a program graduate who now serves as a preceptor, recalls spending day one of the training course learning about the culture of the Jewish Home – particularly important for nurses, such as her, without prior Jewish background.

"We were oriented on what Jewish life is all about," Shirlyn says.

When it came time for her first day on the floor, working with patients, "It was a bit scary," she admits, "but the preceptors helped make sure we were comfortable."

School is so different from the real world of nursing, believes RN John Bravo, who joined the program in 2009. "The program provided a flexible and supportive environment that molded me to become a better nurse," he says.

It is up to each preceptor to individualize the course, explains RN Florence Hufana, a mentor to the preceptors and manager of the STARS (short-term and rehabilitation services) unit where the new graduates work. "Some individuals learn quickly and others take more time to absorb the details."



School is so different from the real world of nursing, believes RN John Bravo, who joined the program in 2009. "The program provided a flexible and supportive environment that molded me to become a better nurse."



Graduates of the Jewish Home's unique nurse-training program gather around chief nursing officer Edwin Cabigao (center) and unit manager Florence Hufana (far right front). In back, from left to right, are Kamal Gill, April Dizon, Colleen Carroll, Ramona Soberanis, Paul Estiva and Mae Munar. In front, from left to right, are Melanie Ferrer, Sharon Estrellanes, Rose Mohler, Rachel Concepcion Burgos, Shirlyn Navarro and Lourina Armado.

Chief nursing officer Edwin Cabigao was instrumental in getting this unique program started. "Nursing programs don't advocate for nursing homes, so graduates don't really know anything about them," he explains. "My challenge was to interest new nurses in the Jewish Home."

After a bit of trial and error, a formalized program was instituted and today the Home attracts graduating nurses to the program through word of mouth. Most of the nurses who complete the program choose to continue their careers at the Jewish Home; from a class of 17 in the first half of 2012, 15 have stayed on at the Home.

"I love to work with the new grads," says Barbara Newman, RN. "You can see them growing as we interact with them. They're enthusiastic and want to learn so much, and that's refreshing."

There has been an unexpected benefit from the program, says Edwin. The graduates, who are computer literate, are teaching the veteran nurses to use the Home's electronic medical records system. He comments, "It's such a beautiful thing to see the combination of our seasoned and new nurses working for a common goal." ■

A man with dark hair, wearing a grey textured sweater and light-colored trousers, is leaning against a green, textured pillar. He is smiling and looking towards the camera. The background is a blurred outdoor setting with greenery and a colorful object.

# EXCELLENT CARE ELICITS *ESPECIAL GRATITUDE*

For two years prior to moving into the Jewish Home, Jane Aptekar had excruciating back pain. She took heavy-duty medication to try to assuage it, but to no avail. Shortly after taking up residency at the Home, relates her son, Dr. Robert (Bob) Aptekar, Jane was fitted with a new wheelchair. Her pain disappeared and she lived the next two years, until her death, taking nothing stronger than an occasional Tylenol.

“We’re extraordinarily grateful,” Bob says.

Bob's parents had been living in Scottsdale, Ariz., with round-the-clock care, when he and his wife, Judy, decided it would be better for them to be in the Bay Area where they could be closer to family. He asked friends and professional colleagues for their recommendations about the best place for his parents and the answer was consistent.

"If you're lucky enough to get into the Jewish Home, it's the best," he remembers being told.

He was sold. However, there was a glitch: For those requiring extended or long-term care, the Jewish Home primarily admits older adults who reside in the greater San Francisco Bay Area. The Aptekars decided to bring their parents to another nursing home in the Bay Area, put their names on the Jewish Home's waiting list, and "leave it to chance," Bob says. Three months later, they learned there was an opening and Dr. Gerald (Jerry) and Jane Aptekar moved into the Home.

Because Jerry was suffering from dementia, the couple moved into an area of the Home dedicated to memory support. "They shared 70 years of married life, so it was important for them to continue to be together," explains Bob. "Nothing else was an option."

Jerry died a few months after moving to the Home, yet Jane remained in the same location because of the friends she had made among the staff. "My mother always liked being around younger people," Bob recalls.

Jane kept busy attending on-site lectures and music programs, and learning computer skills. She enjoyed the off-campus shopping trips and other outings, accompanied by a staff or family member.

"The staff was very accommodating to us. They did a wonderful job of caring for my mother and being companions to her," shares Bob. "When Mom got sick, the physicians and nurses were so responsive to her needs. Nurse practitioner Jennifer Serafin was clued in to end-of-life issues and keeping my mother comfortable."

Throughout her stay, Jane loved to bring in food for the staff. After she passed away, Bob and Judy held a memorial luncheon and, poignantly and meaningfully, arranged for Jane's favorite foods to be served.

"Both my father and mother got excellent care and support," concludes Bob. "We're so appreciative." ■

"They shared 70 years of married life, so it was important for them to continue to be together," explains Bob. "Nothing else was an option."

Ever grateful to the Jewish Home for the care his parents received, Bob Aptekar and his wife, Judy, enjoy the grounds of their beautiful home in Los Altos, Calif.





# PURPOSE, PARODIES, AND POSSIBLY THE PRESIDENCY



Jewish Home resident Edie Shaffer has a date every Thursday at 3:00 p.m. with Arnold Kleinerman, her volunteer computer instructor.

“That arrangement stands, whether I need instruction or not,” declares Edie, who is thrilled (and proud) that, at age 82, she has become quite computer savvy. She is adept at e-mailing, Googling, and Skypeing, which she does periodically with her 91-year-old brother in Florida. “Even when there’s not a new skill to be learned on our Thursday agenda, Arnold and I chat about politics or television shows, or tell jokes,” she says. “We’ve become friends.”

It is also one of the many happy surprises Edie has found at the Jewish Home since moving in two years ago.

“Everything was unexpected,” she says, from the camaraderie and friendship of the volunteers, to her Tuesday poker games, to the highlight of her week – improvisation groups run by a professional improv actor.

“We have the most wonderful time expressing our silliness and creativity,” she enthuses.

Creativity and enthusiasm are two things Edie has in abundance. Although she is confined to a motorized wheelchair, she gets involved whenever she can, and is eager to encourage her fellow residents to do the same. In fact, Edie wrote a musical parody – one of her many talents – for that purpose. Entitled *Let's Go Do Something* (sung to the tune of *Fly Me to the Moon*), it begins: "Fly me from my room/I want to see what else is here/Hurry elevator, Frieda's gonna do my hair/In other words, seize the day/In other words, time for play."

About her propensity for humor and writing verse, Edie says, "For years I never bought a greeting card. Everyone got one of my poems."

Edie moved to Redwood City, Calif., eight years ago from Boston, where she had lived most of her life, to be near two of her three children. Her husband of 48 years had died in 1998. When she realized she needed more help than was available at her assisted living residence, she made the decision to move to the Jewish Home.

"I feel like I'm in Disneyland," she exclaims. "I've had people visit from back East and they couldn't get over it. It's an amazing environment to be in when you need nursing care."

Edie is currently vice president of the Home's Council of Residents. "I'm supposedly being groomed to be president," she says. When that happens, she will succeed another Edie, Edie Sadewitz.

"I'm awfully glad," says Edie Sadewitz. "She's easy to get along with, and is very interested in the concerns of residents."

In the meantime, Edie Shaffer will continue to enjoy life and be engaged. "What else is there in life if you don't keep up good spirits?" she posits. "As long as you're going to live, you may as well live as happily as you can!" ■

*Go to YouTube to view the video of Edie Shaffer and friends sharing their stories and aspirations, and hear what makes the Jewish Home this special place – where people never stop growing and changing and learning. [youtube.com/jewishseniorliving](https://www.youtube.com/jewishseniorliving)*

"I feel like I'm in Disneyland," Edie Shaffer exclaims. "I've had people visit from back East and they couldn't get over it. It's an amazing environment to be in when you need nursing care."

Opposite page top: The Jewish Home is "an amazing environment," states Edie Shaffer, pictured here with fellow resident (and namesake) Edie Sadewitz.

Opposite page left: Care with heart. Certified nursing assistant Rosalinda Morris and Edie know that life at the Jewish Home is about more than professional care; it is also about relationships.

Right: Ready to preside. Clockwise, from top right, Council of Residents president Edie Sadewitz wields the gavel, co-vice president Edie Shaffer, co-vice president Sylvia Korn, and treasurer Claire Shor.



# SWING HIGH

There is nothing quite like sharing great news. Our 18th Annual Golf Tournament, Dinner and Auction on May 14, 2012 was a huge success! With your support, we raised more than \$275,000, including over \$31,000 for the tournament's fund-a-need – helping the Jewish Home's rehabilitation center incorporate a neuro-rehab balance/fall prevention program.

Your participation in this great day of fundraising played a significant part in achieving this record-setting outcome. We hope you feel tremendous pride in knowing that, as a result of your generosity and commitment, older adults will continue to get the skilled and dignified care they need in a welcoming, enriching place that so many are fortunate to also call "home."

The Tournament Committee extends its gratitude to the generous sponsors, underwriters, golfers, and dinner attendees for supporting this fundraising event, which directly benefits the residents of the Jewish Home.

We look forward to seeing you at our 19th annual event in May 2013.



Peter Pollat, M.D.  
*Tournament Chair*

Shirley Eisler  
*Banquet Chair*

## 2012 GOLF TOURNAMENT COMMITTEE

Peter A. Pollat, M.D., *Tournament Chair*  
Shirley Eisler, *Banquet Chair*

- |                       |                         |
|-----------------------|-------------------------|
| Tom Adams             | Jason Goldman           |
| Michael Adler         | Milt Greenfield         |
| Benjamin Anixter      | Drew Greenspan          |
| Joanne Bernstein      | William Greenspan       |
| Roxy Bernstein        | Steve Mittel            |
| Marian and Allan Byer | Scott Montgomery        |
| Benjamin Eisler       | Bonnie and Don Pearlman |
| Marcia Eisner         | Loren Pearlman          |
| Jennifer Friedman     | Alan Schneider          |
| Benjamin Friend       | Jason Sills             |
| Donald A. Friend      |                         |



Left to right: Eleanor Myers pictured with Douglas and Lisa Goldman.



ON BEHALF OF THE JEWISH HOME, I thank each and every one of you for serving on the Tournament Committee. Along with the wonderful partnership of tournament chair Peter Pollat and banquet chair Shirley Eisler, this committee continues to raise the bar, year over year. I tip my hat to you for the resounding success of a charity benefit whose impact is quite significant in its support of the Jewish Home and those we serve. The Home is most fortunate to have your interest and dedication to our fundraising and friend-raising success.

Sherie Koshover  
Chief Advancement Officer  
Jewish Senior Living Group

**GOLF TOURNAMENT**



Left to right: Staunch supporters Paul May and Frank Stein; Steve Krieger, chair of the Jewish Home's board.



Back row, left to right: Joe Feldman, Bill Bassett, David Zeimer, Joe Manischewitz and Jerry Scher. Front row: Steadfast sponsors of the tournament's reception Marian and Allan Byer bookend Doug and Mary Heller.



Banquet sponsors Joan and Charlie Davis shine their smiles on the event.



Golf carts traverse the grounds of The Peninsula Golf & Country Club.



The Lexus foursome, sponsors of the tournament's hole-in-one contest. Left to right: Keith Katz, Lexus of Serramonte's general manager; Michael Moreno; Jeff Griffith and Brian Lance.

## GOLF TOURNAMENT



Standing: Ben Eisler and Shirley Eisler, who once again served as banquet chair. Seated, left to right: Staci Cole, Michael Eisler and Jessica Eisler.



Making a compelling and inspiring case for the tournament's fund-a-need – supporting the integration of a neuro-rehab balance/fall prevention program at the Jewish Home's rehabilitation center – are physical therapist Kristin Lucas and Jewish Home resident Bernice Hunold.



The father-and-son pairing of Donald and Benjamin Friend.



Noting that "[Our children] have seen us work in the Jewish community and we have shown them that giving is part of our lives," Bonnie Pearlman (standing center) is joined by, left to right, Darren Myers, Stan Berliner, Jan Berliner, Zack Pearlman, Joy Pearlman and Don Pearlman, the event's auctioneer extraordinaire. Seated, left to right: Dena Myers, Jennifer Friedman and Loren Pearlman.



Jason Sills reads the green and sinks his putt. Now that's a reason to grin!

# SAVE THE DATE

19th Annual Golf Tournament,  
Dinner & Auction

May 13, 2013  
Lake Merced Golf Club

*Benefiting Jewish Home of San Francisco*



# PHILANTHROPY – IT'S A NATURAL

She does not play golf, nor does her husband, Ron Page, says Lynne Frank Page. So why did the Roy and Lynne Frank Family Philanthropic Fund once again support the Jewish Home's annual golf tournament, dinner and auction fundraising event, this time to the tune of \$18,000?

"Sherie called, and that's how it started," Lynne responds about her gift, the tournament's *Chai* sponsorship.

"Lynne's ongoing generosity is so appreciated," says chief advancement officer Sherie Koshover (the Sherie in question). "It goes way beyond the golf tournament. Lynne's active caring, involvement, and ongoing support of the Jewish Home help make a positive difference in residents' quality of life."

The Jewish Home is very close to Lynne's heart. It is where Roy, her first husband, and father and mother were cared for before they died – the latter for eight and a half years. An example of her support is visible in her dedication of the Home's Lynne and Roy Frank Family Lounge. In addition, she has volunteered for the Home for many years, including a stint as vice president of the auxiliary.

Philanthropy is a natural for Lynne. She grew up in a family with a *tzedakah* (charity) box present in the house. "We were taught to give what we could, and I'm thankful that I can do what I'm able to," she says.

This year's tournament fundraiser was the 18<sup>th</sup> such event and the *Chai* sponsorship was created to recognize the milestone. With a full day of golf, followed by a gala dinner and auction, it is a complete celebration and a major benefit for the Jewish Home. And thanks to donors such as Lynne, the highest amount to date was raised – more than \$275,000.

Lynne and Ron brought family and friends along to the affair. "It was delightful. A lovely, lovely event," she says. They socialized, viewed the items for auction and enjoyed the dinner, especially dessert – iced cupcakes and a card (featuring resident art) in honor of Lynne's soon-to-be 70th birthday. The message, signed on behalf of "Your Jewish Home Family," read in part: ...[On] The occasion of your special day./ In no way can we overplay/The value of you, who came through, by hook or by crook./Make no mistake,/You're the cherry on the (cup)cake!

"It was something else," she laughs.

Lynne and Ron have been plying the seas of late, cruising to destinations around the world. In fact, the two met on a cruise six years ago and have been married for four. Their next trip, in January, is a cruise from Auckland to Beijing. It includes a stop where they will walk with Komodo dragons.

"It's an item on our bucket list," Lynne says. ■



Philanthropy is a natural for Lynne. She grew up in a family with a *tzedakah* (charity) box present in the house. "We were taught to give what we could, and I'm thankful that I can do what I'm able to," she says.

# SECURING YOUR RETIREMENT

It does not seem that long ago when planning for retirement assumed that interest on our investments could provide some financial security, or that the interest earned on CDs would provide a secure source of income.

## Consider this: If you were offered an opportunity that

- Is safe
- Offers a higher rate of return than you can obtain on a CD
- Gives you an immediate income tax deduction
- Produces partially tax-free annual income
- Protects your spouse or partner
- Benefits the Jewish Home of San Francisco

## Would you be interested?

These outcomes are provided through a charitable gift annuity. It can be an excellent choice for individuals whose investments are vulnerable to changes in the economy.

## What is a charitable gift annuity (CGA)?

A CGA is a simple contract between an individual and a qualified charity that exchanges a gift to charity for secure, fixed payments for your life and for the life of your spouse or partner. You receive an annual annuity based on your age, you get an immediate charitable deduction, and whatever amounts remain at your passing will benefit the Jewish Home.

## How much will my annuity be?

Your annuity rate depends on your age. The older you are when you begin a gift annuity, the higher your return. For example, under rates in effect as of January 1, 2012, a person who is 70 years old receives a rate of 5.1 percent. The rate for an 80-year-old is 6.8 percent. This rate will continue for the rest of your life.

## How can you offer what seems to be a high rate of return?

The answer is that your annuity has two parts: interest on investment and a partial return of what you contributed. That is the reason your up-front charitable deduction typically ranges from 25 percent to 40 percent. You are likely to receive the remainder back during your lifetime.



## Charitable Gift Annuity Rates

Effective January 1, 2012

SINGLE LIFE				TWO LIVES	
Age	Rate %	Age	Rate %	Ages	Rate %
55	4.0	75	5.8	60/60	3.9
56-57	4.1	76	6.0	65/65	4.2
58	4.2	77	6.2	70/70	4.6
59	4.3	78	6.4	75/75	5.0
60-61	4.4	79	6.6	80/80	5.7
62-63	4.5	80	6.8	85/85	6.7
64	4.6	81	7.0	90/90	8.2
65	4.7	82	7.2		
66-67	4.8	83	7.4		
68	4.9	84	7.6		
69	5.0	85	7.8		
70	5.1	86	8.0		
71	5.3	87	8.2		
72	5.4	88	8.4		
73	5.5	89	8.7		
74	5.7	90+	9.0		

Rates are subject to change due to economic circumstances. Once a gift annuity has been issued, however, the rate for that annuity is locked in permanently.

### Once I have taken out the annuity, will the rate of return ever change?

No. Once you take out a gift annuity, the amount you receive annually remains the same for life, regardless of what happens to the economy or stock market.

### Do gift annuities provide any tax advantages?

Yes. There are number of advantages.

- You are entitled to an immediate income tax deduction at the time you create the gift annuity, typically between 25 percent and 40 percent of the value of the original contribution.
- Money placed in a gift annuity is not included in your estate for estate tax purposes.
- A portion of the annual payment you receive is tax free, which results in a higher effective rate of return when compared to a fully taxable investment.

### What happens if/when the tax laws change?

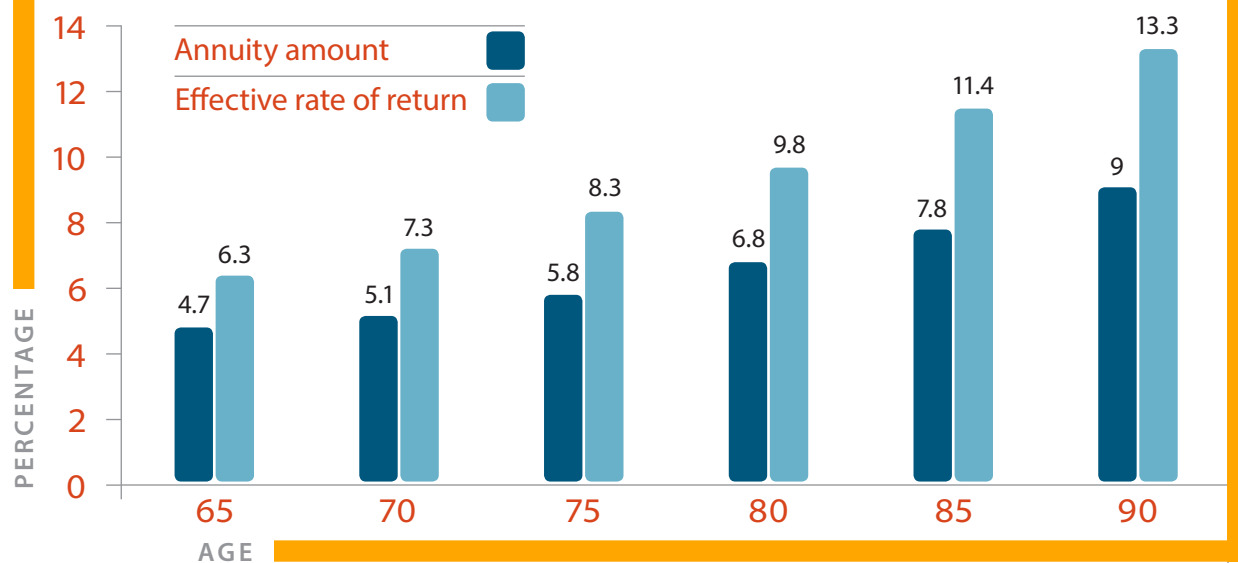
It is important to remember that part of your annuity is the return of part of your initial contribution. The IRS does not tax the return of your own money, so none of the money you get back will ever appear on your tax return.

### I have tax-exempt income. Is tax-free better?

It probably is. Tax-exempt income (such as municipal bonds) may be considered for some tax purposes, such as figuring the alternative minimum tax or determining whether some of your social security benefits might be taxable.

### Will a gift annuity also be an advantage for a married couple or domestic partners?

Yes. Many gift annuities are "two-life" contracts, designed to make payments for the lives of both individuals. Domestic partners are often concerned that they will not receive the same consideration as their married counterparts. This is not an issue with gift annuities.



### Can a gift annuity be funded with stock instead of cash?

Yes. In fact, it may be especially advantageous if the stock has appreciated in value, as some of the capital gains tax is eliminated immediately. The remainder of the capital gain is prorated over your entire life expectancy.

### How does a gift annuity benefit the Jewish Home?

Your gift is held in a separate fund or funds during your lifetime. At termination, whatever remains is distributed for the benefit of the Jewish Home. Secure gifts, such as these, enable the Jewish Home to operate with the assurance of a safe financial future. →

## **I have not yet retired. Can gift annuity payments be delayed to provide me with an annuity later on when I need the income?**

Yes. This may be an exceptionally valuable option. When you defer annuity benefits, your annual payments will be significantly higher because your gift has been invested until the date payments begin.

To illustrate: David is 65 and planning to retire in five years' time. Although his income is comfortable, his tax bill is not. He could use a tax deduction now and another source of income when he retires.

David takes out a deferred payment gift annuity to benefit the Jewish Home, delaying the annuity benefit to him until he reaches the age of 70. His rate will be 5.7 percent for life, beginning with the first payment.

David benefits in two ways from this arrangement. He receives a substantial charitable income tax deduction now to offset his income. Then, when he turns 70, the annuity payments to him will supplement his other retirement income.

### **How secure is a gift annuity?**

Although it is not an insured security, it is nevertheless very secure. Most of what you contribute is placed in a separate fund as mandated by California law. Assets of the Jewish Home are not at risk.

### **Who can answer my questions about gift annuities?**

For a personalized illustration at no cost or obligation, contact Daniel Hoebeke, the Jewish Home's senior development and gift planning officer, at 415.406.1434 or [dhoebeke@jhsf.org](mailto:dhoebeke@jhsf.org). The Jewish Home also has the necessary software to provide technical information for your professional advisor. ■

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*Illustrations are based on rates effective as of October 1, 2012 and are subject to change.*

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*This information is designed to be for general purposes only; it is not legal or tax advice. Tax and estate planning should only be undertaken under the direction of a competent professional.*

# PLANTING FOR THE FUTURE

The Carob Tree Circle recognizes those whose legacy-giving through wills, trusts, and other charitable planning enables the Jewish Home of San Francisco to continue to care for our elders for generations to come.

Meaningful gifts become extraordinary when they accomplish more than you ever thought possible. They meet your goals and advance the mission of the Jewish Home. To learn more about membership in the Carob Tree Circle or how you may preserve your legacy through a planned gift to benefit the Jewish Home, please contact Daniel Hoebeke, J.D., senior development and gift planning officer, at 415.406.1434 or via e-mail to [dhoebeke@jhsf.org](mailto:dhoebeke@jhsf.org).

Find up-to-date information about planned giving opportunities and limited-time tax options at [jhsf.org/legacy](http://jhsf.org/legacy).

## FROM GENERATION TO GENERATION

The Carob Tree Circle draws its name from a Talmudic tale.

*Honi the circle maker came across an elderly man planting a carob tree. "Why are you planting this tree?" he asked. "You will not live long enough to enjoy it."*

*The man replied, "I'm doing it for my children, and their children, so that they will enjoy the fruit of the carob tree."*

We thank the following members of the Carob Tree Circle for their foresight and consideration, appreciating those who are with us now and honoring those of blessed memory.

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As a nonprofit organization, the Jewish Home of San Francisco relies on community generosity to maintain the high standard of its care, services, and programs. Your contribution helps us provide our residents with the highest quality medical care; nurtures their spiritual needs; and supports our creative arts, excursions and concerts, nutritional services, and lifestyle-enhancing programs.

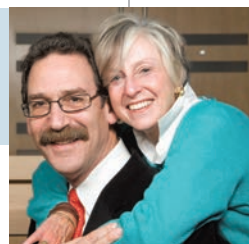
Contributions to support and promote our provision of Jewish senior living services fuel the heart and soul of our community's promise to honor our mothers, fathers and elders, and responds to one of the basic tenets of Judaism, *tzedakah* or righteous giving.



Each of our residents have their own significant life stories, but they have one thing in common: They have reached a time when they need care, which our remarkable staff provides consistently and compassionately, whenever and wherever it is needed.



With your meaningful support, the Jewish Home will continue to be this special place our community has known and trusted for over seven generations. The place that provides our residents with the best in loving care and the utmost in human dignity.



Your tax-deductible gift shows how much you care. It is also truly *g'milut chasadim*, an act of loving kindness. No gift is too small and every contribution is greatly appreciated.

*For information about supporting, please contact Organizational Advancement at 415.406.1107.*

We gratefully recognize the following donors for their generosity in supporting and promoting the provision of Jewish senior living services. Names reflect gifts received from July 1, 2011 through June 30, 2012. Donors who have one asterisk following their name have given for five years or more; two asterisks denote support for 10 years or more.

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With a contribution of **\$613**, you can support this joyous event and ensure that our residents – the people who are very dear to all of us – celebrate their special days in style. As the birthday sponsor, you are also honored, receiving eight invitations so that your family and friends may attend to celebrate with the residents. There is live music, some dancing and, of course, an opportunity to join in the singing of “Happy Birthday.”



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WAYS OF GIVING

TRIBUTES TO FRIENDS AND FAMILY

Those who wish to honor an important occasion or the memory of a loved one are invited to use the Jewish Home's tribute card service. The Home sends a beautiful card, created from art produced by our residents, to the individual who should know of your generosity and caring. With a \$100 donation or more, the loved one's and the donor's names are inscribed in the Home's Tribute Book.



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We have made every effort to ensure that our lists of supporters are up to date. It is possible that a name may be misspelled or omitted. If so, please accept our sincere apology, and kindly notify our Organizational Advancement department at 415.406.1107 so that we can make the appropriate change to our records.

# CHATTING IT UP



"We have to stop meeting this way," quips Barbara Anderson to the elderly gentleman who has just blown her a kiss.

It is Monday morning in the Eugene and Elinor Friend Cultural Center at the Jewish Home, and volunteer Barbara Anderson is discussing the news of the day and sharing facts, both fascinating and arcane, with the group of residents who have gathered for this weekly activity.

"I couldn't be happier doing this," she says. "It's so heartwarming."

Volunteer Barbara Anderson elicits a quip from resident, and session regular, Burton Sukhov.

Opposite page: "Did you know ...?" leads Barbara. Jewish Home resident Betty Frishman gets ready to respond.



Barbara is a master at motivating people and drawing them out. Her “audience” includes the regulars – people who attend every week – plus those who notice something interesting is going on and decide to drop in.

The weekly sessions began three years ago when Barbara realized she had spare time and started looking for the right volunteer position. She remembered the Jewish Home as the place she had applied for a job several years earlier, when she and her husband moved to San Francisco from New Jersey.

A psychotherapist and clinical social worker with a doctorate in human sexuality, Barbara had practiced for many years, but needed state licensing before she could use her skills in California. In the interim, she had taught at City College of San Francisco in a day treatment program for mentally impaired seniors. “I created courses that would encourage communication,” she says. These classes, she realized, could be easily modified to engage Jewish Home residents at all levels of functionality.

Barbara uses current events, historical happenings, holidays or even special occasions of participants to initiate discussion and foster interaction. At one gathering, for example, a resident, who had aspired to be a singer and actor, told her it was his anniversary. Barbara passed him the microphone she uses in the sessions and he sang to his wife, also a resident, before the group. On Martin Luther King Day the topic was civil rights and everyone sang *We Shall Overcome*.

“I ask a lot of questions and we do a lot of singing. I know some attendees think I’m a performer,” she laughs.

Barbara is a master at motivating people and drawing them out. Her “audience” includes the regulars – people who attend every week – plus those who notice something interesting is going on and decide to drop in. Some have hearing problems and take seats close by her. There are also those with dementia. It is particularly poignant, she says, when a person with dementia responds to a song or a topic-appropriate prop, such as the witch’s hat she wore on Halloween.

Now semi-retired, Barbara maintains a small private psychotherapy practice. She also volunteers at The National AIDS Memorial Grove in San Francisco’s Golden Gate Park and a community garden near the home she shares with her husband, a business consultant, on the edge of San Francisco’s Noe Valley. “We prune, plant, weed, and schmooze,” she says. In her spare time, she takes literature and theater courses at City College.

As for her Jewish Home engagement, Barbara confirms, “It gives me a good feeling that I’m appreciated and to know I’m doing something worthwhile.” ■

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*Realize the difference you can make in the lives of others by volunteering at the Jewish Home. Contact our Volunteer Services department at 415.469.2229 to discuss the range of opportunities.*

We gratefully recognize the following individuals and the generous donation of their time, talents, and abilities to enriching the lives of our older adults.

Pamela Abramson  
Linda Ackerman  
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We gratefully acknowledge the following community organizations, agencies, and facilities whose active involvement and collaboration during the past year have greatly enhanced the care, programs, and services offered by the Jewish Home of San Francisco.

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American College of Traditional Chinese Medicine  
American Jewish Committee of the San Francisco Bay Area  
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The following individuals, businesses, and organizations have contributed goods and services to the Jewish Home of San Francisco from July 1, 2011 through June 30, 2012. We sincerely appreciate their support.

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Jewish Home presidents and chairs of the board, and their years of office.

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Louis H. Schwabacher 1930 – 1935  
Emile E. Kahn 1921 – 1930  
Louis S. Haas 1921 – 1922  
Alfred I. Esberg 1920 – 1922  
Emile Levy 1921  
Alexander Goldstein 1919 – 1920  
Joseph Hyman 1917 – 1920  
Abraham Haas 1910 – 1919  
Max C. Sloss 1910 – 1919  
Sigmund Greenebaum 1902 – 1908  
Samuel W. Rosenstock 1900 – 1902  
Samuel Polack 1895 – 1916  
Samuel W. Levy 1873 – 1909  
Herman Simon 1871 – 1872  
Isaac Wormer 1871 – 1872

140-plus years of leading and enriching the lives of older adults ... and we're just getting started.

We remember our lay leaders who have passed since our previous issue of *Jewish Senior Living*.

May their memories be for a blessing.



Leonard Berger ~ March 2012  
Susan Bloch ~ August 2011



Annette Dobbs ~ March 2012  
Harold Epstein ~ May 2012  
Elinor Friend ~ January 2012  
Warren Hellman ~ December 2011  
Stanley Herzstein ~ April 2012  
Lewis Levin ~ March 2012  
Morton Levinson ~ April 2011  
Marion Sandler ~ June 2012



Donald Seiler ~ August 2012



Herman Uhley ~ February 2012

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Richard M. Rosenberg  
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Bennett Zier, M.D., *STARS Medical Director*

The Jewish Home of San Francisco is a beneficiary agency of the Jewish Community Federation and Endowment Fund of San Francisco, the Peninsula, Marin and Sonoma Counties, and Jewish Home & Senior Living Foundation.

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## ON THE WEB

### JEWISH SENIOR LIVING GROUP

An innovative and growing network serving senior adults and their families across the Bay Area, Jewish Senior Living Group welcomes all to share our vision – to live, grow, and flourish, at any age.

[jewishseniorlivinggroup.org](http://jewishseniorlivinggroup.org)

### STARS

Short-term specialized medical and rehabilitation services help older adults regain strength and capability after illness or injury, usually following their stay in an acute hospital and with the goal of returning to the general community. Learn more about STARS, a Jewish Home center of excellence, at [jhsf.org/stars](http://jhsf.org/stars)

### ACUTE GERIATRIC PSYCHIATRY HOSPITAL

As one of the only enterprises in 14 Bay Area counties that ensures the emotional and mental health of seniors through our on-site acute geriatric psychiatry hospital, the Jewish Home is filling a significant gap. We are licensed by the Department of Public Health to admit both voluntary and involuntary patients for acute, short-stay needs. See how our specialized care can help by going to [jhsf.org/psych](http://jhsf.org/psych)



Resident Edna Lachar and recreation coordinator Marnie St Clair perform a duet at the Jewish Home's 2011 Chanukah show.

### E-COMMUNICATIONS AND SOCIAL MEDIA

Join our e-mail list to get our latest news, happenings, and developments. [jhsf.org/e-news](http://jhsf.org/e-news). Follow us on Facebook [facebook.com/jewishhome](https://facebook.com/jewishhome); Twitter [twitter.com/jewishhome](https://twitter.com/jewishhome); YouTube [youtube.com/jewishseniorliving](https://youtube.com/jewishseniorliving)

### JEWISH HOME

Take a visual tour through our nine-acre campus. Read about our comprehensive services for seniors. Learn how you can give a helping hand by joining our corps of volunteers, or how you can plan for your legacy, and that of the Jewish Home's, through planned giving. [jhsf.org](http://jhsf.org)

### MOLDAW RESIDENCES

Located on the South Peninsula in Palo Alto, Calif., this senior living community on the Taube Koret Campus for Jewish Life is a progressive concept that goes beyond whatever you imagined a retirement lifestyle could be. Explore the range of living options, services, and opportunities at [moldaw.org](http://moldaw.org)

### JEWISH HOME & SENIOR LIVING FOUNDATION

Established in 2004, this charitable foundation promotes and supports Jewish Senior Living Group, the mission and activities associated with the Jewish Home of San Francisco, and network affiliates. The Foundation provides seed funding and makes grants to the Jewish Home, to assist the Home in fulfilling its commitment to serving seniors as they age. Visit the Foundation's website, where you can take advantage of the opportunity to donate online. [jhsf.org](http://jhsf.org)

## COMING UP

### ANNUAL CHANUKAH SHOW. JOIN US!

Community Show Performance: **Sunday, December 9, 2012, 2:00 p.m.**  
**in the Lynne & Roy Frank Family Lounge, Jewish Home of San Francisco.**

Where were you when The Beatles made their first televised appearance on *The Ed Sullivan Show*? Well, we know where you can be for another stand-out performance. Join us at our take on this great TV variety show, when host Ed Solomon draws back the curtain on *Toast of the Town*. Let's relive the rocking and rolling of Elvis "the Pelvis" Presley, the beat of The Beatles, the music of Rodgers & Hammerstein, and so much more. Our own stars are bound to send the ratings sky high!

Additional information is available at [jhsf.org/chanukah](http://jhsf.org/chanukah) and by calling 415.469.2248