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September 2009 **VOLUME 21 NUMBER 7**



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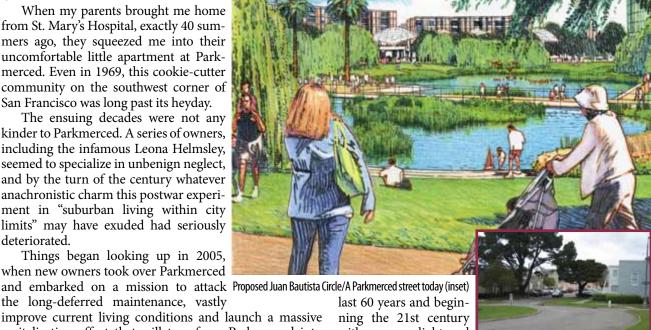
When my parents brought me home from St. Mary's Hospital, exactly 40 summers ago, they squeezed me into their uncomfortable little apartment at Parkmerced. Even in 1969, this cookie-cutter community on the southwest corner of San Francisco was long past its heyday.

The ensuing decades were not any kinder to Parkmerced. A series of owners, including the infamous Leona Helmsley, seemed to specialize in unbenign neglect, and by the turn of the century whatever anachronistic charm this postwar experiment in "suburban living within city limits" may have exuded had seriously

Things began looking up in 2005, when new owners took over Parkmerced the long-deferred maintenance, vastly

improve current living conditions and launch a massive revitalization effort that will transform Parkmerced into one of the best neighborhoods in San Franicsco.

It may not be easy at the moment, but imagine a Parkmerced thriving with life, no longer dormant and dependent on cars squeezing through a maze of unsafe streets. Imagine a Parkmerced that grows its own food, refills Lake Merced and provides a healthy living environment for its residents and neighbors. Imagine learning from the mistakes of the



with a more enlightened way of life.

> Currently, Park-

merced can only be considered unsustainable, economically and environmentally. But with city approvals just around the corner, positive change is about to come to the southwest corner of the City.

RUMINATIONS FROM A FORMER SUPERVISOR

Been there, done that!

By Quentin Kopp

n a time of financial turmoil, nationally and globally, Cali-Ifornia has been beset with the failure of revenue to satisfy expenditure expectations of a state containing over 38,200,000 people. Three times in the last 13 months the legislature and Governor have enacted budget bills purporting to



comply with the generally accepted accounting principal that a budget bill should be balanced, meaning that proposed state expenditures should be paid from estimated state revenues. The first of such budget bills was enacted nearly three months late in September 2008 for the state 2009-10 fiscal year; beginning July 1, 2008 and ending June 30, 2009. By the beginning of calendar year 2009, it was apparent estimated expenditures would exceed estimated revenues, so the legislature and governor enacted last spring a revised budget bill. The fiscal year 2009-10 Budget Act was finally adopted July 28, 2009, again based upon the implicit (and explicit) representation by the Governor and legislature that revenues would pay the proposed expenditures.

The results have been discussed by scores of interest groups, from cities, counties and school districts to nonprofit entities and community action groups. My immediate experience as a retired Superior Court Judge in the Assigned Judges Program parallels other Californian's to a lesser degree. The courts will close one day per month until June 30, 2010. The Administrative Office of the Court instructs presiding judges in each of California's 58 Superior Courts not to request a retired judge to substitute except if an active judge is absent for medical reasons and then only from an immediately adjoining county, so as to reduce reimbursed expenses.

The entire process reminds me of my legislative experience from 1986 until 1998. Our State Constitution (Article IV, Section 12) provides that within the first ten days of each calendar year, the Governor must submit to the Legislature, with an explanatory message, a budget for the ensuing fiscal year "containing itemized statements for recommended state expenditures and estimated state revenues." The Constitution further declares that if the Governor's recommended expenditures exceed estimated revenues, "...the Governor shall recommend the sources from which the

Laguna Honda's Identity Crisis

Just four months before construction of Laguna Honda Hospital's new buildings are scheduled to be completed, and just eight months before it's scheduled to move into its new digs, LHH continues to face an unresolved identity crisis involving what services it will deliver (and to whom), and an elusive, evolving mission statement.

Shouldn't this have been determined before construction began, nearly six years ago?

In November 2008, Wide Angle Communications conducted an assessment of LHH's communications. This assessment noted LHH's perception and credibility problems are rooted in competing visions of LHH's future, and noted LHH's inadequate communications strategies has affected the perception and image of LHH among its constituencies. The report claims LHH's staff and supporters have a "misunderstanding and lack of information regarding the scope of Laguna Honda's services and its mission," due in part to LHH's "failure to define itself." The report noted neighbors retain lingering perceptions of "the socalled flow project," which increased the flow of patients from San Francisco General Hospital (SFGH) to LHH.

Meanwhile, longtime frail San Franciscans in their 80s with multiple medical problems or advanced dementia who need a facility like LHH cannot get in, and are being dumped out-of-county because LHH is busy delivering care to younger folks who need "behavioral" care.

This \$42,000 consulting study recommended, among other things, consistent outreach to the surrounding community by publishing a newsletter three times a year for the community and holding quarterly forums with its neighbors. Nine months later, LHH hasn't issued a neighborhood newsletter or held neighborhood meetings. The last neighborhood forum LHH held occurred a year ago, in September 2008. Meeting with the community to discuss LHH's identity crisis and progress with the facility seems reasonable, but LHH's failure to do so seems to be deliberately thumbing its nose, refusing to meet with taxpayers funding construction of the hospital.

Last March, the Mayor's Long-Term Care Coordinating Council issued a revised Living With Dignity Strategic Plan, which that indicates a priority objective for 2009 is to move LHH from a "medical model to an inter-disciplinary

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COMMENTARY September 2009 Westside Observer Page 2

SPUR displays more than change

By Jed Lane

PUR, (San Francisco Planning and Urban Research) has been having a series of panel discussions to coincide with the "Agents of Change; Civic Idealism & the Making of San Francisco" exhibition. The exhibition creates a time line of "agents" that have been instrumental in developing or stopping development in San Francisco and the Bay Area. The exhibit, put together by Benjamin Grant, Urban Designer, San Jose State lecturer and resident of the Mission district is on display through November 15th 2009 at the SPUR Urban Center.

The one theme that was most troubling to me, as a Westside resident and native son, was the perspective that single-

family neighborhoods should not exist. Apparently we are an aberration of history and unsustainable. We are depicted consistently as having too low a density and using too much carbon to be sustainable.

Addressing the development history of the City, from the beginning of the "City Builders" in the last half of the 1800s through the "Progressive & Classicists, Regionalists, Moderns and Contextualists" movements of the 1900s, into the current "Eco-Urbanist" movement delivered perspective. It created an opportunity to delve deeply into the current motivation and direction of the forces at work in San Francisco. The agents of change were the citizens who both promoted and stopped the changes that have created the City we live in today.

The areas east of Twin Peaks was discussed, dissected and planned for. The only positive mention of us was from Dean Macris who served the City since 1969 in many capacities of planning. In response to Aaron Peskin's statement about "density equity" Mr. Macris pointed out that we don't see our neighborhoods as gas guzzling, low density wasted space. We have chosen to live here and not in North Beach for numerous reasons. Yet a slide at a different discussion compared the City's population density with the carbon usage showed the less dense areas, our neighborhoods, use far more fuel than the higher density neighborhoods. We are going to have to start to justify our existence it seems.

The belief of the modern Eco-Urbanist is that we should live in higher density housing with wonderful street space and good pedestrian interaction with buildings. We will have sufficient density to support all of our daily needs within walking distance, food, cleaners, banks, bakers, shoe repair, restaurants etc. Public transportation will provide the necessary daily commute to work and also to regional hub links for access to other services. This new urbanism is really Old World urbanism. This sounds like Paris with its neighborhood shopping streets, sidewalk cafés and Metro. It also sounds like a West Portal within easy walking distance for all of us.

The City's Department of Public Health has developed a Healthy Development Measurement Tool (HDMT) that speaks to how dense is the correct healthy density for walk-able neighborhoods. Like the city of Vancouver, British Columbia, where civic conversations were held on how the region could grow in a sustainable fashion, single family homes were on the table for possible banishment, we are being discussed. San Francisco can only plan for San Francisco so instead of figuring out what to do with Dublin/San Ramon or Antioch and Pittsburg we, the west side neighborhoods will be the test case for the idealism and visionary planners.

During the discussions of the Moderns, 1950 to 1970, the excess of the freeway builders and redevelopment area clearers was discussed. It is good to remember that it was civic action by our neighbors that stopped both of those excessive programs in their tracks. It's going to be up to each of us to understand the issues and speak to each issue with what is acceptable and put a stop to the excess of hubris. There were going to be freeways on 19th Ave and one that went into Glen Canyon from 280 entering a tunnel through Twin Peaks to connect with the Golden Gate Bridge!

The power that government has is given to it by the citizens. Zoning and building codes are enforceable because of the "police power" we vest to the government. It's a simple time-honored development of western society that works quite well. Yet it's important to remind those to whom we delegate power that in the end they are accountable to us for what happens.

The western neighborhoods are not under immediate pressure because of the development going on in SOMA, the Eastern Neighborhoods and Hunters Point. The 2009 Housing Element's projected growth is covered by development in those areas. The Better Neighborhoods Program, which includes Glen Park and Balboa Park in our area, is moving forward. The designs of these two areas show responsiveness to community input and a realization that one size does not fit all. These plans will guide development and reconfiguration of these two transit hub areas. The reality is that while planners plan and builders build, it's us who will live in and move through the neighborhoods. That is the reason why we need to understand the vision and be part of the recreation

The days of top-down planning are over unless we let them return. The biggest errors acknowledged by all the speakers during many of the panels was the razing of the "slums" in the Western Addition and the subsequent re-building of structures designed by the "Moderns". The development of the replacement housing in the areas of Cathedral Hill, Japan Town and the Fillmore was forward thinking then but many proved to be a disaster. So many mistakes in the desire of betterment, and now we have a new desire for betterment - what to do? Stay tuned my neighbors.

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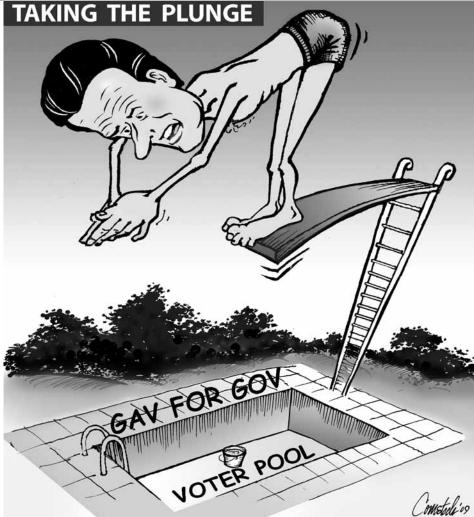
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AROUND THE TOWN Comings and Goings...

By Mitch Bull

How did it get to be September so quickly? It seems like the summer has just flown by, and here we are in the fall

With 2010 on the horizon it is amazing to me to think that it's been 40 years since Apollo 11 made the first moon landing with Neil Armstrong descending the ladder with "One small step for man..." on July 20, 1969. I was a teenager sitting in Baltimore watching on TV and never imagining that I would be living and working in the San Francisco.

Oddly enough, a local store also opened in 1969. Located at the corner of Ocean Avenue and Fairfield Way, this small store, selling records, tapes and blue jeans was originally named, "Pants and Discs", but the owners soon changed the name, and retail history was made when **The Gap** was launched.

The company became an important part in my life when I "fell into The Gap", joining the company after college and eventually relocating to their SF offices. While there I met my future bride, and my one-year "trial period" at headquarters turned into a 13-year career. Although I left the company many years ago, I'm grateful for the opportunity to move to San Francisco those many years ago, and work with many talented people. To Don and Doris Fisher - Happy 40th anniversary on founding the company. That small store on Ocean Avenue changed the world ... and my life.

Speaking of time moving so rapidly, this is the 1-year anniversary of our becoming the publishers of the Westside Observer. We have learned volumes over the past 12 months and have been helped by so many supportive people. The other publishers within the SFNNA (San Francisco Neighborhood Newspaper Association) have been terrific, as have the great writers, columnists and advertisers. Of course, Editor Doug Comstock, "Sales guru" Catha Hall, the guys at MarinSun Printing, and founding publisher Phyllis Sherman have all played an important part in my "rookie" year, as has Julie and her "Open Late" series of comics. I also want to thank you, the readers, for giving us an audience, for sharing your ideas and concerns, and really letting us know what you think. Your passion for San Francisco and the neighborhoods makes it fun and rewarding. Finally, a big "thank you" to my wife, Alice, the best Associate Editor and partner I could have. Now...about the neighborhood:

music filled the Western end of West Portal Avenue on Saturday, August 1 as the streets' newest arrival, Clay Oven, celebrated their grand opening. Musicians delighted the crowd as they performed on the tabla and sitar. The crowd assembled on the sidewalk sampled some of the delicious food, and were treated to dancing as well. The Clay Oven has an extensive menu featuring entrees such as Punjabi Lamb Curry, Prawn Vindaloo, and many other dishes. If filled tables are

The sights and sounds of Indian

any indication, the restaurant has gotten off to a rousing start as the crowds during the first several weeks have looked to be very strong. The restaurant is located at 385 West Portal Avenue in the location formerly occupied by Old Krakow. While we were on the street we popped in next door to the *Paradise*

Italian Restaurant, for a quick bite prior to seeing the newest Harry Potter film. Sal, the proprietor, convinced us that the pasta would be quick as we had a limited amount of time. My wife and I could only sum it up in one word, "magnifico!" We agreed that the house-made ravioli and fettuccine dishes we had for dinner were the best since we were in Rome several years ago.

For those of you that have sent e-mails asking about the Little Fish Boutique, they are planning to open later in September at their new address, 616 Irving Street on or about the 18th of September. Their telephone number will be the same, 415-681-7242. "Best of luck" to Tori in her new location.

The best golfers in the world (yes, Tiger will be there) will meet at Harding Park to vie for The President's Cup, from October 8-11. It's usually a sold out affair, so try to get your tickets early.

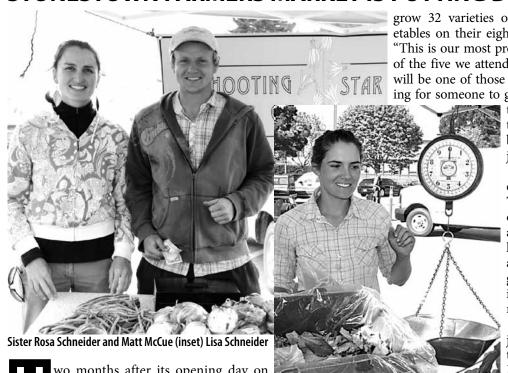
There's some question if the annual *Taraval Street Fair* will be held this year. The permit fees and associated costs have skyrocketed. Stay tuned for more information.

You won't find the West of Twin Peaks Central Council follow up in this issue, as they don't meet in August. We'll see everyone in the next issue.

What about you? If you have an interesting snippet, or some other fact you'd like to get into the paper just drop it to us. You can reach me at: mitch@ WestsideObserver.com. Be sure to check out the Observer online @ www.WestsideObserver.com. 9.....

September 2009 Westside Observer Page 3 COMMUNITY

STONESTOWN FARMERS MARKET IS PUTTING DOWN ROOTS



wo months after its opening day on June 28th, the Stonestown Farmers Market is bustling. "Where we had maybe 500 customers join us at our first market, we're estimating 2,000 are visiting us these days. We've seen exponential growth in our customer base. In just eight weeks, we've developed loyal regulars and they're all so excited to share the market with their family and friends. The community here has been extremely supportive," shares market manager, Tyler Thayer.

In the months leading up to the opening, MFM was approached by numerous community groups throughout the Westside of San Francisco – each requesting their own neighborhood farmers market. MFM's Board of Directors and staff honed in on the Stonestown Galleria as a premier location for a farmers market that could best serve a handful of communities on the Westside while balancing the capacity of MFM and its members to meet public demand.

Some farmers are already touting the Stonestown Farmers Market as their best market, like farmer Matt Mccue of Shooting Star CSA. Matt and Lilly Schneider grow 32 varieties of certified organic vegetables on their eight acre farm in Fairfield. "This is our most productive farmers market of the five we attend. We expect this market will be one of those where farmers are waiting for someone to go out of business or die

> to have the opportunity to get in – we're glad to be here from the start," jokes Mccue.

> "It's amazing how excited people are! They're here to shop. The quality of the growers at this market is excellent, and the customers at Stonestown are really genuinely interested in produce. It's a great match," notes Mccue.

Shooting Star has just a few months on the Stonestown Farmers Market, having signed

the lease for their perfect plot of land in Suisun Valley in March of 2009. Lily Schneider, who Matt describes as the "star grower on the farm," has spent the past six years farming and studying sustainable agriculture and agronomy. Matt Mccue is an Iraq War Veteran and Peace Corps volunteer who has dedicated his life to farming - he's in his fourth season of farming following four years of serving in the U.S. Army.

Thayer can barely hold back his enthusiasm when describing the farmers, food purveyors and artisans who are attending the market: "We've got farmers with great stories and even better product – Matt and Lily of Shooting Star with their organic vegetables, Cliff from Hamada Farms, a multi-generational farm, with his stonefruit, grapes and melons, and Pascal of Pugs Leap Farm with phenomenal hand-crafted goat cheese, just to name a few. Our food purveyor community is filled with blossoming small businesses from around the Bay Area including Split Pea Seduction, LaVier Catering, Teeny Cake, and Santa Cruz Pasta Company. The artisan community at the market is bursting with creative, hand-made works of

art – it's food for the soul."

Thayer looks forward to fleshing out the market as the consumer base continues to grow. "We're looking to attract a few more specialty items to really complete the market. Hopefully in the next few months we'll see a nursery come in with plant starts, a bakery with artisanal breads, a few more organic growers, a local rancher with meats, and a farmer growing specialty Asian greens. It was a no brainer that this market would succeed – it was just a matter of getting the word out.

In addition to a blossoming market, Stonestown customers can look forward to upcoming special events including: a chef demonstration with Chef Liza Shaw of A16 followed by a tour of the market with Rebecca Katz, author of One Bite at a Time, and Anais Radonich Galvinon of Life's Ingredients on September 13th, and the Stonestown Farmers Market Grand Opening Celebration on October 18th.

Stonestown Galleria is owned and operated by General Growth Properties, Inc. The Company has ownership interest in, or management responsibility for, over 200 regional shopping malls in 44 states, as well as ownership in master planned community developments, and commercial office buildings. For more information, visit www.stonestowngalleria.com.

The Stonestown Farmers Market is a program of Marin Farmers Markets is a 501(c)5 non-profit which runs 8 farmers markets in the Bay Area, including the Sunday Civic Center Farmers Market – the third largest farmers market in California. It is based in San Rafael, in

partnership with its sister organization Marin Agricultural Institute (MAI), a 501(c)3 non-profit. This is the second farmers market that MFM produces in partnership with General Growth Properties (GGP). For more information please visit www.marinfarmersmarkets.org.



Decaying Streets of San Francisco

by George Wooding

San Francisco voters should celebrate the downfall of placing a \$368 million general obligation bond measure on the November 3 municipal ballot that had been proposed to repair City streets.

The Safe Streets and Road Repair bond measure would have set a terrible precedent for City government. San Francisco street repairs have always been budgeted from the City's General Fund. General obligation bonds are not meant to pay for salaries, equipment, or maintenance projects, such as road repairs.

Bond financing is typically reserved to fund large, one-time capital improvement and infrastructure construction projects, such as buildings or dams. The Safe Streets and Road Repair bond would have cost San Francisco voters \$368 million dollars in principal plus another \$200 million in interest on the bond debt over a 20 year period. The actual road and sidewalk repairs would only have had a life-span of 12 to 20 years, assuming they would be properly maintained.

District 7 Supervisor Sean Elsbernd is leading the fight for responsible annual maintenance of San Francisco's roads and sidewalks. Elsbernd was instrumental in preventing the proposed \$368 million street repair bond measure from being placed on the ballot. He wants road repairs and maintenance to be paid for directly out of San Francisco's General Fund, not from

borrowed funds. In his July 29 newsletter, Elsbernd stated, "I opposed this bond because I believe that our city has the financial means, but not the political will, to prioritize the maintenance and improvement of our streets."

Why does San Francisco perennially have such bad roads and sidewalks? For years, the City has redirected a large portion of gas taxes and property taxes that have been earmarked for municipal road and sidewalk repair for other purposes. Reasonable people call this misappropriation of funds from intended uses.

In 1989, San Francisco roads had an average Pavement Condition Index (PCI) of approximately 78. On a rating scale of one through one-hundred, with a one-hundred PCI being the best, a 78 PCI was a good rating for San Francisco. Today, seven years into the Newsom administration, San Francisco's roads have deteriorated to a PCI rating of only 64. (That's a grade of "D.") San Francisco's roads have gotten so bad that if the \$368 million road bond had passed, the City was only expecting to improve its PCI rating to 69 after the road repairs were completed — a mere five-point improvement.

San Francisco's tax revenue could stretch much further if the City would simply maintain its roads properly. Cutting back on road repairs is a classic example of trying to save money in the short term at the expense of much greater costs in the long term. Roads with a 50+ PCI rating generally cost about \$95,000 per block to repair. A road with a 25 PCI rating costs approximately \$430,000 per block to repair.

Due to poor political leadership, San Francisco has accumulated a huge backlog of deferred road maintenance. San Francisco's Department of Public Works (DPW) uses a Pavement Management and Mapping System (PMMS) to track the condition of City streets. The PMMS estimates 6,314 (or 50%) of San Francisco's 12,517 road segments

are in need of repair. This huge log jam of deferred road repairs is estimated to cost \$439 million to repair. This is \$71 million more than the proposed \$368 bond measure, so much of the repairs would not have been funded, assuming voters would have approved the bond.

If the City does not repair these 6,314 segments within the optimal period of time, they may have to be completely reconstructed at five times the cost (\$2.2 billion), rather than the \$439 million repair estimate.

The City estimates it needs \$39 million annually for road repairs in each of the next ten years just to maintain a citywide PCI rating of 64. During the past five years, DPW received an average of just \$23 million annually for street resurfacing; this allocation represents only 59 percent of the \$39 million needed annually. Between Fiscal Year 2010

and Fiscal Year 2015, the City projects a shortfall of \$125 million for road resurfacing and repairs.

As deferred road maintenance problems continue to pile up — including gaping sink holes and frightening pot holes damaging our vehicles — San Francisco chose to borrow money for road repairs.

On May 5, the Board of Supervisors quietly passed Ordinance 74-09 unanimously, allowing San Francisco to borrow up to \$42 million dollars for street improvements by issuing certificates of participation (COP's) — without voter approval. The COP's will cost the City \$5.5 million to issue and \$32.1 million in interest payments over a 32-year period through the year 2040. But DPW will only receive \$33 million from the COP's to fund street improvement projects, at a total cost to San Francisco taxpayers of \$70.5 million. This means that

only 46 cents of every dollar raised by the COP's will actually be used on road repair and improvement projects. If San Francisco's General Fund had paid directly for road repairs, 100% of each dollar would have been given to the DPW.

On August 12, the Board suddenly revised terms of the Ordinance. In order to qualify for changing the bonds to federally taxable Build America Bonds that conform with The American Recovery and Reinvestment Act, the City now claims many of the street repair projects first identified were incorrectly described as "repair projects." Magically, they are being reclassified as "capital improvement" projects. The debt service repayment has also suddenly been switched from Gas Tax revenues to General Fund monies. Now rather than funding these projects directly from the General Fund, the General Fund will ironically be used instead to repay interest on borrowing money.

Laguna Honda Hospital will be used as collateral for the COP's, despite the fact that the hospital isn't included in any of the proposed street improvement projects.

Borrowing money to pay for street maintenance repairs is an irresponsible use and waste of taxpayer dollars.

The City should not have to float COP's (borrow) to fund street repairs that the voters have already paid for. To both residents and tourists — our largest industry — the streets of San Francisco are a civic embarrassment.

Federal, state, and local infrastructure funds should be spent on purposes that were intended. For now and the foreseeable future, San Francisco's bikers, pedestrians, motorists, tourists, and politicians will all face trouble navigating the dangerous, decaying streets of San Francisco.

George Wooding is President of the West of Twin Peaks Central Council.



Kopp (Cont. from p. 1)

additional revenue should be provided." Manifestly, the import of Section 12 (a) of Article IV provides that the Governor shall recommend and the Legislature shall adopt a Budget Act with estimated state revenues sufficient to pay recommended expenditures. In Pete Wilson's first year as governor (1991) the predicted gap between revenues and expenditure amounted to approximately seven billion dollars. At the time, state general fund expenditures amounted to approximately thirty eight billion dollars. The gap was closed by Governor Wilson and the Legislature. Again, in 1992 the forecasted gap between revenue and expenditure amounted to approximately fourteen billion dollars. The problem was solved by approximately seven billion dollars of eliminated expenditures and seven billion dollars of increased revenue, principally from higher state income tax rates. By 1994, under Governor Wilson's stewardship and assisted by legislative leadership, California possessed a small, but noteworthy, estimated surplus. State income tax rates were reduced.

It was during that period that I began promulgating state constitutional changes relative to the annual budget bill. Our constitution since 1974 has required the legislature to pass the budget bill by midnight on June 15 of each year. The rationale is to enable state agencies 15 days to prepare for their financial and operational responsibilities in the next fiscal year, commencing July 1. In my legislative experience the June 15 deadline meant nothing. Not once in those twelve years was the budget bill passed by June 15th. Therefore, I began my budget bill revision measure by changing the June 15 deadline to June 30.

One of the banes of the annual budget statute arises from the requirement of a two-thirds, super-majority vote to approve the annual Budget Act. That constitutional clause is found in only two other states. Like much law, it arises from an historical event. Sales taxes weren't allowed in California until 1935, the depression era. As a part of the constitutional inclusion of sales taxation in Article XIII of the State constitution, a compromise requiring a two-thirds approval of the annual budget bill was also included. Although the Democrats had regained the control of the Assembly by 1997 and controlled the State Senate during my entire service as an Independent in the legislature, I argued to Republican colleagues that they would not always be in the minority and that their budgetary axe would be gored someday by Democrat refusal to supply a twothirds majority vote for a budget bill. My proposed constitutional amendment, therefore, repealed the super-majority vote requirement on the budget bill and substituted the commonplace simple majority. I also mandated a reserve fund each year amounting to five percent of the General Fund expenditures. (Consider that the 2009 -2010 California budget General Fund expenditures amount to about 110 billion dollars). My proposal also granted the Governor after January 1 of the calendar year unilateral power to reduce expenditures if it appeared that estimated revenues would not pay all the expenditures, which had been estimated some six months or more previously.

Finally, on the theory that a legal sanction must accompany every law, I added a provision forfeiting the salaries of all legislators for each day after June 30th in which a budget bill had not been

adopted.

In order to alter the state constitution, any change must be submitted to voters for approval by a two-thirds majority vote of each house; voter approval requires but a simple majority. Twice I introduced such legislation. I was successful in obtaining two-thirds Senate approval each year, but failed in the Assembly each time. You can imagine the reaction of some legislators to the idea that if the law were not obeyed, a penalty would befall them. Members argued they should not be penalized because their legislative colleagues refused to comply with the law. Contrarily, I emphasized that non-compliance with a law almost always brings a consequence; the legislature as an institution represents no exception.

I am reminded of those unsuccessful efforts by the current clamor to change the two-third majority voting requirement for an annual budget act. You can draw your own conclusion as to whether doing so without the "bells and whistles" I attached to my legislation is merited.

A similar clamor exists with respect to Proposition 13. Taxpayers and property owners who did not pay property tax in the 1970's probably don't comprehend the popular sentiment that triggered Proposition 13. Property tax assessments of homes increased on a steady basis in the period I served on the San Francisco Board of Supervisors. Market value of those homes increased. It was, however, a "paper profit", affecting many retired homeowners living on Social Security or pension income. A homeowner could not capture the increased market value until sale of the home. Nevertheless, homeowners paid a soaring property tax based upon the yearly assessment increases. The Honorable Edmund G. Brown, Jr. was the Governor. I personally recommended to him that he establish a commission of property tax experts to devise an equitable rearrangement of taxing "paper profits." He ignored the idea. I introduced, and the Board of Supervisors passed, a resolution urging the Governor and legislators to alter property taxation so that homeowners could accumulate their property tax debt, payable from the proceeds of the eventual sale of their homes. That was, of course, also ignored.

Proposition 13 then qualified for the June 1978 statewide ballot by the initiative process. Once it qualified, the Governor and Legislature tried mightily to divert support for Proposition 13 with a tepid alternative. Proposition 13 passed strongly.

There are, to be sure, a few inequities in Proposition 13. If a residence changes ownership by sale, the purchase price becomes the assessed value. Residences change ownership more frequently than the business property, owned by corporations. I sought in the legislature a rational change for real estate owned by a corporation, so that change of ownership would be deemed if 50 percent or more of the common stock of the owner corporation changed ownership. Despite logic, the idea tailed. I note proposals today for a constitutional convention, which include efforts to do exactly what my failed bill would have done. I smile. Been there, done that. Similarly, some argue for a "split roll", which means taxing commercial property at a higher rate than residential property. Good luck. Been there, done that – unsuccessfully.

In fact, I am now tempted to reiterate the old refrain that, "The more things change, the more they stay the same."

Parkmerced (Cont. from p. 1)

There are two basic dwelling types at Parkmerced: midrise towers and attached, single-unit "garden apartments." The project was built quickly, by Metropolitan Life, during and just after World War II. Most of the so-called garden apartments were built during wartime material rationing, using quick and inexpensive wood and plaster construction techniques, poorly detailed for weather tightness. As a result, constant repair and remediation is necessary to keep them habitable (the current ownership has spent more than \$130 million on upgrades, repair and maintenance since purchasing the property).

Consequently, the garden apartments have ongoing material decay and water intrusion. In addition, they lack wall insulations, contain inefficient fixtures and appliances, have undersized electric service and are not ADA accessible.

These highly consumptive conditions extend throughout the development, and include heavy use of cars by tenants due to retail and transit inaccessibility.

The 1940s landscape is another prime example: maintaining the expansive lawns

housing shortage for households at all income levels. Over a period of 15 to 20 years, the project will construct 5,679 net new residences and a social core comprising new office, retail and open spaces to serve the neighborhood – with a healthy mix of for-sale and rental units.

Moreover, Parkmerced is ready to commit the resources to improve transportation in the area – something that hasn't happened on the West Side over the past 40 years! And the reality is San Francisco must combine density with transit accessibility. Through innovations like a rerouted Muni line and an "eco-shuttle" to Daly City BART, Parkmerced will become a neighborhood where car use is an option, not a necessity.

The social core will be within comfortable walking distance of all residences at Parkmerced, and will allow residents to purchase groceries and other goods and services without the use of an automobile. Through livability, will come vitality. This is the intelligent alternative to continued sprawl in the Bay Area.

Some say Parkmerced should be frozen in time as a "cultural landmark." That the

The experts are confident they will be able to reduce potable water consumption and energy consumption by more than 60% per dwelling and daily car trips by more than 50% per dwelling.

and open boulevards, along with wide unusable spaces, require the application of tons of fertilizer and wastes millions of gallons of drinking water annually. In fact, actual metering shows the consumption of 55,000,000 gallons of potable water per year – just for irrigation.

What the team at Parkmerced is creating is a 21st Century eco-neighborhood with sustainable construction, employing renewable and alternative energy.

Parkmerced, with its urban planners and environmental experts, is developing a pedestrian-friendly neighborhood that will:

- radically reduce automobile dependency
- provide much improved access to transit
- create concentrated and more usable open spaces (using native materials that minimize water requirements and maximize species diversity)

And it's allowing for the continued harvesting of constantly evolving environmental technologies to reduce energy and water usage.

Parkmerced's preliminary engineering studies have been a revelation. The experts are confident they will be able to reduce potable water consumption and energy consumption by more than 60% per dwelling and daily car trips by more than 50% per dwelling.

Just as significantly, Parkmerced will be employing natural filtration and bioswales to recapture rainwater – diverting it from the sewer system – and directly recharge Lake Merced, which has suffered significantly over the decades from the encroachment on its natural watershed.

A sustainable farm is one of the most exciting aspects of the Parkmerced Vision! The acreage currently being considered for the micro-farm, or "Community Supported Agriculture," is 2 ½ to 3 acres; the farm will yield food for residents, supply an on-site restaurant and serve as a learning opportunity for young people.

Just as importantly, the plan for Parkmerced will directly address the City's buildings at Parkmerced – which amount to a single housing project built by an insurance company, within an accelerated timeframe, utilizing a design repeated from other projects MetLife had done on the East Coast – should never be touched. That the neighborhood should be allowed to languish forever.

Setting aside the more dubious aspects of Parkmerced's history (its segregated beginnings, its deterioration during the Helmsley years, etc.), it seems more than a little impractical, and totally unsustainable, to freeze 155 acres within San Francisco as an artificial, 1940s-era suburban time capsule. That just can't be reconciled with the living needs of the City, especially when positive transformation is so clearly required.

And while the neighborhood's infrastructure seriously deteriorated over the years, Parkmerced has remained a community that houses a full cross-section of San Franciscans, just like the rest of the City. The new owners' vision is to enhance that healthy mix of income levels, while attracting more families to Parkmerced ... only this time with a truly thriving social heart at its center and a communitywide focus on urban sustainability.

In these challenging times, imagine all the jobs this 15-20 year project will generate! Imagine the beautiful new homes. Imagine the healthier environment. Imagine a replenished Lake Merced. Imagine transportation improvements. Imagine a safer, healthier neighborhood.

So maybe 40 summers from now – or perhaps just a dozen – new parents will be absolutely thrilled to bring their babies home to Parkmerced.

This is the future for Parkmerced. Just imagine.

PJ Johnston is a local media consultant, former newspaper journalist and fourth-generation San Franciscan. Illustration by Charles Grubbe, / Skidmore, Owens & Merrill. For more information about the plans for Parkmerced, go to www.ParkmercedVision.com.



SECOND THOUGHTS

in **Punctuation** Marks the **Grammar of Life**

By Jack Kaye



long running cosmological theory is that the Creator spoke the physical world using the Hebrew alphabet. The old Testament does begin with the Lord saying "Let there be light" in Hebrew. The proponents of this idea also believe that each moment still depends on His speech to exist. This

cosmology introduces the idea of life being linked to language. The basic structure of language is grammar. The primary component of grammar is the sentence consisting of a subject, object and verb as in "I love you" or "I eat food" or "I lost my gloves."

If you look at grammar and religion, the similarity comes more into focus. The essence of Christianity is the Holy Trinity: The Father, the Son and the Holy Ghost. Eastern religions believe that life's duality is an illusion (maya) and that all is one. Judaism is also based on this premise: "Adenoi echad" - G-d is one.

So Christianity believes in the subject, object and verb. The Father, the Creator, is the subject and his creation - his son - is the object and the Holy Ghost is the verb, the act or process of creating.

Some of the Eastern religions believe that while there appears to be a subject and object, an I and Thou, there is just the one. Zen, however, suggests that while there is only one there are also two, hence the Koan "If a tree falls in the forest and no one hears it, does it make a sound?" or "What is the sound of one hand clapping?" There is the subject who has consciousness and the object that cannot be said to exist without an awareness of its presence. A clap cannot occur without both hands - a subject and an object.

So when asked "Which came first the chicken or the egg?" the answer is "consciousness."

We insert our own punctuation marks in the grammar

If we work Monday through Friday, then the weekend provides our period (.) after the end of our Friday workday sentence. If we work days, evenings supply us with commas and occasional semi-colons to get us through the week.

If we are students, our semester breaks are like new paragraphs, our year-end final exams mark the end of one chapter and the predictable beginning of the next.

Then there are vacations, holidays, illness, and daily lunch hours to break up our living sentences. We also have our other meal times, rest periods and favorite T.V. shows to further divide up our daily labors (the way parentheses and "quotation marks" do in sentences).

If nights and weekends are commas, semi colons and periods, holidays might be highlighting, italics or underlining. So when we celebrate a birthday, we are highlighting the importance that person is to us. We appreciate the person every day, but on this one day a year we want to emphasize that inclination. Legal holidays are the macro version of birthdays.

While we are, or should be, grateful for our lives every day, this feeling is put in italics on the fourth Thursday in November. While we love one another as the reflections of ourselves at almost every moment of our waking hours, we feel it especially underlined on the 25th of December. The same goes for our daily patriotism on July 4, May 31st, June 14th and best of all on the 11th day of the 11th month; our daily renewal on the first day of the first month of the year (Jewish Chinese Americans can celebrate the new year three times a year); our unquestionable respect and adoration for our parents on the days set aside to honor them and our perpetual respect for our founding fathers on President's Day and Columbus Day (now known as something else to some) and on Martin Luther King Day, commemorating the founding father of civil rights..

For those of us born on a holiday, that day is highlighted, italicized and underlined.

When we retire we find that we have and need fewer punctuation marks in our daily lives. What are evenings, week-ends and holidays off when you have nothing to be off from? (Though we still have mealtimes, our T.V shows [for those of us who admittedly watch it], daily walks, bathing and eliminating waste products to break up our daily sentences.)

Our retirement should give us much more time to insert commas, semi colons, exclamation points, question marks and periods whenever we want to and to highlight, italicize and underline all of our celebrated feelings every day and then, at every moment of every day, so that each single sentence that we experience will be pregnant with our constant awareness and appreciation.

Sterling Salon and Spa – a sanctuary for you and your hair...

By Mitch Bull

t has often been quoted that "You can Inever go home again". Luckily for her clients, Bayarea native and master stylist Maureen Sterling made the decision to do just that.

As you walk through the front door into Sterling Salon and Spa you feel a sense of relaxation and calmness. Maybe it is the sea breeze that wafts in as you park your car, or the waterfall in the shop with the relaxing music in the background. Either way, Sterling has successfully created a "sanctuary by-the-sea" where she practices her masterful talents as a hair colorist and stylist supreme.

Raised in the Bay area,

Sterling has been mastering the art of color and style for more than 25 years. Working in NY, and California, as well as internationally, she has worked in private salons, and as a stylist for hair, make-up and skin care in the advertising, magazine, high-fashion runway, television and motion picture industries, even garnering an Emmy award nomination as part of a television stylist team. She also has the experience of working as a stylist at the Grand Ole Opry (Nashville), and has provided customized styling services to professional athletes and business executives.

Sterling was introduced to the industry at an early age. Her mother was the coordinator for the Skyline College cosmetology department and Maureen was exposed to the world of competition hair design shows. By the age of 10, she was involved first-hand as a "hair model" working with her mother and the other stylist students. It was during this time that she got to meet the legendary stylist/teacher Yosh Toya, whose "Yosh for Hair" salons were the place for SF/Bay Area hair design for over 30 years. They remain friends to this day.

Her fascination with design and style is a major factor in the evaluation she undertakes with each client. "When I meet a client for the first time, I like to spend a good deal of time with the person, as I want to get a feel for what the person wants their hair to be, and how they want to be viewed by others", said the stylist, who added, "It is important to look at the texture of the hair, the shape of the head, facial bone structure, and the

patterns in which the hair grows on different sections of

She terms her styling as a "geometric framework cut" that takes all of the factors into account to create a style that is tailored to each individual client.

Recently moving back to the Bay Area from the East Coast, Sterling is excited about the opportunity to not only "run a business in the town I grew up in", but to also be able to give back to the Bay Area community. She conducts workshops such as "Days of Beauty" for corporations, community organizations and in senior-based communities. She also mentors students at Skyline College where she teaches in the Cosmetology department.

Located within the Paul Strom Salon "just down the hill" at Rockaway Beach in Pacifica, she offers daily appointments as well as specialized appointments at normally "off" times for people that cannot be fitted into the normal schedule.

For a limited time, she is offering free color (an \$80 value) with each haircut.

If you want to escape the ordinary, and work with a styling master, take the short, 20 minute, ride down the coast and experience the serenity of Sterling Salon and Spa.

Sterling Salon and Spa (at Paul Strom) is located in The Shops at Rockaway Beach in Pacifica, (450 Dondee Way). Maureen Sterling is available for appointments Monday through Friday and can be reached at 650-219-5776 or via email at: msterling1026@aol.com

COMMUNITY ALERTS

Grant Program Deadline

The Community Challenge Grant Program (CCG) provides matching grants to local residents, businesses, community groups, and nonprofits to make physical improvements to their neighborhoods. The CCG focuses on projects that directly engage residents and businesses in working together to create green spaces, gathering places, public art, and other neighborhood amenities.

Only nonprofit organizations can receive a CCG award. Residents or business owners who form a committee or group solely for the purpose of performing a project must have a 501(c)3 nonprofit organization to serve as their fiscal sponsor.

Application Opening: Wed., Aug. 26, 2009 Application Deadline: Wed., Sept. 30, 2009 by 4:00 PM

Award Notification: December 2009

For additional information regarding CCG visit www.sfgov.org/ccg. You can also contact Lanita Henriquez, Program Manager at (415) 554-4830 or via e-mail at lanita.henriquez@sfgov.org.

Community Meeting

The San Francisco Municipal Transportation Agency (SFMTA), which operates Muni, invite you to a community meeting to learn about upcoming construction upgrades to the St. Francis Circle intersection. Hear about construction hours, traffic planning, public transportation and other aspects of the project that will affect your area. Construction is scheduled to take place during the summer of 2010.

The meeting will be held Thursday, September 17 from 7 to 8 p.m. at: Waldorf High School, 470 West Portal Avenue.





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September Calendar GOLDEN GATE INTERNATIONAL EXPOSITION

Thru 21 Daily | A Trip to the Fair, marking the 70th anniversary of the Exposition on Treasure Island features souvenirs, art work, photos, etc. Main Library, 6th Fl., 100 Larkin St.



YMCA HEALTH SCREENINGS

First Wed each month | 9:30–11:30am | Free health screenings at the Stonestown YMCA. Pre-register 923-3155 or cpmcchrc@sutter-health.org. \$10 donation suggested.

FRIDAY NIGHT JAZZ EVERY FRIDAY

Every Fri | 7-11:pm | Cliff House – 1 Seal Rock. HAPPY HOUR EVERY TUESDAY

Every Tues | 4-8 pm | Que Syrah. Take \$1 off of each glass / \$10 off of each bottle of wine consumed at the store. 230 West Portal 731.7000

FARMERS MARKET'S

Every Sat |10 am-2pm | Parkmerced: . at the

NOW AT THE MOVIES

by Don Lee Miller

(500) DAYS OF SUMMER

The countdown begins the day that Summer: Zooey Deschanel starts work at the same greeting card company as Tom: Joseph Gordon-Levitt, who instantly falls for her. Not the typical Hollywood romantic comedy, the rules were meant to be broken. His friends Paul: Matthew Gray Gubler (Dr. Spencer Reid on Criminal Minds since 2005) and McKenzie: Geoffrey Arend, who drinks too much, aren't so sure she's in love with Tom. Their observation is pretty astute. Excellent performances and clever dialog worth seeing. Profanity.

CHER

French courtesan Madame Peloux: Kathy Bates enlists the aid of her fellow professional, now retired, Lea de Lonval: Michelle Pfeiffer to get her son, circa 20, Cheri: Rupert Friend, out of his doldrums. Lea succeeds so well that seven years later they are still living together! Peloux decides it is time for Cheri to marry; the young woman she has in mind is Edmee: Felicity Jones, daughter of another pro, Rose: Frances Tomelty. Only Peloux doesn't expect so much resistance from Lea and Cheri. The filming in Paris and Cologne enrich Christopher Hampton's screenplay. Sexy situations.

COLD SOULS

Paul Giamatti, playing himself, becomes dour and angst-ridden while trying to portray Uncle Vanya on a N.Y. stage, in order to cope with his frustration, he stores his soul in the cold storage facility run by Dr. Flintstein: David Strathairn. Giamatti learns a blond mule,

AT THE THEATER

Dr. Jean Lust and Flora Lynn Isaacson

TWELFTH NIGHT OR ALL YOU NEED IS LOVE

Around the Dawning of the Age of Aquarius

Director Leslie Currier calls it an adaptation of Shakespeare's play she and Robert Currier made into a musical version using tunes from the '60s and '70s including Beatles, Rolling Stones, Sonny and Cher, Carly Simon and Bob Dylan.

In Illyria, the most hip, far out, psychedelic place, beautiful girls in pink welcome us to the court of Duke Orseno (William Ellsman), where we find the despondent Orseno pining for the Countess Olivia (glamourous Cat Thompson). Viola, (lovely Alexandra Matthew) washed up on the seacoast with the Sea Captain (strong performance by Terry Rucker). Viola laments her twin brother Sebastian (Alex Curtis) she thinks has drowned in the shipwreck. Disguised as a man she joins Duke Orseno for protection. As Cesario she conveys his love to Countess Olivia; but the Countess falls hook, line and sinker thinking she is a man.

Feste, a wandering clown/songster returns to Olivia's house in an amazing impersonation of Bob Dylan! The weightier character: abused, haughty servant Malvolio (Jack Powell)

Other comic business is boisterous Director Robert Currier as Sir Toby Belch and Camilla Ford as Sir Andrew Aguecheek with Shannon Veon Kase as mischievous Maria, provide this production with its lively pace. William corner of Arballo and Serrano.

Every Sun | 10am – 3pm | Stonestown: at Stonestown Galleria (19th Avenue @ Winston)

September 2009

GWNPNA MEETING

Tue 8 | 7:30pm | Greater West Portal Neighborhood Association at West Portal Playground Clubhouse, 139 Lenox Way

BEGINNER'S BALLROOM DANCE CLASSES

Tue/Wed eves Sept 8–9 continues weekly Learn to waltz, swing, cha cha, rhumba, etc. Presb. Church, Taraval & Funston, \$7.668-9132

SCOTTISH COUNTRY DANCING

Thur 10 | 8pm | It's social, energetic and fun. Noe Valley Ministry, 1021 Sanchez St. Live music. No partner/experience necessary. Basic class starts Sept. 17. www.sf-scottishdancers.org or call 415-841-9456.

NOVELIST DIANA ORGAIN

Thur 10 | 7 pm | Diana Orgain will read from *Bundle of Trouble* at BookShop West Portal. 80 West Portal Ave Info: 564-8080.

DUO DATTERI LENCIONI

Nina: Dina Korzun has sold his chick-pea-like soul to an untalented, but ambitious soap-ope ra actress in St. Petersberg. He must retrieve his soul before it is resold and untraceable; he must also tell his wife, Claire: Emily Watson why he must go to Russia. Who would have thunk they would have a black market for the soul trade? A humorous fantasy-take on the storage of souls. Profanity.

DISTRICT 9

This sci-fi action adventure, set in Johannesburg, South Africa, really about racial intolerance, is supposedly about aliens that landed there some 20 years ago with the mother ship hovering above, unable to fly away. The alien refugees were confined to the slums: District 9. Sharlto Copley: Wikus Van De Merwe, excels as the experiment gone awry with a claw on one arm. He is able to use the alien weapons humans had previously failed to figure out. The scientists have their ideas and Wikus has his. His wife, Tania wants to know what happened to him, but her industrial father fails to be straight with her. The alien creatures are truly clever, unique and well done.

G.I. JOE: THE RISE OF COBRA

Once upon a time, Duke: Channing Tatum had a romance with Ana: Sienna Miller in Europe. This sci-fi action-thriller wastes no time in establishing its leadership in the special FX field. When the viewer sees Ana's brother, Rex: Joseph Gordon-Levitt, at a formal dinner party, look quickly because he undergoes such a transformation that soon he's unrecognizable. The story picks up four years later, Ana is now a Baroness and Duke is a member of 20 an elite military group, the

Elsman is amusingly broad as Duke Orseno and Steve Budd is convincing as Antonio, the loyal sailor who befriends and helps Sebastian played with amazing dexterity by Alex Curtis. Info: Julius Caesar at Forest Meadows at Dominican Univ. San Rafael: 499-4488 www. marinshakespeare.org. Flora Lynn Isaacson

HAPPY DAYS BY SAMUEL BECKETT

Directed by Jonathon Moscone Life can get sticky at times; we find ourselves stuck in various situations that imprisoned by our own neuroses—our inability to let go. Various complicated situations like relationships or jobs; bogged down in a house or books or furniture, the list is endless. In Happy Days, the main character is stuck in an enormous mound of dirt, it's a veritable burial ground that's slowly swallowing her up. Winnie cannot move from the waist up, she's literally, figuratively and metaphorically "up to here in shit". We relate to her as her imprisonment in this dirt seems so familiar. We feel her stickiness, her growing desperation, her denial of the horror of her situation as the dirt climbs higher and higher promising to eventually

The only thing that keeps Winnie going is her ability to speak. She babbles, filling up her days with noise and also with her daily habits like brushing her teeth and combing her hair. We see the reason for Winnie's noise, it's the ability, amidst the misery, to somehow keep up a "happy face." We see that it's the little things in life that keep her going, the little joys, the small stuff that helps her through her days.

Mon 14 | 1pm | The Italy-based Duo Datteri-Lencioni, Fabrizio Datteri and Nadia Lencioni. Creative Arts Bldg SF State 1600 Holloway.

PLAY THE HARMONICA & OTHER LIFE LESS

Tue 15 | 7pm | Sam Barry will read and discuss *How to Play the Harmonica and Other Life Lessons* at BookShop West Portal, 80 West Portal Ave Info: 564-8080.

COMMUNITY MEETING

Thu 17 | 7 – 8 pm | SF Municipal Transportation Agency: the St. Francis Circle intersection Waldorf High School, 470 W Portal Ave.

CARTOGRAPHIC IMAGINATION

Sat 19 | 1–3pm | Reception: Mystery and hidden meanings behind maps. Fine Arts Bldg, SF State 1600 Holloway Ave. 338-6535:

COMMUNITY YARD SALE

Sat 19th | 10am to 4pm | Yard and bake sale. Take home some treasures and more 2690 Ocean Ave. Info 971-8418.

POLICE/COMMUNITY MEETING

Tues 21/3rd Tues each month | 7pm Taraval

G.I. Joes, led by Gen. Hawk: Dennis Quaid. The redhead, Scarlett O'Hara: Rachel Nichols, in the Joes becomes Duke's new love interest. Zartan: Arnold Vosloo (The Mummy movies) and McCulllen/Destro: Christopher Eccleston lead the Cobra bad guys. Much of the story takes place in Paris, Washington, D.C., the Arctic and outer space, but primarily it's a fun fantasy to accompany popcorn at the movies. Action violence-mayhem.

THE HURT LOCKER

Staff Sgt. William James: Jeremy Renner in the field in Iraq takes over a position as the dude who disarms live bombs that could explode any second. He is aided by Sgt. JT Sanborn: Anthony Mackie and Specialist Owen Eldridge: Brian Geraghty. Guest appeara nces abound with Sgt. Matt Thompson: Guy Pearce, Contractor Team Leader: Ralph Fiennes, Col. Reed: David Morse, Mrs. Connie James: Evangeline Lilly, and Col. John Cambridge: Christian Camargo. Amuch more realistic war in Iraq than we are used to seeing. Profanity, war violence.

IN THE LOOP

Two State Dept. heads, Karen Clark: Mimi Kennedy and Linton Barwick: David Rasche, have opposing views on rushing to war; Karen wants to slow it down and Linton wants to speed it up. Their aides, Chad: Zach Woods and Liza: Anna Chlumsky (My Girl), leap into bed with each other while maintaining their bosses' Point of View. The doves, Karen and Gen. Miller: James Gandolfini, are no more innocent than the hawks. They suck in U.K. Min ister of Intl. Development: Simon Foster: Tom Hollander, who has a way with words of

Dr. Patty Gallagher's amazing performance is full of emotional power and conviction, she held us enthralled as she expressed a huge range of emotion with only her eyebrows, her eyes, and her mouth.

Winnie conjures up our worst night-mares—an absurdist world where our lives are meaningless. She forces us to take a closer look at what we're doing with our days; are we wasting our time on Twitter, endless emails and meaningless babble or are we writing that book, painting that picture and making our music. Are we leaving something behind—a legacy that will survive the burial ground that inevitably creeps up daily on our lives like a calming balm, till there's nothing left but dirt. Thru Sept. 6 at Cal Shakes in Orinda. Info: www.CalShakes.org also for Midsummer's Night's Dream, Sept 16 to Oct. 11 Carol Dunne

THEATRE YOU CAN EAT

Four Plays by John Robinson Last Saturday evening I attended four short one-act plays under the heading "Theater You Can Eat" presented by The People's Theatre. It was performed upstairs at the restaurant at Pena Pachamama. "Wake Up Cup," "The Toss Up," "Ceviche" and "Chocolate." were brought to life by four outstanding actors, Treacy Corrigan, Tim Hendrixson, Mary Knoll and John Patrick Moore. but the writing seemed dull and lackluster. Playing at Pena Pachamama through Sept. 6 John Robinson's one act Work of Art will be performed at the Fringe of Marin in Nov-Dec. Info: 673-3131 mornings 10 to 2 p.m. Theatre

Police Community monthly meeting at Police Station, 2345 24th Avenue at 7:pm.

PATRICIA VOLONAKIS DAVIS & MICHAEL NEFF

Thur 24 | 7pm | Davis will read from *Harlot's Sauce: A Memoir of Food, Family, Love, Loss, and Greece* and Neff will read from *Year of the Rhinoceros* at BookShop West Portal 80 West Portal Ave Info: 564-8080.

WALK FOR SUICIDE PREVENTION

Sat. 26 | 10am | Support the American Foundation for Suicide Prevention's Community Walk. Chrissy Field, Register at 8:30am. www. outofthedarkness.org. or 794-9884

PIANO MUSIC OF GEORGE CRUMB

Mon 28 | 1pm | Victoria Neve, George Crumb's piano works. Knuth Hall, Creative Arts Bldg, SF State 1600 Holloway at 19th Ave:

PIANO-VIOLIN WORKS BY SCHUBERT

Wed 30 | 1pm | Jassen Todorov, violin, William Corbett-Jones, piano. Knuth Hall, Creative Arts, SF State, 1600 Holloway at 19th Ave: Free. 338-2467.

putting his foot in his mouth. The funniest satire in years as the back-stabbing crosses the Atlantic. The hand-held camerawork resembles TV news programs. There is a 60 Minutes feel to it. Profanity, war violence.

INGLORIOUS BASTERDS

Writer-director Quentin Tarantino may have topped himself with his latest, permitting the Jews to get back at Hitler for the Holocaust. 8 young assassins under the tutelage of a Kentucky Army sergeant, Aldo Raine: Brad Pitt, who wants Nazi scalps and they oblige—on camera! A young Jewess, Shoshanna: Melanie Laurent escapes the killing of her family by Col. Hans Landa: Christoph Landa, who brilliantly plays cat—and-mouse with people. Don't be surprised if he walks off with the Supporting Actor Oscar: he's that duplicitous! Raine occasionally permits a captive to live but cuts a 4-inch swastika into each forehead so everyone will know who they really are.

JULIE & JULIA

In 2002, blogger Julie Powell: Amy Adams decides to cook all 524 recipes in Julia Child's Mastering the Art of French Cooking. Two stories run concurrently, the other: the problems Child: Meryl Streep, hilarious as a chef learning in the '50s at Cordon Bleu cooking school, has publishing her first cookbook. Her romantic marriage to U.S. diplomat in France, Paul: Stanley Tucci is paralleled with Julie and her handsome hubby, Eric: Chris Messina. Writer-director Nora Ephron (Sleepless in Seattle, You've Got Mail) presents Child's passion for food, cooking, and living with joie de vivre. What a pity she couldn't do the same for Julie Powell.

You Can Eat productions info, visit Theatre You Can Eat on line. Carol Dunne

ROBOT'S REVENGE ROCKS REDWOODS

Robot's Revenge, a relevant pantomime, written by Dr. Annette Lust (Artistic Director of the Fringe of Marin for 23 seasons) was performed for a capacity audience at the Redwood Retirement Center, Mill Valley.Robot's Revenge was masterfully directed by Ukrainian Sasha Litovchenko. Pantomime is a complicated form of drama that relies strongly on body language. Music, specially composed by noted composer Aaron Jay Kernis was performed by pianist Evelyne Lust. There was a musical theme for the entrance of each character. First: The Robot superbly performed by Erica Badgeley (2nd place/Best Actress Fringe Festival). Johann Schiffer: a strong performance as The Engineer controlling The Robot. His Wife was delightfully portrayed by Christine Clemmons and Lauren Rigor as Company President.

The Bay Area Theatre Critic's Circle Awards for Best Play went to Robot's Revenge. A very clever curtain call enthusiastically received by the audience in the question and answer session comparing it to silent movies.

"The Rime of the Ancient Mariner" by Samuel Taylor Coleridge adapted and performed Steve North opens with a serious Coleridge dressed in black. Two darling children, Jonah and Delphine stood with the Albatross. North sheds the black coat, wearing the dead Albatross around his neck and performs high comedy which had the audience roaring. Flora Lynn Isaacson

The Mayor of West Portal



Bud Wilson displays the Neighborhood Achievement Award for Greater West Portal from the Coalition for San Francisco Neighborhoods

By Doug Comstock

ud Wilson was a well known face on West Portal, "He was a powerhouse on the street," said Joan Girardot, long-time community activist for Public Utilities issues. "I always loved to collect signatures with Bud because everyone knew and trusted him. I was amazed that everyone would stop and talk to him, sometimes standing in queues to sign-up. It was easy to get a hundred signatures or more in an hour." Bud joined Girardot's campaign to lower water and sewer rates when he wasn't busy working on the other causes he continued to champion, even as his health deteriorated.

Bud first became active in neighborhood issues after he moved to his home on Ulloa Street near Laguna Honda Blvd. and learned of a plan to build a rest home at 300 Ulloah on an old quarry. He and his wife June

wrote and delivered letters for his neighbors, campaigning to convince developers to abandon what they believed was a dangerous plan for seniors, and instead, build 13 single- family homes. After a year of footwork, they learned there was a neighborhood organization, Greater West Portal Neighborhood Association, that was devoted to the protection of the neighborhood. With GWPNA's help, they waged a successful campaign against a powerful lobbyist and won, and the 13 single-family homes became a graceful addition to the community. Bud became a regular fixture at those and other neighborhood meetings, and became President of GWPNA, where he served as delegate to the West of Twin Peaks Central Council, tirelessly defending his neighborhood at the Planning Commission for many, many years.

Dave Bisho first met Bud at a Central Council meeting during Mayor Dianne Feinstein's administration, where they began working on a plan to rezone West Portal. "We fought fast food restaurants and third-story height limits on West Portal—and we won. Today West Portal is its own zoning district, with limits on the the number and types of businesses and the square footage that a restaurant can devote to take-out food," Dave said. Presiding over the West of Twin Peaks Council, Bud wrangled with developers and a Planning Department that coveted the open spaces and single-family properties in the area. He fought the City on three separate occasions as three separate supervisors sought to legalize secondary, or "in-law" units. He worked to bring sunshine reform to City Hall, and chain-store limits to neighborhoods. He fought to save Laguna Honda Hospital for seniors, despite massive opposition from City Hall. He was on a first-name basis with activists around the City. As a delegate to the Coalition for San Francisco Neighborhoods, Bud received the Coalition's Neighborhood Achievement Award, presented by then-President Barbara Meskunas, "Bud was an inspiration to us all he had more energy than people half his age and twice the integrity. When Bud sank his teeth into an issue, no one could stand in his way," she said.

At a vigil held at St. Brendon's in honor of Bud, Mayor Frank Jordan remembered Bud's energetic support for the project SAFE program "Even though he was a strong advocate for neighborhoods, he never sought publicity for himself, you can't help but respect that."

Bud was an animal lover and left his two dogs, Rambo and Suzie-Q, behind when he died. He spent a lot of time working for animal rights, including organizing contingents honoring the combat service dogs who fought alongside the servicemen and women in conflicts around the world. He loved to read the packet his wife June received as a member of the Animal Rights Commission, and he was a "regular" at those meetings, supporting her endeavors.

But it was the veterans who won the biggest share of his attention. Bud served 24 years as a fighter pilot during three wars: WWII. Korea and Viet Nam, including service as an Aide to Archie (later Major General) Archie Olds, known an "ace" pilot from '47-'48. He also flew with General Clair Chennault and the Flying Tigers establishing an "arctic route." It was there he met Chaing Kai-shek. Bud was appointed to the Veterans Commission by the Board of Supervisors, where he served several years and became its President. He fought to preserve the War Memorial Building for veterans and spent his last 2 years organizing and promoting the berthing of the Battleship Iowa in San Francisco. Most of the people we talked to felt that he took that failure very much to heart and spent most of his time at home after that disappointing vote at the Board of Supervisors.

He was 86 years old when he died on July 23, 2009. He contracted prostate cancer three years ago, but his death came from a ruptured aorta. He complained of feeling weak during his last week or two, when he was hospitalized a few days prior to his death, his wife June told us she thought he would pull through and be home in a day or two, sadly, he did not.

One major surprise at the vigil came when Tony Hall began singing "I wish I was in Dixie," which caught many off guard and wondering why such a song was appropriate. Bud was such a San Franciscan, that few knew he was actually born in Miami; his father had been from Kentucky and his mother, who was a half Cherokee, was from Tennessee.

Even though he moved here in 1973, there was not a trace of southern dialect in his articulate speech. And it was at that time that he started his clock shop on the wharf where he met his wife, June, a waitress from New Zealand who was working at the Buena Vista Cafe. They were married in 1984 after he managed the New England Clock Shop on Lombard St. In September of '84 Bud and June bought their home on Ulloa Street.

"One of the greatnesses of Westside people is their independence," said State Senator Leland Yee at the Mass for Bud, "—independence from special interests, political machines and parochial interests. No one could tell Bud Wilson what to do or predict what he would think. He had a moral compass that was pointed directly toward the people—its the best thing you can ask of anyone, the City lost a major asset and I have lost a very trustworthy friend."

Laguna Honda (Cont. from p. 1) social-health model of care."

In July, the Department of Public Health began seeking a new consultant for a \$250,000 project to help LHH define its organizational identity and model of care based on "resident-centered care" principles. In addition to redefining Laguna Honda's model of care to include physical and social rehabilitation programs, another project goal is to develop new communications tools to define LHH's "brand identity." New skills will be developed and required for interdisciplinary staff providing direct patient care, particularly certified nursing assistants. The contract calls for revising LHH's mission and vision statements, changing LHH's functions, and helping staff understand LHH's mission.

Also in July, another \$49,000 consulting project released an assessment of "behavioral health" services at LHH. Behavioral health is a concept combining mental health and substance abuse services. The new Davis Ja and Associates report was contracted for by the Health Department's Community Behavioral Health Services (CBHS) section, as part of the *Chambers* settlement agreement requiring assessment of behavioral health services at Laguna Honda, the patient flow, and linkages to behavioral health services following discharge to the community. The Ja report contains a number of flawed assumptions and startling admissions, but doesn't assesses the availability of community linkages to behavioral health services following discharge.

The list of 41 people interviewed for the Ja report is top-heavy with fox-guarding-the-hen-house psychosocial professionals, including all of LHH's behavioral health staff. Not one certified nursing assistant, licensed vocational nurse, front-line registered nurse, long-term care ward attending physician, or geriatrician providing direct patient care were interviewed. Only one LHH front-line social worker involved in discharge planning was interviewed. Of those interviewed, 14 (34%) were external to LHH; they may have little understanding of how medically ill LHH residents are.

The Ja report admits that staff external to LHH—presumably CBHS staff—expressed concern over "patient and staff safety due to the mixing of high-level substance abuse and mental health patients with older, lower-level patients in open wards," given LHH's inability to separate patients based on severity of diagnosis,

and problems supporting both patient populations safely in open wards. This validates community concerns about the 2004 to 2005 "flow project" regarding patient safety that led to Proposition D being placed on the 2006 ballot. The Ja report recognizes local neighborhood concerns, but never addresses them, reminiscent of the 2005 flow project

The Ja report doesn't address how changing from open wards to semi-private rooms in the new buildings will resolve the differently-diagnosed patient mix issue, or provide greater safety, if at all.

Although the Ja report notes LHH staff are concerned about SFGH patient referrals underestimating the degree of patient's mental health and substance abuse issues, the report offers no recommendations about improving the patient referral process. Instead, the report recommends LHH's mission statement should be reviewed.

Remarkably, the Ja report claims the greatest barrier to discharge of patients is due to LHH staff members misunderstanding LHH's identity. The report claims staff doesn't understand LHH's identity, and improperly determine independently what services they should provide as their job duties and responsibilities, leading to inconsistent standards in providing patient care. Apparently, the Ja report's authors were never told what staff have known for over a decade: The greatest barrier to discharge is the lack of appropriate housing, not staff confusion about LHH's identity.

The Ja report wrongly blames the "professional dominance of [LHH's] medical doctors" in positions of leadership as the reason LHH has not moved from a medical model of care to an "integrated" model of care providing medical, mental health, and substance abuse services, preventing patients from acquiring independent living skills in activities of daily living (bathing, dressing, etc.) necessary for independent living in the community. Not only are doctors blamed for this leading to improper "institutionalization," they are blamed for nursing assistants not participating in interdisciplinary team meetings (which is untrue). If the Ja recommendation to replace doctors with registered nurses, social workers and psychologists is implemented, patient medical care will plummet.

This is silly. Ja ignores that LHH publicizes it has won awards for its restorative care programming focusing on teaching patients activities of daily living, and ignores that nursing assistants participate in team meetings on a regular basis on most wards. Senior nursing administrators are already disproportionally represented in executive-level decisions. If nursing assistants are excluded from key decision-making processes, it's not by medical doctors, but by nursing administration.

In fact, the "medical model" of care has been in place because it's the least expensive way of caring for patients, and it works well for the frail elderly, which is who the public was told would be cared for in LHH's new buildings.

After scapegoating doctors and nursing assistants, the Ja report recommends creating two "behavioral health" units at LHH, one possibly for potential permanent placements for behavioral health clients. LHH has never been a permanent-placement location, for any patient population. The Ja report recommends increasing services for a comparatively smaller group of behavioral health clients, a group Ja's own data shows already has a much higher rate of discharge to the community.

The Ja report doesn't itemize a specific number of LHH's beds that should be converted from long-term care to behavioral health care, worsening an already grave shortage of skilled nursing beds for elderly Alzheimer's patients who are being dumped out of county.

Behavioral healthcare is more costly, and can't be adequately funded by simply cutting LHH's medical doctors. If Ja's recommendations to replace doctors with nurses and psychologists is attempted, LHH will end up providing both mediocre behavioral health care, and bad medical care. If behavioral health clients simply need housing and psychosocial care, why are they at LHH?

Meanwhile, longtime frail San Franciscans in their 80's with multiple medical problems or advanced dementia who need a facility like LHH cannot get in, and are being dumped out-of-county because LHH is busy delivering care to younger folks who need "behavioral" care.

One question is whether these three consultant contracts totaling \$350,000 seek to obscure re-defining Laguna Honda's mission as a psychiatric facility treating behavioral patients.

Other questions are: Why can't San Francisco find somewhere else for patients needing behavioral health care, and let the old folks stay in county? And have voters spent \$594 million to build a facility having an identity crisis just before it opens?



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2	1	2	1235	6/17/09	780,000
3	1	2	1182	6/15/09	859,000
1	1	1		6/10/09	450,000
4	2	2		6/12/09	1,175,000
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or dinner.

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plan for lunch at Sutro's." The down-

stairs restaurant is featuring a fixed-price

special for \$20.09

per person, with the

menu changing each week. For those of

you that haven't been

to the Cliff House

since the remodel, Sutro's is located in

the "Sutro wing", a

beautiful extension

of the original struc-

ture that evokes the design and construc-

o celebrate 100 years of serving locals and tourists alike in the landmark restaurant, General Manager Ralph Burgin and the team at the Cliff House are offering customers several rea-

sons to stop by

and celebrate like

famous baths. The glass and steel structural elements, the curved ceiling and the aqua tinted tiles being back a modern version of the look of the baths.

For Wednesday evening, "The Bistro" restaurant is where to go for dinner. Executive Chef Kevin Weber is continuing to offer a three-course "Prix Fixe" dinner for

> \$19.09 per person. The Bistro, located at "street level" in the historic building,

offers sweeping views of the Pacific and is a lively place with seating at both tables and the bar.

The atmosphere in "The Bistro" is lively and informal. The restaurant and bar is generally busy with a mixed crowd of San Franciscan's, locals

. O.

Wednesday will be special at the Cliff House for lunch specializing in small production wines from around the world Que Syrah retail wines and by the glass. Tuesday - Thursday: 4pm - 10pm Friday, Saturday & Sunday: 3:30pm — 11pm Closed Monday Also available for private events. Tuesday Happy Hour \$1 off all wines by the glass from 4-8pm every lues.

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and visitors. Recently, my wife and I were there to sample the special menu (unknown to the staff and mgmt.), and were seated at the bar next to a couple from Santa Cruz, who were marveling at the view and the remodeled structure.

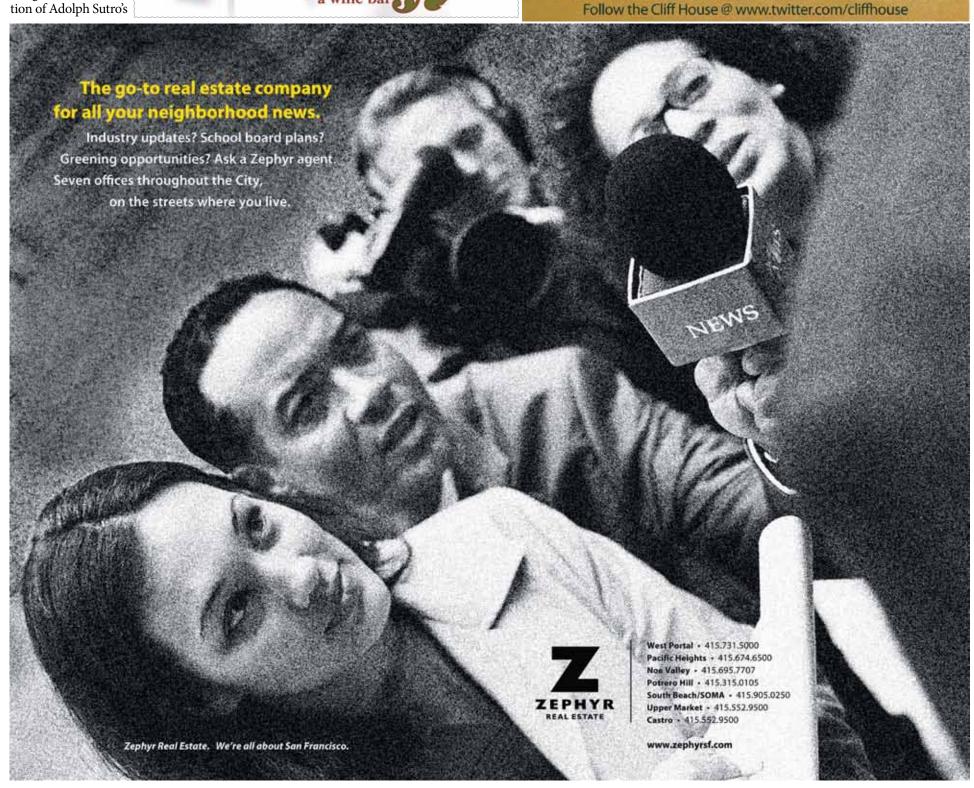
On that particular Wednesday evening, the menu consisted of an appetizer (Sonoma green salad dressed with a light and refreshing Walnut vinaigrette, goat cheese and chive croutons), the entrée (A classic and rich San Francisco Cioppino) and a wonderful dessert (a Banana Bread Pudding with Caramel Sauce and Chantilly

(Cont. on p. 13)



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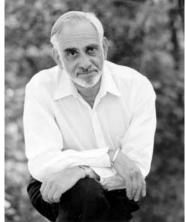
FLOTSAM & JETSAM & ME

by Hank Basayne

$ilde{"}...$ Apelike they are, and simian, instead of normal men and wimian! $ilde{"}$

I'm sitting in the car, waiting for the light to change, and from somewhere, deep in the dark jungle of my brain, out slithers the above quote, a random shard of memory. You know how the mind works, especially unfocused in reverie, so I mentally follow that path and,

yes, I do remember where it comes from.



Because you are impatient and can't wait to see what I have to say, and because I'm in a great hurry to let you know what I think I remember, I'm not going to look it up, cross my heart. Since I'm old and full of years, I have one foot stuck in the 20th Century and the other tentatively in the 21st. I could go to my stack of reference books, Bartlett's Quotations or Benet's Reader's Encyclopedia, search for it and maybe find it. Or I could Google or Wikipedia it and certainly get it. But—because you can't stand waiting another minute—I won't take the time to do either. So here goes, from my not-very-reliable memory:

The composer Maurice Ravel wrote a charming score called Carnival of the Animals, musically describing some of the fauna that inhabit our planet. Many years later, the incomparable poet

the beasts. For the elephant, for example, he gave us, "The Elephant has a leathery hide, it's teeth are upside down, outside". And "I could not eat a Kangaroo, but many fine Australians do". You get the idea.

Astonishingly, among the many animals, he includes Pianists. And the quote that started this screed is part of his description of those humans who inexplicably choose to tickle the ivories. Ravel, himself, was a superior pianist.

Like the remnants of a shipwreck, bits and pieces of debris keep floating up to my consciousness unbidden, the accumulation of many decades of reading, seeing and listening. There's no rhyme in the English language of the words "silver" or "orange". Now aren't you glad to know that? I was, more than 30 years ago. Not particularly useful and I have no idea why I remember it. But that's how mental detritus works sometimes.

I'm especially pleased when something pops to the surface that makes me smile, like captions from some ancient, remembered James Thurber cartoons. "How can I be overdrawn when I have all these checks left?" Or "She heard him say that Brazil was bigger than the United States, so she

Sometimes the remembered phrase that flashes is actually useful, coming to mind when

Ogden Nash fashioned words to portray each of I can really use it. There's Robert Benchley's allpurpose response to a question he didn't hear clearly, "Well, I don't know...." Or a thoughtful psychologist I knew who, on hearing some tale of woe from a patient would ask, "Why are you telling me this?" or "It could be worse, it could be

> Or the guaranteed-to-defuse-the-argument retort from a brilliant woman named Gail, "You may be right...."

> Were I to be able to gather all these bits and pieces in one place, write them down and pass them along, would it be of interest to anyone else? I doubt it. I suspect that after ingesting a few of them most people would just glaze over. My kids and grandchildren might find them appealing curiosities. Maybe not.

> I wonder what great deeds I could accomplish if I didn't have so much memory junk stuffed in the attic of my head. I could think a mighty thought or sing a trivial song. (There's goes another, that one from a play by Edna St. Vincent Millay! Will it ever stop? No, I don't really want it to. It's too much fun.)

> Hank Basayne is a San Franciscan, a minister and author, who hopes that before his act runs out he'll get to organize his books and records, clean out his closets, and make some sense of all the miscellaneous stuff he remembers.

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there and quietly got drenched as we were mesmerized by the fine marble work dating back hundreds of years. No ghosts, no pigeons, just the two of us.

Looking like Mary Poppins, we finally surrendered to our inverted umbrellas and boarded the next vaporetto for St. Marks. After a hot shower and blow-drying our shoes, we were primed for our last night in Venice.

We got cleaned up for dinner only to get to our restaurant totally drenched — all the more reason for a nice hearty bottle of wine to dry us off. It rained just as hard

> on the way back as we were treated to an old Venetian custom: We had always seen the wooden planks and metal sawhorses stored along the sides of buildings before, but had never had the thrill of "walking the plank." The elevated walkways are not that wide and the one with the biggest umbrella wins. The best part was watching the young kids wading through St. Mark's, ankle deep in water. We settled for a grappa instead.

Tuesday morning we were awakened by the sound of gondoliers singing to their

enchanted visitors, most never having seen a gondola short of a weekend trip to Las Vegas. For us it was our last day in Venice before heading for Florence. Certainly sad to leave but never forgetting the indescribable beauty of this magical place.

What a wonderful birthday present.

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eturning to Venice is like meeting an old friend, arms outstretched, a great big hug, a slight brush on the cheek and a warm hello. Venice, where the pigeons outnumber the people and the people are the biggest pigeons of all and where our checkbook is sinking faster than

those grand old buildings innocently resting on rotting piles.

Saturday, the 18th, was my birthday and we arose to a beautifully sunny, clear day. After meeting some very dear friends in front of St. Mark's we were picked up by private water taxi and spent the next 3 hours sightseeing along the lagoon, stopping off at Harry's latest cafe for Bellini and delicious pastries.

A brief stop at Burano gave the women a chance to look at some of that beautiful hand made lace and then to Torchello for the celebration. The Cipriani is still owned by the original family and the eight room hotel is a far cry from the luxurious resort of the same name across from St. Marks.

Between birthday cheers and greetings we were treated to baccala and polenta, prosciutto with figs, grilled fish, homemade pasta and local entrées all nicely paired with Bellini, local wines and finally a nice Prosecco to help extinguish the flames from all those birthday candles.

After an unforgettable lunch, it was back to St.Marks again by private water taxi zipping along at full throttle with the salt spray in our faces as the boat crashed through the wakes of those less fortunate.

In making our dinner plans, we knew that any local restaurant would pale by comparison, so we opted for a picnic in our room. From past visits we knew of a great bread store, a delicatessen that has mortatella about 18 inches around and a wine shop that sells local wines in used plastic water bottles for about \$3 a liter. How much fun can we have in one day?

Sunday morning Karen and I got up at 6 a.m., put on

our cleanest dirty clothes and went for a long walk through St. Marks and beyond — no people, no pigeons, just empty churches with candles begging to be lit. We carried that glorious sunrise with us to breakfast, cleaned up and traded our rosary beads for a yarmulke

and headed for the Jewish Ghetto. There are only 500 Jews left in Venice, 50 still live in the Ghetto. We took a



tour, visiting three synagogues, and after a kosher lunch, the two of us headed back. Feeling like traitors we stopped off at Santa Maria della Salute and lit a couple of candles.

Monday we were disappointed by the early morning showers but then we had never seen Venice in the rain and it was a whole new world. Everyone slows down and it's a sea of umbrellas. The Italians look so slick carrying their umbrellas and we tourists look so dumb in our plastic slickers. The Guggenheim Museum was on our agenda for the morning and so it was for

everyone else. It was so fascinating looking at all the beautiful artwork on the inside while admiring the beauty of the Grand Canal on the outside. After a leisurely lunch it was off to visit the cemetery island.

We had always seen the cemetery from afar but had never taken the time to visit it. We were the only ones











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SHARON THE HEALTH

What About Sunscreens?

By Dr. Andrew Wagner, MD

e've come a long way since the days when it was common to apply baby oil to our skin and lay out at the beach or pool with aluminum reflectors to help us achieve that prized bronze tan. What could we have possibly been thinking? Nowadays the sun's rays are well understood to be a major cause of skin cancers and premature aging. That beautiful, sexy tan has turned into leathery, spotted and wrinkled skin—if only we had known.

The sun is so damaging to the skin because light is energy. And the ultraviolet light that we are exposed to is like being showered with "bullets" of energy particles that destroy the very DNA of our cells, and it also creates free radicals that cause irreparable damage to the skin. It also breaks down elastin and collagen in the deeper part of our skin, destroying the very fibers which create youthful skin.

UVA and UVB wavelengths. The sun's ultraviolet light is composed of both UVA and UVB wavelengths. We're most aware of UVB, which is what causes the redness of sunburn. But UVA is a much larger part of the exposure we get from sunlight—and because we're exposed to so much more of it—it's even more dangerous. And to make things worse, UVA is not blocked by glass, so even if you're "inside" but have a work desk with a view, or a skylight, or are driving, you are getting significant ultraviolet light exposure all day long.

SPF Number. Sunscreens are rated by the SPF number, its "sun protection factor." The higher the number the better. But don't be fooled—the SPF rating only refers to how well it protects against UVB and sunburn. An SPF of 15—which is what is found in most make-up—will presumably protect you 15 times longer than if you had no protection on at all. The SPF 15 works by blocking out about 93% of the UVB rays; an SPF of 30 protects you twice as long by blocking out 97%; but an SPF of 50 only blocks out 98% of harmful factors. However, if you are fair skinned with blue or green eyes, it only takes 2-4% of the UVB rays at noon to cause a burn, so beware! And, if you're Asian or Hispanic or African American, you need protection also; you will get darker and darker, and develop the brown facial "mask" and spotting, known as melasma, from excess sun exposure.

What to look for. It's a MUST that it block both UVA and UVB, and should be rated at least to an SPF of 30. To block out the UVA rays, most products will contain the physical blockers zinc or titanium oxide, or the chemical absorber avobenzone. And now, with the ability to micronize these agents, they go on without causing that white faded look.

Application. The best time to apply a sunscreen is about 20-30 minutes before

you go out in the sun. That way it will be properly absorbed and ready to protect your skin. And just how much should we use? A lot more than we do! Generally the face and neck, (and don't forget your ears) require at least a ½ teaspoon, not the few drops that we commonly use. The remaining skin, chest, arms, hands, and exposed legs require about an additional 2 tablespoons. As for reapplying sunscreen, do so every 2 hours, or after swimming or any exercise that creates sweating. And don't forget, you need to wear sunscreen all year long. The goal is to stay protected.

And what else can you do? Consider limiting your sun exposure, especially between the hours of 10 am – 2 pm. Also, how about trying one of those fashionable wide brimmed hats, or one with the "tail" that covers the back of the neck. Go ahead, take a risk, be stylish, set your own trend. Also there is a whole array of sun protective clothing that is rated with a 30+ SPF, as well as UVA protection, that "lasts and lasts, even after 500 washes!"

Vitamin D. Remember that our bodies make Vitamin D from exposure to the sun, it's important to supplement with a Vitamin D3 product, generally between 800-2000 IU a day (and best taken with food). Vitamin D is important for calcium absorption and good bone health, and recent studies are demonstrating its importance in cancer prevention and general well being.

Tanning salons? So, what to do if you're committed to having that tanned look? Please, don't use a tanning salon. They simply are not safe. The light that they use is UVA. It's true that it tans without the burn, but you are exposing yourself to a major risk factor for future skin cancers and aging. Consider the spray-on or roll-on tanning products, they have improved significantly over time, and you can get a very complimentary color effect that will have you looking great for that special event.

By now, I hope you're convinced about the importance of both UVA and UVB sun protection, and are committed to applying the right amount of a good quality sun screen every day. It's the best insurance you have for a lifetime of healthy, youthful and beautiful skin.

Dr. Andrew Wagner, MD, is the Medical Director of Dimitra's Skin Care and MediSpa, located at 324 West Portal Ave., 415-731-8080. He offers free skin care consultations. He performs laser therapy treatments for skin rejuvenation and hair removal, body contouring and cellulite treatments, and offers expertise in botox and dermal fillers as well. Dimitra's also offers a full array of aesthetic skin care services, including peels, facials, waxing, spray on tanning, and massage therapy, as well as a medical quality skin care cosmeceuticals.

Citizens Concerned About Chloramine (CCAC)

By Sharon Caren

n my last article, FRESH CLEAN WATER: THE NEXT GENERA-TION July 2009, I shared my discovery of a water filtration system I'm using with great results (view the online archives www.westsideobserver.com). I then received this email:

Dear Sharon, Thank you for the info. In reading what it removes, I don't see any mention of amonia or chloramine, which is what I am interested in, or did I miss something?

Here's my response:

Dear Concerned Citizen, I've done much research since I received your email. I've talked to several people in the water filter business and have learned a lot. I didn't want to answer with any false information so I've checked with many sources and I'll explain as best I can.

The bottom line is, we have to do whatever it takes to get the chloramine out of our water supply. It's killing us.

Aside from that, the choices of what to do are pretty basic. Some companies selling systems are saying their system removes the chloramine but this is not the truth. I've had it explained by several reliable sources and finally understand what we're up against. Apparently there isn't a way to test for chloramines so no one can say their system removes it. Research must be done by scientists to see how this additive is affecting our body. The only alternative at this point is filtering the water to take out all the toxins we can resulting in a water that is Alkaline (a high PH). We CAN test the PH of the water and the more Alkaline the less toxic.

There are many systems that claim to do all sorts of things to the water but never mention the PH balance. This is crucial. Also, most all the systems on the market only have ONE carbon filter. That's the reason I bought the Nex Gen. It has 4 filters and the last one mineralizes and brings up the PH of the water. I haven't found another system like it. So you see, after the fresh tap water runs through the 4 filters, there will be less and less impurities and the PH reaches 9 or higher. That's what we're looking for.

Hope this helps, Sharon

Our Next Step

I met Linda Corwin, Vice President of "Citizens Concerned About Chloramine", and asked her what each of us can do personally to get Chloramine out of our water. Here's her response:

Hi Sharon,

Since 2004, when the San Francisco Public Utilities Commission (SFPUC) unilaterally decided to put ammonia in our drinking water to form chloramine, people have been experiencing a variety of health

problems. Many people stopped drinking tap water after the change simply because it tasted so awful. Others developed itchy or rashy skin, bloated sore, stomachs, acid



reflux, irritable bowel syndrome (IBS) – like symptoms or varying levels of respiratory distress. Many of these people were able to connect the chloraminated water with their symptoms when they used non-chloraminated water while on vacation. They saw their symptoms disappear, then return when they came home and resumed using the chloraminated water.

Citizens Concerned About Chloramine (CCAC) www.chloramine.org was formed to find a resolution to the many problems caused by chloramine. CCAC tried working with the SFPUC, San Francisco Department of Health, State Department of Health and regional EPA. All turned a deaf ear to our suffering.

CCAC has made progress with water scientists because people with symptoms wrote letters to newspapers and their elected officials. CCAC President, Denise Johnson-Kula is currently having talks with some top EPA scientists. Please help expand our efforts to get chloramine removed from our drinking water by reading our website, www.chloramine.org, writing a letter to your local newspaper and state and federal elected officials. If your congress person has 'sidewalk office hours', please tell them your experiences with chloramine and ask them to work with CCAC to find a replacement.

CCAC meets in several areas on the Peninsula. The next meeting in Pacifica will be on Thursday, September 24th at the Sharp Park Library at 7 pm. If you would like help writing a letter or want more information, please contact CCAC Vice President, Linda Corwin, at (650) 355-6447 or lindacor@earthlink.net. Also, when you write these letters, please let me (Linda) know by phone or email a copy so I can keep track. Lot's of letters have been sent to local newspapers but none of them are being printed.

Thanks, Linda, for your assistance. It's time we take responsibility for our health and the health of our loved ones, and send those letters to the papers and officials. The squeaky wheel gets the grease! Please feel free to contact me if I can help, Sharon Caren, 650.359.6579 or sharoncaren@comcast.net. Next month I'll be writing about how drinking enough water can help with rheumatoid arthritis pains and blood cholesterol. Stay tuned....

EDUCATION September 2009 Westside Observer Page 12

No More Pencils...No More Books

By Carol Kocivar ©2009

hen I was a little girl, we sang a short verse on the last day of

No more pencils No more books

No more teachers' dirty looks Well ... Not exactly a blast from the past.

But unfortunately...it now describes too many of California's classrooms. With budget cuts in the billions, our children will start a new school year not only with not enough pencils and not enough books but not enough everything.

Anyone who cares about our children and the future of our state should be angry...very

Larger class sizes mean children struggling to read will not get the help they need.

Too many high school students won't have the courses or the counselors as they compete for fewer and fewer seats in college.

Art and music give children the skills they need for academic and personal success. Now they are cut from our classrooms. Talented teachers... librarians nurses...custodians...Laid

Yes ...we should be very angry ...not only for the loss to our children but because this did not have to happen. There were choices. The only option was not severe cuts to education and children's services

Choosing to solve the budget crisis primarily with these cuts, rather than identifying sufficient new, ongoing revenue, was not the best choice for children. Our responsibility to children is not cut in tough economic times.

So where do we go from here? When school opens for the year, get involved.

Join with nearly a million PTA volunteers throughout California in our campaign for budget reform.

Funding education and children's services is not an issue of left versus right. It is a fundamentally an issue of right or wrong.

Get involved. Help do the right thing for our children and the future of California.

For more information on how to get involved, go to the California State PTA web site: www.capta.org

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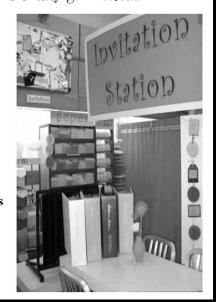
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MONEY MATTERS...

What to consider when considering a financial advisor

By Chris Arnold, CFP®, ChFC™, CASL™

As a professional in the financial services industry I am often asked questions concerning financial planning. I am pleased to be able to share my views in the Westside Observer writing about financial matters. In each article I will discuss one of the many topics concerning personal and business finance.

In this inaugural column, let's examine a question that many of you could find yourself asking: "Should you seek a financial advisor to help you meet your financial goals?" If yes, what should you look for?

To determine whether a financial advisor would be a good fit for you, start with the following question: Do I feel comfortable managing my own money or am I overwhelmed by it? Then, ask yourself: Have you taken the steps to determine what your disposable income is? Do you know what your marginal tax bracket is? Are you doing what your parents did to manage their money? If your answers to the questions are no/yes, no, no, and yes, you should strongly consider seeking the assistance of a qualified financial advisor.

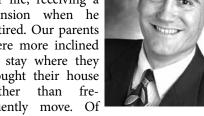
If you determine you can do it yourself, there is no lack of tools readily available to you. You can get company research reports and stock quotes as well as mutual fund and bond information online. When you are ready to buy, there are several online brokerage companies you can use to build your mid to long-term portfolio.

San Francisco has many physical bank and credit union branch locations if you are more comfortable with a physical place to go to manage your cash type of assets. It is rare to find a bank or credit union that does not offer access and use of your accounts online. This makes it easy to manage your cash flow and credit as well as pay bills electronically. An added bonus is that you save 44¢ each time you don't mail an envelope. Banks and credit unions also serve the need for short-term asset management while providing bill payment services along with cash flow and credit

You will also want to sync up your finances by making sure that your long-term assets are in line with your short-term assets. In addition, it's wise to regularly review other pieces of your financial situation such as your debt and asset protection strategies as well as your asset distribution plan. Of course, do this in as tax-efficient manner as possible.

Taxes do matter! That's why I included the questions about disposable income and tax bracket. The old adage goes, "It's not what you make, it's what you keep." It is important that your approach takes into account the effect of taxes and how to minimize your tax liability.

I asked earlier if you were managing your assets in the same manner as your parents. Our parents were in their 30's, 40's and 50's in a different time. When they were young, the main breadwinner was usually Dad and he frequently stayed at his job for life; receiving a pension when he retired. Our parents were more inclined to stay where they bought their house rather than frequently move. Of



course that mortgage had to be paid off and credit was used sparsely.

Today's financial reality is much different. Women are fully incorporated into the workplace and in many places it frequently takes two incomes to make ends meet. Pensions are rare so it is now more incumbent on employees to build their own portfolios to meet their individual goals. Today's working population picks up and moves more frequently from place to place than the generation before us did. Credit use has now mushroomed to the point that the term 'credit crunch' has become a regular phrase in our vocabulary.

If your parents fit all or some of the traditional profile I sketched above and the reality for you today is different than what theirs was, do you think it makes sense to manage your assets the same way that they did? The answer is probably not. Today's world requires an approach consistent with today's realities, not yesteryear's. Even if you can handle most of what is required of you to competently take care of your finances, there still may be good reason for you to engage a financial advisor to accomplish the things that you are not addressing as well as you could.

So if you think an advisor may be able to help you manage your financial affairs, what should you look for? There are many criteria to consider as you vet potential financial advisors including experience, education, and ethics. All these criteria are important and experience and education is easy enough to factually determine. In light of the recent scandals involving financial advisors, the ethics issue has become a big one. How do you determine the ethical foundation of the advisor you are considering?

One way you could get some insight about your prospective advisor is to see what designations they hold and the thresholds cleared to earn the right to call themselves one. For example, the Certified Financial Planner®, Chartered Financial Consultant TM, and Chartered Advisor for Senior Living TM designations all require substantive experience, education, and ethical standing in order to use them.

The stakes are high. The way you approach your finances can result in a big difference in the end. You owe it to yourself to ask the frank



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questions laid out above and answer them as honestly as possible. You owe it to yourself to find an advisor that passes muster. If you don't, what you have worked so hard for can be a fraction of what you could have had by using better financial management. Christopher Arnold is an independent financial advisor based in San

Francisco and can be reached at (415) 333-9700. His office does not provide tax or legal advice nor should anything in this article be deemed as such. The publishers do not represent the opinions expressed within, and each person must make informed choices about their financial well-being.

GREEN IDEAS

Cliff House(Cont. from p. 9)

Cream). All three courses were delicious and, in my opinion, a bargain for \$19.09 per person. Reasonably priced wines (by the glass or bottle) or other beverages are available, as is the traditional dinner menu with a large selection of appetizers/entrees and desserts.

Later, I asked Chef Weber what he and his team were trying to accomplish with the special menu. "We really just want to give something back to the locals who have supported the Cliff House over many years", said the chef, who has been at the seaside venue for 33 years, (24 as the executive chef). He added, "Although we serve many people from outside the Bay area, everyone who is local to San Francisco has a sense of ownership (of the Cliff House) and we wanted to celebrate the 100 year anniversary of this structure by highlighting some of our most asked for recipes at an affordable price."

In addition to the food specials, bottles of Millerick Road (Sonoma County) wines will be featured for \$19.09. Both a red and white wine is available in the Millerick Road collection.

Sitting on the cliffs overlooking the Pacific, the Cliff House has been providing food, beverages and views to their customers since 1863 when the original Cliff House was opened. Almost everyone is familiar with the famous photographs of the "second" Cliff House (built by Adolph Sutro) standing majestically above the cliffs. It survived the 1906 earthquake and firestorm, only to be lost a year later in a fire on September 7, 1907, during a remodel of the interior. (The original Cliff House had also been lost to fire in 1868).

Like a phoenix, the "new" Cliff House rose from the ashes and celebrated a new beginning, opening on July 1,1909. Rebuilt at a cost of \$75,000 by Sutro's daughter, Emma Sutro Merritt and other investors, the building was designed in a two story neoclassic design rather than the eightstory French chateau design of its predecessor. Dr. Merritt had the structure designed using steel and concrete to guard against fire. Over the ensuing years, the property, part of the National Park Service since 1977, was owned and operated by different groups who changed the exterior as the decades passed. Some may remember when the Cliff House was remodeled under the "Whitney's" empire. The family who also owned and operated the "Playland at the Beach" amusement park, covered the original "1909" walls in a wooden façade. This "dated mid-century makeover" can be seen in photos on the Cliff House website, (www.CliffHouse.com).

The owners of the restaurant, Dan and Mary Hountalas, and the National

Parks Service partnered on an extensive remodel/restoration and enlargement of the 1909 structure over 18 months from May 2003 to September 2004. Amazingly, the operation was open for all but 5 months during the process of stripping away the old façade and bringing the original 1909 exterior walls back to life, and strengthening them for seismic concerns, etc. The renovated building reflects the original neoclassic design (including the art-deco "CLIFF HOUSE" signage). The interior, a dated "clubby" wood-paneled and wallpapered design was swept aside to make way for a modern glass and steel based architectural design, although The Bistro still features an original antique "back bar".

Westside Observer

The (previously mentioned) "Sutro Wing" was added to the North end to house the stunning two-story Sutro's Restaurant and Terrace Room. The light and airy design beautifully highlights the rare geography of the location and the beautiful views. (The wing replaced "Phineas T. Barnacle's" one of San Francisco's original "fern bars.")

Owners Mary and Dan Hountalas, who have operated the Cliff House since 1973, and their staff, have created a "cool" and festive (not to mention romantic) environment at one of San Francisco's most hallowed and historic sites. If you haven't visited the Cliff House lately, the food, the views, and live Jazz on Friday nights make this a "gotta go there" place.

A book, written by Mary Hountalas, with Sharon Silva, and titled The San Francisco Cliff House details the rich history of the site from the first buildings in 1863 to the present. Published by Ten Speed Press (www.tenspeed.com), the book is available at the gift shop, the restaurant, the website, or from Amazon.com. The history detailed in the book is rich with San Francisco "characters"; the drawings and photographs are amazingly comprehensive and it also contains some of the bestloved recipes of the Cliff House, including their famous "popovers", and Chef Weber's ultimate "Bloody Mary", of which the restaurant serves over 150 gallons per week.

"The Bistro" at the Cliff House is located at 1090 Point Lobos in San Francisco. It is open seven days a week, Monday through Saturday from 9:00 AM to 9:30 PM, and on Sunday from 8:30 AM to 9:30 PM. The "celebration" fixe prix menu and pricing is only available on Wednesday evenings. Seating at "The Bistro" is on a first-come, first-served basis, with no reservations accepted. Reservations may be made for "Sutro's", located on the lower level. For information concerning the hours of Sutro's and the Zinc Bar, please contact the Cliff House at 415.386.3330, or visit their website at www.CliffHouse.com.

HELICHRYSUM ERADICATION

By Hilary Gordon/Photos by Blair Randall

nuggled into the border of the Garden for the Environment, by the corner of 7th and Lawton, a glowing mound of lemon-yellow, wooly foliage covered the ground for many years. Summer and winter, its colorful foliage provided a contrast with the Lady Banks rose arching over it, the rich purple spikes of Pen-



stemon in season, and the deeper gold of the Copper Canyon Daisy. Wonderful Helichrysum petiolare, or Licorice plant has been a reliable performer through the years in many tough spots in San Francisco gardens. Equally happy in sun or shade, not fussy about soil and water, Licorice plant brought light colors into shady, difficult nooks. It could thrive under shrubs or in north facing garden corners. It could draw

the eye to the back of the garden with its light colored foliage, creating a sense of spaciousness. It could be cut back to a little stump and it would grow anew. The horizontal, naturally tiered habit of the plant when small created a visual structure around other softer or mounding plants. (*Photo: Helichrysum, GFE*)

So what happened to the Helichrysum?

Not only the patch by the 7th and Lawton corner, but also every other scrap of Helichrysum in the Garden for the Environment has vanished. The bad news is that Licorice plant has been listed officially as an invasive exotic, and no matter how useful it may be in the garden, it is no longer an appropriate plant for environmentally savvy gardeners to grow.

The website of Cal-IPC, or the California Invasive Plant Council, now shows Licorice plant in an alarming red box, with big red letters that say "Invasive, Do Not Plant!...Seeds are wind dispersed, and the spreading branches will root at any point of contact with the ground. Licorice plant has been found displacing native plants in the Golden Gate National Recreation Area and other consisting assets larges" (Cal IDC area) (Planta)



other sensitive coastal areas" (Cal-IPC.org) (Photo: Shasta Daisy, GFE)

Helichrysum joins many other plants listed as wildland weeds which were originally imported into our landscape from other bioregions, or even from other continents, often by landscapers and gardeners. Like many other tough, successful landscaping plants, Licorice plant comes from a region of South Africa with a climate very similar to ours. Fortunately, most imported species do not spread into wildlands. But while imported plants may be perfectly adapted to our climate, they are also miles away from any of their natural predators or competitors. That's why some of them can take over in our wildlands, choking out our native plants

Some of the most familiar and problematic invasive exotics are ice plant, broom,



eucalyptus, and pampas grass. Hikers and backpackers now can see bull thistle spreading prolifically all the way up to Sierra mountain passes, displacing the fragile alpine plants in the mountain meadows and forest floors. Volunteer crews meet on weekends to weed broom and thistle out of the slopes of Mt. Tamalpais. But if you've ever been frustrated trying to weed a little garden, just imagine trying to weed a mountain! (*Plectranthus argentea, GFE*)

Many of the late 19th and early 20th century gardeners and farmers who brought plants from other parts of the world to California were trying to do a good thing at the time. There was a time when people thought eucalyptus could be an economically important timber crop. Gardeners who loved the broom of European hillsides and moors weren't thinking that it would be destroying fragile and unique California vegetation in the 21st century. Those people lived at a time when nature was seen as an inexhaustible reserve, which we were entitled to shape to our own desires. Draining wetlands and building dams were considered heroic feats. Now we have to work just as hard to reverse many of these experiments and protect the diversity of the natural world which we now know to be fragile and finite.

Home gardeners can play a part in the protection of wildlands by avoiding the use of landscaping plants which are listed by the Invasive Plants Council. Many responsible nurseries will not sell listed plants, but there is always a lag between the time the native plant society becomes concerned about an exotic and the time when nurseries stop selling it. In the meantime, it's a good idea for home gardeners to check the lists themselves, and remove any garden plants which have been listed. There are always wonderful alternatives that can fill the gap in the landscape.

Back at the corner of 7th and Lawton, a variegated geranium (Pelargonium to enthusiasts) with glowing yellow foliage and striking orange flowers has replaced the Helichrysum. Nearby, dwarf Shasta daisies provide another alternative groundcover and bank stabilizer, while bringing light, bright colors into the border. Inside the garden, Heuchera maxima, our native coral bells, will replace the Licorice plant in one shady



spot. Another choice plant to bring light silvery foliage into a dry shady location is Plectranthus argentea 'Silver Shield'. And for the toughest dry shade locations, don't forget Rubus pentalobus, Taiwan Bramble, (not at all like our weedy blackberry, thank goodness) with its charming white strawberry-looking flowers and an edible fruit to follow! (*Photo: Variegated Geranium, GFE*)

While it is always sad to say goodbye to a familiar garden plant, sometimes the gardener has to play the role of grim reaper. And when that happens, it's also an opportunity to renew the border and surprise the eye with some fun new choices. A Helichrysum eradication may just turn out to be a Shasta Daisy and Coral Bells houseparty! Hilary Gordon is Perennial Plants Collection Manager at the GFE. A life-long gardener, trained at the City College Horticulture program, she has worked as a professional land-scape gardener from 1984 until the present. Have a question for Hilary? Meet her in the garden Wednesdays 10-2 and Saturdays 10-4.



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By Julie Behn www.JulieBehn.com

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8	6					3		
		5		1	4			8
			4				5	1
		2				4		
4	9				3			
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Rules:

Each puzzle is a 9 by 9 grid of squares divided into nine 3 by 3 square blocks, with some of the numbers filled in for

vou.

The Object:

Fill in the blank squares in such a way that each of the numbers 1 to 9

umn and block.

Answer:

appears exactly once in each row, col-The answer appears aside..

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What do the following words have in common?

Assess Banana

Dresser

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View of Mount Davidson from Twin Peaks, 1915–1925

Photo courtesy of the San Francisco History Center, SF Public Library

Written on back: "late 1910s early 1920s; Mt. Davidson in 192?; note windmill + farm - houses near French Man's Creek."

PHYLLIS' FINDINGS

By Phyllis Sherman

HOW TO SMELL A RAT The Five Signs of Financial Fraud

ost people have become aware that Americans lose billions of dollars to a myriad scams each year. People are lured to investment seminars with free lunches and then pressured into making bad decisions. Dubious charities pull at our heartstrings. Coin and collectibles salesmen tout their goods as alternatives to stocks

and bonds. Clever Ponzi scheme perpetrators like Bernard Madoff persuade investors to keep sending in money. Job losses and other challenges of the recession make us more susceptible to schemes like workat-home and mystery-shopper opportunities that promise to provide quick income, sometimes using well-known brands like Google in their names. Such victims aren't necessarily uneducated and gullible, or

naive seniors. The typical investment-scam victim is an optimistic married man in his late 50s who has a higher-than-average knowledge of financial matters and deep confidence in his own judgement, according to research. They also believe that scams only happen to someone else and tend to feel somewhat insecure about their own finances.

Recently, the COMMONWEALTH CLUB hosted KEN FISHER, CEO of Fisher Investments and columnist for Forbes who spoke about his book "How to Smell a Rat: The Five Signs of Financial Fraud." Fisher believes nearly every investment scam ever perpetrated was actually easily detectable and avoidable. He offered timely advice on what investors need to look for - how to be sure investment choices are sound by asking the right questions, noticing red flags and breaking down complicated jargon.

Here are the five signs your adviser might now be or could evolve into a swindling rat:

1. Your adviser also has custody of your assets —the

number one, biggest, reddest flag.

- 2. Returns are consistently great! Almost too good to be true.
- 3. The investment strategy isn't understandable, is murky, flashy, or "too complicated" for him (her, or it) to describe so you can easily understand.
- 4. Your adviser promotes benefits like exclusivity, which don't impact results.
- 5. You didn't do your own due diligence, but a trusted intermediary did.

The number one sign above means "Always make sure the decision maker (who will decide what you should own, like stocks, bonds, mutual bonds, etc.) has

no access to the money—meaning they can't get their hands on it directly. Simply said, when you hire a money manager, you yourself should deposit the money with a third-party, reputable, big-name custodian wholly unconnected to the money manager or decision maker. That custodian's job is to safeguard the security of your assets. Do that, even if you do nothing else, and you can protect your money from being "Madoff"

with

If your adviser has access to the money because he controls or is somehow affiliated with whoever has custody of your assets, there is always the risk he carries your money out the back door. Maybe he's pure of heart and won't, but why risk it? Don't give him a chance.

How to Smell a Rat is an informative look at recent and historic examples of fraudsters, how they operated, and how their scams could have been avoided. While Bernard Madoff may be a criminal, the greater crime is that investors continue to be swindled for no reason. Read Fisher's very readable book and learn how to protect yourself as best you can from financial fraud.

An 80 year-old woman goes out on a date with an 85 year-old man. When she gets home her daughter asks her if she had a good time. "I had to slap him three times." "What happened? Did he get fresh?"

"No, I thought he might be dead."

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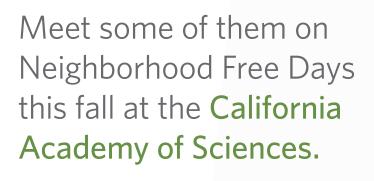
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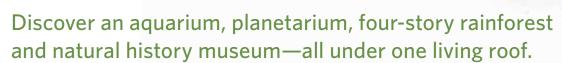


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Castro, Noe Valley, Diamond Heights, Miraloma Park, Haight, Cole Valley	94117, 94114, 94131	September 18, 19, 20

Check the complete schedule on www.calacademy.org or call 415.379.8000 to confirm your Neighborhood Free Days.

Each visiting adult must prove residency by showing a driver's license or a utility bill. On each scheduled date, only residents from the specified zip codes will be admitted free of charge.

As part of Bank of America's longtime support of museums and local educational programs, the Academy offers Neighborhood Free Days to San Francisco residents.

