



San Francisco Village

Monthly Newsletter

December 2017

From The Executive Director: Kate Hoepke

Dear Members and Friends,

I'm always grateful when the weather changes this time of year – reminding me that change is natural and inevitable. I may rail against it, but my personal objections have little effect on the bigger picture. I've learned that I can't always understand the growth that change ushers in – until weeks or months down the road – but I do trust that growth is its offspring.

We're in for a big change at San Francisco Village with the announcement that Keyatta has accepted a new position at the Jewish Home of San Francisco and will be leaving us at the end of December. His are big shoes to fill! After 6 years he has become synonymous with our community: the first person a new member meets and the problem solver you've come to depend on. His cheerful patience, his extraordinary network, and his open heart will be missed by all of us. I know that you will wish him well in his new endeavor, as I do. It's difficult to lose someone I've become so fond of, yet I know that he needs the next challenge in his life. So, as I say to my daughters every time they take the next leap, "Go! Be wonderful!"

We are busy looking for Key's replacement and in the next few weeks I look forward to telling you that we have found someone special. Thank you in advance for your patience and support. We will do everything we can to make this transition as smooth as possible.

We're having a going-away party on Friday, December 29th from 10:30 AM – 12:00 noon to wish him well. Please stop by the office for some donuts and coffee and to share stories and laughter about your experiences with Key.

Our annual holiday party is just around the corner on Wednesday, December 6th from 5:00 – 7:00 PM at Lighthouse for the Blind, a beautiful new venue at 1155 Market St. (between 7th and 8th Sts). It's a warm and wonderful way to connect with fellow Village members and volunteers, and remind yourself that you belong to a loving community that cares for you. I hope to see you there!

Wishing you happy holidays of all kinds!

Warmly,
Kate



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Did You Know?

Getting an annual flu vaccine is the first and best way to protect yourself and your family from the flu. Flu vaccination can reduce flu illnesses, doctors' visits, and missed work and school due to flu, as well as prevent flu-related hospitalizations. The more people who get vaccinated, the more people will be protected from flu, including older people, very young children, pregnant women, and people with certain long-term health conditions who are more vulnerable to serious flu complications.



You should get a flu vaccine now, if you haven't gotten one already this season. It takes about two weeks after vaccination for antibodies to develop in the body that protect against flu. While the CDC recommends that people get a flu vaccine by the end of October, getting vaccinated later can still be beneficial.

For the 2017-2018 season, CDC recommends use of the flu shot (inactivated influenza vaccine or IIV) or the recombinant influenza vaccine (RIV). The nasal spray flu vaccine, also known as the live attenuated influenza vaccine (LAIV), should not be used again during 2017-2018.

To learn more, visit: <https://www.cdc.gov/flu/about/season/flu-season-2017-2018.htm>

If you are dealing with a cold, flu or other illness this winter, please remember to take care of yourself and also to avoid contact with people whom you could infect. This may mean opting out of programs or events when you are still contagious. San Francisco Village staff and volunteers are here to support you as you recover, so don't hesitate to call us at (415) 387-1375 if you need something.

Annual Member Survey



Please help us take stock of how well San Francisco Village helps you to make connections and get the information and support that you need. Your responses will enable us to add or adjust our programs and to ensure that all SFV members get the most value possible from being a part of this community.

We've included a paper copy with the printed newsletter for you to fill out and return, or you can complete the survey online: www.surveymonkey.com/r/sfv2018membersurvey

Please submit your responses by Friday, December 22. Last year we received 100 responses — about 30% of membership. We'd love to hear from even more of you this year! You can hear all about the results of the survey at the annual State of the Village in February 2018. Thank you for your input!

December Events



Let's Share a Laugh

Mondays, December 4, 11, and 18, 1:30 – 3:00 PM;
Dates & topics listed below
SFV, 3220 Fulton St. at 8th Ave.
RSVP to (415) 387-1375 or info@sfvillage.org

We all know laughter is good for us—the endorphins, the social connections, and more! Let's discover more about this gut-tickling experience and spend some time laughing together!

Dinner with Don: Viewing and Discussion, December 4

Dinner with Don is a unique legacy series honoring beloved comedian Don Rickles. Don breaks bread with actors, directors and comedians he's inspired over the years as they talk about life and his 60-plus-year career in show business. It was filmed at some of Don's favorite restaurants in and around Hollywood. This was Don's final project before his passing in April. Discussion to follow.

Radio Lab Podcast, December 11

Laughter: If you look closely, you'll find that humor has very little to do with it. We ask what makes us laugh, and how it affects us. Along the way, we tickle some rats, listen in on a baby's first laugh, talk to a group of professional laughers, and travel to Tanzania to investigate an outbreak of contagious laughter. Discussion to follow.

Improv with The Perennials, December 18

The Perennials is an experienced performing troupe of women in their 60s to 80s who weave improvised songs, scenes, and rhymes (and a touch of silliness) into light-hearted entertainment. Each show is different. What you will see has never been done before and will never be done again! Join them for a fun show that is sure to get you smiling.

San Francisco Village Annual Holiday Party

Wednesday, December 6, 5:00 - 7:00 PM
Lighthouse for the Blind & Visually Impaired,
10th Floor, 1155 Market St.
RSVP to (415) 387-1375 or info@sfvillage.org
RSVP required for security purposes

Join us for an evening of food, wine and merrymaking to celebrate the holidays! In the spirit of the season, let's come together as a community and share some laughter and gratitude with fellow Village members and volunteers.



We are also inviting you to participate in an optional dessert potluck. So many of our fondest holiday memories involve food, and particularly sharing food with friends and family; if this is true for you as well, please feel free to make and bring a tasty treat to the party.

LightHouse for the Blind is accessible via Civic Center Bart and Muni lines 6, 7, 9, 19 21, K/T, L, M, N. Muni lines 14, 5, and 83X one block away. Paid parking is available at the SOMA Grand Garage at 685 Stevenson. Enter the Lighthouse building via the back entrance on Stevenson. Rideshare and cab drop offs are at the Stevenson entrance, which closes at 6:00 PM. Call the SFV office if you'd like to arrange a Lyft ride or carpool. The Market Street entrance will be open until the end of the party.

Meet and Greet with Assemblymember Phil Ting

Thursday, December 7, 3:00 – 4:00 PM

SFV, 3220 Fulton St. at 8th Ave.

RSVP to (415) 387-1375 or info@sfvillage.org

Assemblymember Phil Ting will join us to update members, volunteers, and their guests about what has been happening in the California legislature in the past year. There will be time for questions and answers with the Assemblymember and time to discuss other current affairs and concerns with each other.



Live Music at SFV

Friday, December 8, 11:00 AM – 12:00 PM

SFV, 3220 Fulton St. at 8th Ave.

RSVP to (415) 387-1375 or info@sfvillage.org



Take a musical journey down memory lane with vocalist Dan Lettieri and accompanist Larry Marietta as they perform holiday standards from throughout the years. Classics include *Sleigh Ride*, *My Favorite Things*, *It's the Most Wonderful Time of the Year*, *Let It Snow*, and more! Also mixed in are jazz standards such as *The Way You Look Tonight* (1936), *You*

Made Me Love You (1913) and *Embraceable You* (1928).

Feel free to bring your lunch and enjoy it in our café space after the concert!

Opera at San Francisco Conservatory of Music

Friday, December 8, 7:30 PM

Caroline H. Hume Concert Hall, 50 Oak St.

RSVP to (415) 387-1375 or info@sfvillage.org

See the dramatic and poetic production of Benjamin Britten's *Rape of Lucretia*, the Conservatory of Music students' fall finale.

RSVP required due to limited tickets. It's recommended to get to the concert hall at least 30 minutes prior to claim your seat.



San Francisco Holiday Lights Walking Tour

Tuesday, December 12, 4:00 – 6:00 PM

Starting Place: Sheraton Palace Hotel
(meet inside at Market Street entrance)

RSVP to info@sfvillage.org or (415) 387-1375

RSVP required; Space limited

Back by popular demand! This fun-filled tour is unique every year with new and fun decorations and surprises along the way, and provides insights into San Francisco history as well as current city trivia.

The tour will be led by SFV member, Marilyn Straka, who runs On the Level Tours with no hills or steps. Join Marilyn and other members for a private tour to see downtown San Francisco and all that glitters during the Season!

Writers Workshop

Wednesdays, December 13, 27, 3:30 – 5:00 PM
This series started in October,
but you are welcome to join at any time
SFV, 3220 Fulton St. at 8th Ave.
RSVP to (415) 387-1375 or info@sfvillage.org
RSVP required; Space limited



Have you always wanted to write your memoir but didn't know where to start? Do you have some poems tucked away in a drawer? Do you have an idea for a gripping novel? Or do you just want to put pen to paper – and see whether poetry, an essay or a short story will emerge?

If you answered “yes” to any of these questions, we invite you to the San Francisco Village Writers Workshop. We welcome writers of all levels and will try different writing styles – from memoir, to poetry to short and long fiction. All are welcome – no writing experience necessary! A pen, a pad of paper and a wild imagination is all you need.

The Writers Workshop is led by writer and journalist Elaine Elinson, author of the award-winning *Wherever There's a Fight* and former editor of the *ACLU News*. Elinson, who holds an MFA in Creative Writing, has taught writing at several senior centers in San Francisco, as well as at San Francisco Village.



Mural Making at San Francisco Village with Precita Eyes

Thursday, December 14, 12:00 – 4:00 PM
SFV, 3220 Fulton St. at 8th Ave.
RSVP to (415) 387-1375 or info@sfvillage.org

Help us make our new space even more creative, warm, and member driven! This hands-on four-hour workshop will give an overview of the collaborative mural process as well as hands on experience and team building activity. During the workshop we develop a theme, sketch out our ideas, compile our sketches, transfer images on TYVEK paper with charcoal, then paint! The end

result is a beautiful portable mural that will hang in the San Francisco Village café space.

All levels of art making experience are encouraged to join, from the newbies to the professionals. Please join us for the amount of time you can—come early for the brainstorming, come late for the painting, or be a part of the entire process! We'll have nourishing snacks and beverages on hand to fuel us through the process.

For almost 40 years Precita Eyes has been committed to enriching communities through collaborative murals that celebrate culture, unity, history and nature. From affordable youth arts education programs to preserving and restoring the city's treasured public art relics, they are dedicated to using self-expression as a tool for positive social change.



Tea and Cookies Social

Thursday, December 28, 2:00 – 3:30 PM

SFV, 3220 Fulton St. at 8th Ave.

RSVP to (415) 387-1375 or info@sfvillage.org

Drop in for some nibbles and community time! Let's take the time to slow down and have a moment to enjoy each other's company. Share personal stories prompted by question cards, snacks, and space.

Send-Off Party for Key

Friday, December 29, 10:30 AM – 12:00 PM

SFV, 3220 Fulton St. at 8th Ave.

RSVP to (415) 387-1375 or info@sfvillage.org

Key is joining the team at Jewish Home of San Francisco as the Director of Volunteer Services at the end of December. Join us in thanking him for his 6 years of dedication to San Francisco Village. We'll tell stories, sip on coffee and munch on donuts, and wish him the best of luck in this next stage of his professional journey!



Recurring Events



Knitting & Crocheting Group

Fridays, December 1 and 15, 1:30 – 3:00 PM

SFV, 3220 Fulton St. at 8th Ave.

RSVP to (415) 387-1375 or info@sfvillage.org

For those of you who want to learn either knitting or crocheting or both, or wish to just come and create with others, please join in! Peggy Cartwright is a Village member who earned the titles of Master Knitter and Master Crocheter, having served as a teacher of both in junior colleges in the Midwest and as a judge for several competitions. Please bring your own needles, hooks, and yarn. If you are a beginner, a larger gauge needle (8 or 9) and light-colored yarn is recommended.

Longevity Explorer Circle

Tuesday, December 5, 2:00 – 3:30 PM (at SFV)

SFV, 3220 Fulton St. at 8th Ave.

RSVP to (415) 387-1375 or info@sfvillage.org

Join an intimate group of your peers to discuss new & emerging solutions to the challenges of growing older.

- Find out about new products that can help postpone the day when growing older starts to get in the way of living life to the fullest.
- Share your ideas about what works and what does not work well with others from your community and members of other circles.
- Add your ideas for “solutions someone needs to develop” to the Longevity Explorer’s growing list of new product ideas.



- Hear what your peers from other circles of older adults have to say.

Facilitated by Dr. Richard Caro, co-founder of Tech-enhanced Life, PBC & Longevity Explorers. Dr. Caro's work focuses on the intersection of healthcare, aging and technology.

Rounds & Canons

Tuesdays, 4:00 – 5:15 PM

To RSVP, get more information and encouragement, call Mary Moore Gaines at 415-387-7774 or e-mail mmg@sonic.net

Do you want to get together to sing some rounds and canons? You don't have to read music to join. The only requirement is that you can carry a tune.



Dorothy Barnhouse, a Village member, formerly on the faculty of the SF Conservatory and currently on the faculty of the Community Music Center, has led groups singing these wonderful songs for many years. She has a large collection of canons and rounds, ranging from very simple and manageable, to more challenging, that span many centuries and languages.



Aging Well With Meditation

Wednesdays, December 13 and 20, 11:00 AM – 12:00 PM

SFV, 3220 Fulton St. at 8th Ave.

No RSVP required

Meditation is a mind-body training that improves your ability to pay attention to the things that matter. Mindfulness meditation – paying attention purposefully and non-judgmentally in the present moment – is associated with lower stress, improved self-awareness, positive brain changes, more compassion, and better sleep. So why not give it a try?

Led by Rachel Lanzerotti, Certified Yoga Therapist, a long-time practitioner and teacher of yoga and mindfulness meditation. Come learn to practice meditation together. All levels of experience are welcome for this drop-in group.

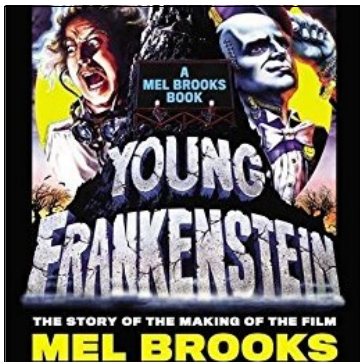
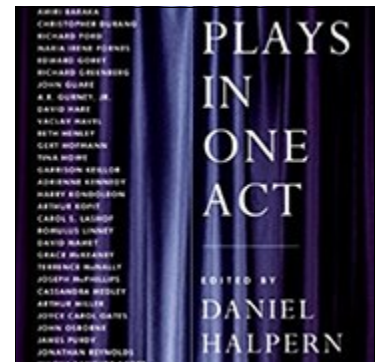
One-Act Play Reading Group

Thursday, December 14, 4:00 PM – 6:00 PM

Telegraph Landing Club Room, 152 Lombard

Contact Midge Fox to RSVP at (415) 984-0613 or midgefox@comcast.net

The One-Act play reading group will be reading *The Last Yankee* by Arthur Miller and *Prodigal Son* by Garrison Keillor. Both plays can be found in *Plays in One Act* edited by Daniel Halpern.



Film Group

Wednesday, December 20, 3:00 PM

Ralph Beren's home (Contact SFV for address)

RSVP to Ralph at ralphberen@comcast.net or (415) 929-8309

The movie group will watch the hilarious film, *Young Frankenstein*. Directed by Mel Brooks, the film has been called one of the funniest movies of all time and stars Gene Wilder and Madeline Kahn.



Let's Play Games!

Thursday, December 21, 1:00 – 3:00 PM

SFV, 3220 Fulton St. at 8th Ave.

RSVP to (415) 387-1375 or info@sfvillage.org

Plain and simple - let's have fun! We play cards and board games and love when you bring your favorite game too! Join us!

What's Trending?

Holiday Connections

The holidays are a great time to connect with friends and neighbors but not everyone has a built-in community. Due to circumstances out of our control, sometimes related to aging, we can find ourselves alone during the holidays. Are you interested in connected with a Village member(s) this holiday season for a holiday meal or just connection and fellowship?

Please let staff know if you have room at your table, if you want or need connection during the holidays, or if you simply hope to meet a new friend to spend time with.



We will try our best to help make a match. Contact us at (415)387-1375 or Info@sfvillage.org and include "San Francisco Village Holiday Connection" in the subject line.

Participate in the Department of Aging and Adult Services (DAAS) Community Survey

The Department of Aging and Adult Services is seeking your input to help plan future services for older adults and adults with disabilities. Share your views on what is working, what needs improvement, and what types of supportive services are needed. Participating in the survey will help shape how local dollars are spent, including the voter-approved San Francisco Dignity Fund.

The survey will close on December 8. Responses are confidential. The survey can be completed online: <https://www.sfhhsa.org/about/departments/departments-aging-and-adult-services-daas/survey>

Printed copies are also available.

If your friends or loved ones are aging adults, adults with a disability, or someone who helps care for those individuals, please share this survey with them! DAAS wants to hear from as many people as possible.

To show gratitude for your feedback, DAAS will be giving away \$50 gift cards to five randomly selected individuals who provide their name and phone number at the end of the survey.

For more information, or to request a copy of the survey by mail, contact Melissa McGee at (415) 355-6782 or melissa.mcgee@sfgov.org.

Member To Member

“Clean Sweep” – Help tidy our sidewalks

The City of San Francisco will provide free materials for volunteers to clean sidewalks in our neighborhoods. The program is called “Adopt-a-Sidewalk” but groups of volunteers do not have to work in any specific location. We will gather every few weeks to clean up for an hour or hour-and-a-half, in locations we choose, and then visit a nearby cafe for refreshments and conversation.

To see an example of how this works, visit: <http://hoodline.com/2017/09/broom-with-a-view-giant-sweep-cleans-up-richmond-s-geary-blvd>

If you'd like to join a SF Village “Clean Sweep” team, come to a ‘get-acquainted’ meeting at the home of Sarah Hummingbird on Monday, Dec. 11 at 10:30 AM. Call Sarah at (415) 590-2797 for directions, or email her at sarahhummingbird@mac.com.

Exercise with Irina

I have the best physiotherapist/Pilates teacher who I have been seeing for years. Irina Nosova would like to teach a small class at SF Village on balance and strength. If you would be interested in learning more, please call or e-mail Mary Moore Gaines at (415) 387-7774 or mmg@sonic.net. If you would prefer a class or an individual appointment at Irina's studio in the neighborhood, that's possible as well. Let's get moving, as well as learning to stand still on one foot!

Missing DVD Series

I am missing my series on *The Wisdom of Faith*, conversations between Bill Moyers and Huston Smith. Does anyone have it? If yes, please contact me, Mary Moore Gaines (415) 387-7774 or mmg@sonic.net. Many thanks.

Neighborhood Circles



94117

The 94117 Neighborhood Circle will meet on Friday, December 8 from 2:00 to 4:00 PM, at the home of Karen and David Crommie to further deepen our relationships as neighbors and friends. The November meeting concentrated on sharing times we have experienced vulnerability. In December we will talk about accomplishment: What am I good at? (And does it matter?) and also challenges presented by the holiday season. Please contact Bill Haskell at bhaskell@sonic.net or at (415) 374-9729 if you have any questions. Contact Key Key@sfvillage.org for address information.

94121

The 94121 Circle will meet to socialize and further deepen our relationships at the home of Patricia Kaussen on Friday, December 15 at 3:00 PM. All 94121 SF Village members are welcome! Please let Patricia know if you will attend by calling (415)387-7299.

LGBTQ

As you've read in Kate's opening letter, Key will be leaving SF Village at the end of December. Please come out for a group lunch and gathering on Friday, December 8 at 11:30 AM at Starbelly, 3583 16th Street. We will enjoy each other's company and discuss the future of the group without Key. Please RSVP by emailing Key at (415) 387-1375 or Key@sfvillage.org.

West of Twin Peaks Circle

The WTP Circle will meet on Wednesday, December 6 at 1:00 PM for lunch and fellowship at Savor Restaurant, 3913 24th Street. All members are welcome. Please RSVP to Elaine Mannon at elaine@mannon.com or by calling (415) 469-9832.

Save The Dates!



New Year Reflection and Discussion

Tuesday, January 2, 2:00 – 3:00 PM

SFV, 3220 Fulton St. at 8th Ave.

RSVP to (415) 387-1375 or info@sfvillage.org

As we welcome 2018, let's reflect on what the past year has been and what this new year brings. We'll spend some intentional time together; our conversation will center around what we hold on to and let go of.

Brown Bag Lunch Authors' Series

Friday, January 5, 12:00 – 1:00 PM

SFV, 3220 Fulton St. at 8th Ave.

RSVP to (415) 387-1375 or info@sfvillage.org

San Francisco Village has an extremely creative and accomplished membership. Join us for an authors' series on the first Friday of each month; a selected SFV member will read their work aloud and answer a few questions. We'll hear from poets, novelists, autobiographers, non-fiction writers, and more! We encourage you to bring your lunch and enjoy an hour together.



Jeanne Powell is a poet and essayist with four books in print. Taurean Horn Books has published *My Own Silence* and *Word Dancing* and Regent Press has published *Two Seasons* and *Carousel*. For ten years Jeanne hosted a popular spoken word series in San Francisco, "Celebration of the Word." She has taught in the College Summit and Upward Bound programs. Her cultural reviews appear online. Jeanne has published 20 other poets through her literary press, Meridien PressWorks™. She will read from *My Own Silence* and *Word Dancing* and have copies for sale.



Creativity and Wellness

Tuesday, January 16, 11:00 AM – 12:30 PM

SFV, 3220 Fulton St. at 8th Ave.

RSVP to (415) 387-1375 or info@sfvillage.org

Do you know what creativity is and who does or does not have it? Join us to learn about how creativity is valuable for health and wellness as we age. We will also share own experiences with creative engagement and discuss ways to incorporate creativity into our daily lives.

Emelle Sonh has been a practicing and teaching artist for over 40 years, working with colleges, universities and many community arts organizations and galleries. She is also a gerontologist and creative aging specialist and consultant. Exploring the meaning of literal and metaphoric place(s) is the central theme in her work.

Travel and Community: The Friendship Force

Wednesday, January 17, 1:00 – 2:30 PM

SFV, 3220 Fulton St. at 8th Ave.

RSVP to (415) 387-1375 or info@sfvillage.org



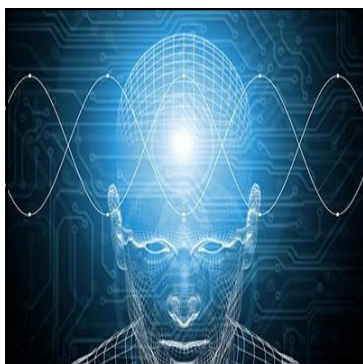
friendship force
INTERNATIONAL

The Friendship Force believes that a World of Friends is a World of Peace. Friendship Force is a private, non-profit organization that promotes friendship, peace, and understanding throughout the world. Through home-stays, it brings people of all ages and backgrounds together to experience different views, and to discover common ground. The Friendship Force was founded by Wayne Smith in 1977 and has over 350 clubs in 60 countries around the world.

Martha LeRoy of Fremont and Dee Gustavson of Los Altos will present a program based on their travel and hosting experiences in the San Francisco Bay Area Friendship Force Club.

Martha has been a member of the Bay Area Club for nine years. She has hosted at least once each of those years. She's made friends with people through exchanges both here and abroad. She has a yen for traveling and loves learning about other cultures.

Dee and her husband, Dave, joined the Bay Area Club in 1984, in time to travel with 40 other club members on their first outbound exchange to New Plymouth, New Zealand. Since then, they have traveled to several countries, attended several FF International Conferences, and hosted international visitors from many countries, such as Uzbekistan, Kyrgistan, England, Japan, Brazil, Germany, and Canada. They both enjoy meeting people, studying their language, and learning about their culture.



UCSF Neuroscape Speakers Series: David Ziegler

Thursday, January 18, 1:00 – 2:00 PM

SFV, 3220 Fulton St. at 8th Ave.

RSVP to (415) 387-1375 or info@sfvillage.org

San Francisco Village is thrilled to partner with Neuroscape for a bi-monthly speaker series, with talks by faculty members, program directors, and lead research staff.

Neuroscape is a translational neuroscience center at UCSF engaged in technology creation and scientific research to better assess and optimize

brain function of both healthy and impaired individuals. Check out the website for more information: neuroscape.ucsf.edu.

Dr. Ziegler completed his Ph.D. in Systems Neuroscience in the Department of Brain and Cognitive Sciences at the Massachusetts Institute of Technology. The current focus of his research is on unmasking the neural mechanisms that account for age-related changes in cognitive control and to translate these basic neuroscience findings into interventions to alleviate impairments in attention. He has a particular interest in merging complementary mind-body approaches, such as meditation and yoga, with neuroplasticity-based interventions to improve cognition while also enhancing overall wellbeing. His research has been featured in The New York Times, the Faculty of 1000, the MIT Spotlight, Nature Outlook, and in numerous regional media outlets.

Personal Stories with Universal Themes: Listen to and Tell Stories Together

Mondays, Jan 22, 29, Feb 5, 12, 26, March 5, 2:00 - 3:30 PM
SFV, 3220 Fulton St. at 8th Ave.
RSVP to (415) 387-1375 or info@sfvillage.org



A story can be sparked by almost anything – a wooden spoon, a flower, a photo, someone else's story. It could be a personal story, a family folklore, a fiction tale, a myth, a fairy tale. Join this storytelling workshop to build on and expand techniques useful in how you share your stories in a way to captivate listeners. Workshop themes, prompts, and tales can be used in future neighborhood circles, gatherings of friends and family, and SFV programs. As we listen and share, our San Francisco Village community grows stronger.

Olive Hackett-Shaughnessy returns to SF Village as performer, teacher and guide into the oral tradition as shared experience in community.



Community Finance: Understanding Medicare and Long-Term Care

Saturday, January 27, 3:00 – 4:30 PM
SFV, 3220 Fulton St. at 8th Ave.
RSVP to (415) 387-1375 or info@sfvillage.org

Do you fully understand what Medicare covers and what it doesn't? Does Medicare cover Long-Term Care costs?

Long-Term Care is a growing problem that families have to deal with. 70% of people over age 65 will require some Long-Term Care Services and 40% of those receiving Long-Term Care Services are between 18 and 64. The cost of Long-Term Care is astounding; the average annual cost of a nursing home is over \$80,000 in the U.S.

The Heartland Institute of Financial Education (HIFE) is a non-profit that started in 1997 when Alan Gappinger began considering a more effective method for bringing financial education to adults. It quickly became evident that most adults never received effective guidance about managing their finances and preparing for the future. Supported by a Consortium of Colleges and Universities across the United States, HIFE began specializing in the offering of financial wellness education courses for companies and their employees. This quickly expanded to include organizations and entities of all types, shapes and sizes, including general classes for the public, as people everywhere realized the need for hands-on instruction and guidance.