



Glenn Rogers
Is the Business Model at Uber and Lyft in jeopardy? 2

George Wooding
Mayor Breed reminds George that the Willie era may not be over 5



Quentin Kopp
Even Donald “Bone Spur” gets Quentin’s goat around the 4th of July 3

Central Council
A Special Message from Outgoing Mayor Farrell and a Crime update 3



Taraval Station Report
Get the low-down on crime straight from the Captain on the frontline..... 10

Wildflowers
If flowers are the “earth’s way of laughing” and we need some of that..... 9

WESTSIDE OBSERVER

Volume 31 • Number 6 Celebrating Our 31st Year www.westsideobserver.com July/August 2018

No Takers Yet: Laguna Honda’s Aid-In-Dying Program

by Dr. Derek Kerr & Dr. Maria Rivero

As reported in the June 2017 *Westside Observer* (WSO), Laguna Honda Hospital (LHH) approved a medical aid-in-dying policy last May. Based on California’s 2016 End of Life Options Act, it allows terminally ill patients with decision-making capacity to self-administer prescribed lethal sedatives in the hospital. While awaiting LHH’s promised annual report on its aid-in-dying program, the WSO requested records showing the number of lethal prescriptions issued and the number of associated deaths. LHH’s response: “zero” and “zero”.

Zero takers may seem surprising in a hospital that reported 181 deaths in 2017. However, few dying patients choose this option. For example, Oregon’s 20 year old “Death with Dignity” program accounted for just 144 deaths in 2017. Despite a steady rise in participants, that’s merely 0.4% of Oregon deaths. In California, data for the first 6 months of the End of Life Options program, June through December 2016, show that 191 patients received lethal prescriptions. But only 111 (58%) took them. That accounts for 0.06% of California deaths during that period. Data for 2017 show that 577 prescriptions were issued and 374 (65%) of those patients died as a result, amounting to just 0.14% of California deaths

There are other reasons for LHH’s zero participation

“the overwhelming majority who opted for aid-in-dying were over 65, white, college-educated, insured cancer patients living at home with Hospice services.”

rate. In both Oregon and California, the overwhelming majority who opted for aid-in-dying were over 65, white, college-educated, insured cancer patients living at home with Hospice services. LHH serves a different population, and many are cognitively impaired and thus ineligible for aid-in-dying. Since 1989, LHH’s Hospice and Palliative Care Service has provided support for terminally ill patients, thereby reducing demand for life-ending prescriptions. Also, patients may not be aware of LHH’s program – and it’s awkward to inform patients of a life-ending option while in the hospital. Lastly, the majority of LHH physicians and nurses declined to participate.

This May, a legal challenge by the Life Legal Defense Foundation temporarily suspended assisted dying statewide. Despite pleas from Compassion & Choices, a group that supports assisted dying, a Riverside County Superior Court judge invalidated California’s End of Life Options Act - on procedural rather than substantive grounds. In this *Ahn v. Hestrin* case, the judge ruled that the Act was wrongly passed in a special legislative session geared to restore funding for Medi-Cal recipients. That maneuver was deemed unconstitutional as it skirted the agenda of the special session. Special sessions also bypass committee reviews and potential opposition. After 3 weeks of legal wrangling, Attorney General Xavier Becerra’s motion to stay that ruling was granted by the 4th Circuit Court of Appeal in June. However, arguments to overturn that decision will be heard this July. Given the strong public support for the Act, and the absence of reported abuses, the Legislature could simply reenact the bill in general session if the Court again blocks the Act.

Since the LHH’s medical aid-in-dying program was enthusiastically introduced to the Health Commission last year, and since controversy abounds, the reasons for zero patient participation, the program’s prognosis, and cost, should be disclosed this year.

Dr. Derek Kerr & Dr. Maria Rivero were a senior physician at Laguna Honda Hospital, they are currently investigative reporters. Contact: watchdogs@westsideobserver.com



Could the City’s Westside Burn After An Earthquake?

by Nancy Wuerfel

Westside Burns After Earthquake could easily be the headline after a major earthquake hits the Bay Area, since the San Francisco Public Utilities Commission (SFPUC) is now abandoning the brilliantly engineered Auxiliary Water Supply System (AWSS) designed immediately after the 1906 fire so that this devastation would not happen again. Very simply, AWSS is a network of pipes and hydrants dedicated to producing high water pressures and high water volumes to fight fires with locally sourced, non-potable water including unlimited seawater. That’s it! And, San Francisco is the only city in the United States with this system created to control conflagrations from becoming uncontrollable firestorms.

OPTION 12 IS NOT THE ANSWER

WATER! Unlimited amounts of water will put out fires. The SFPUC is ignoring this basic fact by deciding to limit Westside firefighting to only the amount of drinking water stored in the Sunset Reservoir. The SFPUC refuses to expand the tried and true AWSS system for fighting fires in favor of adopting Option 12 from a 2018 engineering report by AECOM. They are now experimenting on how to save lives and property with an unproven system based on a single source of potable water stored in the North Basin of the Sunset Reservoir.

Though the project is called a Potable Auxiliary Water Supply System (PAWSS), the SFPUC is denying us access to developing new, reliable auxiliary water sources, such as pumping seawater from the Pacific Ocean. Their hope is that the reservoir can be

refilled after a quake in 24 hours from Hetch Hetchy located 167 miles away, and that the volume of fires will not be greater than the amount of water already stored, or that other fires will not erupt until after the reservoir is refilled.

The potable water in the South Basin is earmarked for domestic water use, but that basin is not seismically reinforced so it may not survive the shaking. Also as part of earthquake preparedness plan, the city has a map showing city reservoirs marked with the path of water inundation into the surrounding neighborhoods should a reservoir fail. The South Basin flooding would cover a large portion of the outer Sunset District down to the ocean.

There are 43,000 wood frame structures currently unprotected from post-earthquake conflagrations

in the Richmond and Sunset Districts, and tens of thousands more in 13 other neighborhoods reaching from Seacliff to Parkmerced to the Bayview. At risk, are approximately 500,000 people living in these vulnerable neighborhoods without the AWSS extension.

Option 12 allocates all 90 million gallons of our drinking water from the North Basin to protecting some portions of the Sunset and Richmond districts. Yes, there are new cisterns in the street with a one-time use of water (not automatically refilled). Cisterns require 2 fire engines to use cistern water - one to pump water out and one to connect to the fire hoses to douse the fires within 1000 feet. There are 6 fire engines stationed in these two districts, so only 3 fires can be fought simultaneously. High pressure

Cont. p. 4

Rezoning Public Land for Residential Housing: Follow the Money

Land Grab for Laguna Honda Hospital’s Campus

by Patrick Monette-Shaw

News inadvertently surfaced about plans underway to place residential senior housing on Laguna Honda Hospital’s (LHH) property. Anyone who’s played the Monopoly board game knows you can’t place homes and hotels on utility and railroad spaces — because they are public infrastructure properties.

D-7 Supervisor Norman Yee’s staff contacted MOHCD about placing “assisted living” and/or RCFE (Residential Care Facilities for the Elderly) units on LHH’s campus on March 13, 2018 just six days after MOHCD pulled all funding from the

250 Laguna Honda senior housing project.

Yee’s rightly concerned about the lack of assisted living facilities and RCFE units throughout San Francisco. As the *Westside Observer* reported in December 2017, after the

San Francisco Health Commission ruled September 5, 2017 CPMC’s planned

closure of St. Luke’s Hospital’s skilled nursing and sub-acute units would have a detrimental impact on San Franciscans’ healthcare, Supervisors Hillary Ronen and Ahsha Safai introduced a request to hold a hearing on the shortage of skilled nursing and sub-acute facilities in the City.

A week later, the Board of Supervisors held a hearing on September

Cont. p. 8



“As desperately as the City needs senior housing, this plan should be opposed because it rules out either “assisted living” or “residential care facilities,” both of which are in desperately-needed short supply.”



Is the Uber and Lyft Business Model in Jeopardy?

On April 30, 2018 the California Supreme Court affirmed the Court of Appeal's judgment, changing existing law determining how an independent contractor can be identified. The case, *Dynamex Operations West, Inc. v. Superior Court of Los Angeles*,¹ may completely redefine what is and what is not an independent contractor.

Dynamex, which is a same day pick-up and delivery company, treated all their workers as employees before 2004. However, as a cost saving measure, they changed the status of their workers to independent contractors after that date. In January of 2005, In January 2005, Charles Lee — the sole named plaintiff in the original complaint entered into a written independent contractor agreement with Dynamex to provide delivery services. He filed this class action as the sole class representative challenging the legitimacy of Dynamex's relationship with its independent contractor drivers.

According to Dynamex, Lee performed on-demand delivery services for Dynamex for a total of 15 days and never performed delivery service for any company other than Dynamex. On April 15, 2005, three months after leaving his work at Dynamex, Lee filed a Complaint on his own behalf and on behalf of similarly situated Dynamex drivers. Lee alleged that, since December 2004, Dynamex drivers have performed essentially the same tasks in the same manner as when its drivers

were classified as employees, but Dynamex has improperly failed to comply with the requirements imposed by the Labor

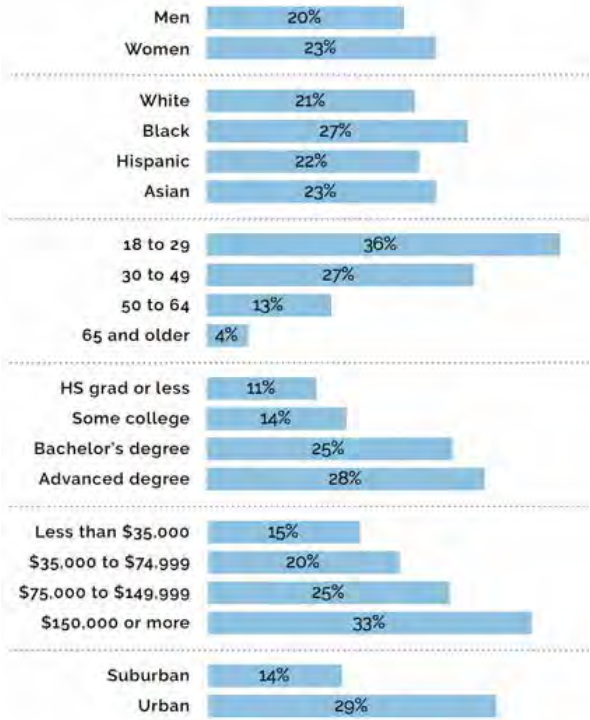


“Now that Uber and Lyft have outcompeted taxis, their next goal is to outcompete with mass transit, which is suffering a diminished ridership from Uber and Lyft daily”.

Code and wage orders for employees with respect to such drivers. Lee's complaint alleged five causes of action arising from Dynamex's alleged misclassification of employees as independent contractors: two counts of unfair and unlawful business practices in violation of Business and Professions Code section 17200, and three counts of Labor Code violations based on Dynamex's failure to pay overtime



Who Uses Uber and Lyft



definition of a private contractor “upside down.” Despite Dynamex’ petition to the Supreme Court of California to review the Court of Appeal’s ruling, Lee prevailed, leaving Uber and Lyft legal teams scrambling.

EXACTLY WHAT IS A PRIVATE CONTRACTOR?

There are three requirements for a business to become a private contractor.

1. The company that is hiring the worker does not control or direct their behavior.

2. That the workers are performing a task exclusive of the every day work of the employer.

3. Lastly, that the worker has made a decision to go into business for themselves, perhaps by starting a corporation or a Limited Liability Company (LLC).

THE “GIG” DEFENSE:

Uber and Lyft have argued that they are not a taxi service but are instead a technology “platform” which connects riders and drivers together. As such, they should be exempt from the infrastructure that is necessary for other businesses. They believe that their business model represents a new 21st century economy which allows their workers to have more freedom, gives them flexibility to work when they choose, and to be their own “boss.” Both companies warn that American workers will be less competitive if this new ‘Gig’ economy is denied.

THE JUSTIFICATION FOR THE NEW RULING:

The drivers who defend the Supreme Court ruling explain that their income has plummeted since 2014 and that they are barely able to make a living. And a

Cont. p. 4

Alert

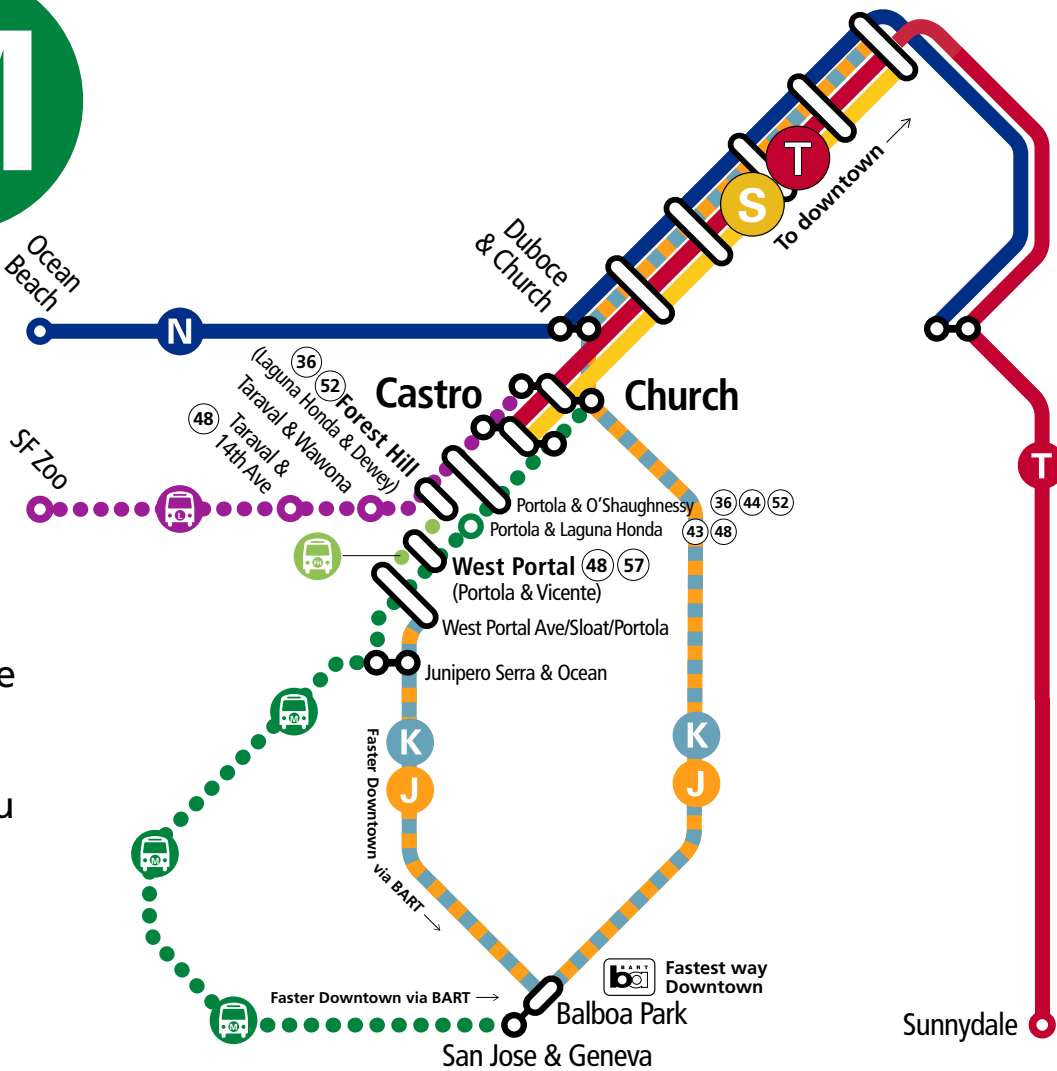


Bus Substitutions

Starting June 25 for 2 months

Twin Peaks Tunnel closed for infrastructure improvement.

This map shows you how to get where you want to go. Download your own map at SFMTA.com/TwinPeaks



311 Free language assistance / 免費語言協助 / Ayuda gratis con el idioma / Бесплатная помощь переводчиков / Trợ giúp Thông dịch Miễn phí / Assistance linguistique gratuite / 無料の言語支援 / Libreng tulong para sa wikang Filipino / 무료 언어 지원 / การช่วยเหลือทางด้านภาษาโดยไม่เสียค่าใช้จ่าย / خط المساعدة المجاني على الرقم

SFMTA.com/TwinPeaks

West Of Twin Peaks Central Council by Mitch Bull

NEWS AND VIEWS...

The June meeting of the West of Twin Peaks Central Council was highlighted by Mayor Mark Farrell sharing his experience as the Mayor of SF. President Sally Stephens opened the meeting at 7:30 at the Forest Hills Clubhouse with a good turnout of delegates. Stephens started by welcoming everyone to the meeting and having the roll call, which resulted in just enough delegates being present for a quorum. Mayor Mark Farrell took the stage speaking about the three issues that he tried to focus on during his brief tenure as Mayor: Reducing crime, Street Cleanliness and Homelessness. Poised to leave office in a little over two weeks, he looked relaxed as he addressed the delegates.



He first spoke of the honor to serve as the Mayor in the city where he was born and raised, and that he could do some things during his time in Room 200 that others have more difficulty with since he was not worried about running for re-election. In addressing street crime, he detailed his work with SFPD Chief Bill Scott to craft a hiring plan to add an additional 200+ officers to the ranks of the SFPD. Additionally, with an added focus by the department on visibility and foot patrols, the statistics are showing a beneficial trend. From a high of 31,000 auto break-ins last year, in 2018 there has been a 20% drop, year to date. Violent crime has fallen even more, with a 40% drop so far this year. In addressing street cleanliness, he detailed new action, adding a Needle Pickup Team of 10 people to address the

scourge of injectable needles littering the city. He has also added a 44-person team of additional street cleaners to work primarily in the commercial corridors throughout the city. The Mayor also addressed the ongoing issue of homelessness and the sprawling tent cities that have sprung up across the city. He ordered city crews to break up the largest of the compounds, and said that as of today, there are no more tent “cities” that have more than 10 occupants. He also said that he feels that San Franciscans are “turning a corner” as they fully understand the need to be compassionate, and help should be offered, but the tents should not be a permanent landscape component of SF’s streets. This is the area where not running for reelection proved valuable.

Cont. p. 4

Ruminations From a Former Supervisor by Quentin Kopp



As I wag once opined: “Some politicians are elected because of their gift of gab, and then defeated because of their gift of grab.” I trust that won’t apply to three statewide candidates whom I recommended last month for your thoughtful consideration and were chosen under California’s unusual system of sending to the November 6, 2018 general election the highest two qualifiers, rather than by respective parties. In order of ballot appearance, retired Superior Court Judge Steve Bailey of El Dorado, a Republican, runs this fall against incumbent Democrat Attorney General Xavier Becerra. Steve Poizner, like me an Independent, runs for Insurance Commissioner, and Democrat Marshall Tuck faces Democrat Tony Thurmond, another Democrat, for Superintendent of Public Instructions, a non-partisan office. It may be early, but I reiterate my recommendations for November 6, and I’ll later analyze other state and federal campaigns.

The state system of disregarding political parties for the November run-off reminds me of San Francisco’s “ranked choice” voting for Mayor and Board of Supervisors. The latter will, I fearlessly predict, result in corruption accusations sometime in the future because human nature invites unsavory arrangements between candidates who exchange second and third place votes. San Francisco is also manifestly diserved by a practice of anointing political successors. I note last month’s announcement that the incumbent supervisor in the Sunset District indicated that she would not run for re-election in November. Within one day, an aide declared her candidacy. The aide registered to vote in San Francisco only on March 27, 2018 and was raised in Los Angeles. Such event, labeled as favoritism by some commentators, will be tested by six other eligible candidates who timely filed declarations of candidacy. Supervisors are limited to two four-year terms. The policy theory was that such system would encourage everyday citizens, not aspiring politicians, to lead San Francisco legislatively. That’s a fallacy.

Meanwhile, the annual state Budget Act was enacted last month, together with so-called “trailer” bills. Those are allegedly intended to implement spending purposes of the Budget Act. Such custom and practice is gravely abused by the Legislature, which achieved passage of non-budget-related bills with little or no public hearings. There’s a depressing example in the 2018-2019 Budget Act which contains a 17-word trailer bill that would allow local public officials to suppress disclosures to voters about how their property taxes will be affected by bond measures on the ballot between now and 2020. The best political commentator in California, Dan Walters, accurately calls it “sneakiness.” As readers know, bonds constitute loans to public entities which are repaid by property taxes, usually over 30 years, with principal and interest that generally double the bond expense. Meanwhile, local Assemblymember David Chiu introduced last spring

legislation to restore the failed Redevelopment Agency in cities and counties. Redevelopment is a pseudonym for eminent domain, taking private property allegedly for public benefit. Begun over 60 years ago in California, it allows a board of supervisors or city council to decide an area is “blighted” for purposes of buying or seizing the neighborhood properties from owners, then reselling same to developers for better-appearing 20th Century housing. It was a “do-gooder” theory which instead resulted in seizure of private property and its resale at bargain prices for such purposes as automobile row, high-rise office buildings, shopping malls, and even country clubs. Those uses produced not only property taxes, but sales taxes. Meanwhile, school districts suffered loss of property tax revenue in the process. Assembly Bill No. 3037 was approved by the Assembly Committee on Housing and Community Development, but stopped in the Committee on Appropriation – for now. Note that Governor Edmund G. Brown, Jr. accomplished three years ago legislation abolishing redevelopment agencies, but facile developers, politicians, and nonprofit

housing entities continue to proclaim the wonders of a system which enabled government to seize private property and deliver it to wealthy City Hall favorites at prices as low as a dollar per parcel (yes, that occurred during redevelopment’s legal status in California). I note Independence Day for all Americans and encourage leaders to think of forebearers who declared and fought to sustain this independent, democratic nation of legal immigrants. I’ll be speaking at a Lutheran church in Pacifica led by Reverend Tom Nibbe, a Marine Corps veteran, and praying for our future well-being in tumultuous rhetorical times, which include President Donald “Bone Spur” Trump and his perpetual mainstream media critics. (Note: Independence Day reminds me Mr. Trump obtained five draft deferments during the Vietnam War because of those pesky bone spurs!) Retired former Supervisor, State Senator and Judge Quentin Kopp lives in District 7.

DEPT. OF JOURNALISM

All course available on the online schedule

Fall 2018
Classes Start
August 20

76160	M W F	9:10 – 10:00 a.m.	MUB 170	Gonzales
JOUR 21: News Reporting and Writing				
76162	M W F	10:10 – 11:00 a.m.	MUB 170	Gonzales
78101	M	6:30 – 9:20 p.m.	Mission Rm 475	Gonzales
JOUR 22: Feature Writing				
77048	R	6:30 – 9:20 p.m.	Mission Rm 217	Rochmis
JOUR 23: Electronic Copy Editing				
77048	R	6:30 – 9:20 p.m.	Mission Rm 218	Rochmis
JOUR 24: Newspaper Laboratory				
76882	M W F	12:10 – 1:00 p.m.	BNGL 615	Gonzales
JOUR 26: Fundamental of Public Relations				
74606	R	6:30 – 9:20 p.m.	Mission Rm 217	Gonzales
JOUR 29A: Magazine Editing & Production				
78546	M	6:30 – 8:20 p.m.	Mission Rm 217	Lifland
	T	Hours Arranged	Mission Rm 218	Lifland
JOUR 31: Internship Experience				
72312		Hours Arranged	BNGL 615	Gonzales
JOUR 35: Internet Journalism				
78102	M	6:30 – 9:20 p.m.	Mission Rm 271	Gonzales
JOUR 37: Intro to Photojournalism				
76939	W	6:30 – 9:20 p.m.	Mission Rm 217	Lifland

Questions? Call Juan Gonzales at (415) 239-3446

View the online schedule at classes.ccsfjournalism.com

Tuition is Free for S.F. Residents

Westside Car Break-Ins Subsiding - Perhaps

Uncorrected data from the Taraval Police Station’s website (www.Taraval.org) show a downward trend in reported auto burglaries. The average number of auto break-ins for 2018 now stands at 115/month. That’s a big improvement from the 140/month average logged in 2017, and slightly better than the 118/month rate for 2016. Still, it means 4 local car break-ins each day. While the best protection is to remove belongings from parked cars, many tourists are not aware that this is a major problem in “the City of Love” they have traveled so far to visit. These are the major prey for the unscrupulus .

Cont. p. 6

More INSIDE

Will Durst	5	Senior Smarts	15
Letters to the Editor	5	Remember When	16
Walford School	6	Open Late	16
Around Town	7	Education/Kocivar	17
Calendar	11	Money Matters	18
Lou Barberini	13	Real Travel	19

Central Council (Cont. from p. 3)

Farrell also addressed the formation of a **street medicine team**, charged with bringing healthcare and treatment to those fighting opioid addiction on the streets, and trying to meet them where they are, to administer care and attempt to get them into treatment centers. This led to the passage of state and local legislation addressing **conservatorship** when dealing with those who have severe medical and mental health issues on the street.

He feels that San Francisco is as **financially stable** as it has been in a very long time, with a doubling of budget reserves over the last 4 years, and is in much better shape than 8 years ago, with an AAA bond rating for the first time in the city’s history.

When asked “What’s next” for him, he replied, “Nothing political for now. I am going back to a normal life, working in my business, and coaching my children’s soccer team.” He didn’t, however, close the door on holding office in the future.

The next speaker was SFPD Sgt. Rick Santiago, from the Taraval Station. He spoke about local crime and updated the attendees about the continuing decrease in auto and home burglaries tied to increased foot patrols and citizen awareness. He said

that many of the burglaries are just crimes of opportunity, with thieves seeing items left in plain sight in a car. He also answered questions about the SFPD’s **Tasers**. (He believes they would be a good, non-lethal alternative.)

The meeting continued with the minutes being approved for both April and May, and discussion on the three associations that were considered to be non-operational. Contact has been made with two of them, **Mt. Sutro Woods** and **Sherwood Forest**, and both may be back in the group in the near future. The SFPD events coordinator at Taraval may have a contact name for **Merced Manor** for follow up. Additional groups such as Mt. Davidson Manor, Westwood Highlands, and Westwood Park were also mentioned. Dave Bisho noted that Mt. Davidson Manor was one of the founding members of the WOTPCC in 1936. More information will be brought forth in the September meeting.

George Wooding gave updates on Planning and Land Use, citing changes to the rules governing notification periods (30 days, reduced to 20 days) and notification distances (dropping from 300 feet to 150 feet), and Public Health, weighing in on discussions to possibly make changes on the grounds of Laguna Honda Hospital

in regard to **building new structures**.

Nominating Committee chair **Dave Bisho** spoke next, representing the Nominating Committee (Dave Bisho, Paul Conroy, Denise LaPointe and Matt Chamberlain) in putting forth a slate of proposed officers for the 2018-19 year. The slate: **President Mark Scardina**, **VP Dena Aslanian-Williams**, **Secretary David Golden** and **Secretary Carolyn Squeri** was announced. Nominations were asked for from the floor, and as none were offered, the slate was voted on an approved unanimously. The new officers will take office at the September meeting.

The meeting was adjourned at 9:15 PM.

The next meeting will be on Monday, September 24 at 7:30 PM at the historic Forest Hills Clubhouse. For more information see the WOTPCC website (www.westoftwinpeaks.org).



SFPD Sgt. Rick Santiago at the WOTPCC

“Yes, there are new cisterns in the street with a one-time use of water (not automatically refilled). Cisterns require 2 fire engines to use cistern water - one to pump water out and one to connect to the fire hoses to douse the fires within 1000 feet. There are 6 fire engines stationed in these two districts, so only 3 fires can be fought simultaneously. High pressure hydrants along 19th and 12th Avenues will be used as “fire breaks” to stop the spread of fires by ocean winds, rather than used to protect individual homes. When multiple fires in buildings continue to burn unabated, eventually conflagrations will develop, which then can merge together into a firestorm that could destroy major portions of the city.”

Westside Burns (Cont. from p. 1)

hydrants along 19th and 12th Avenues will be used as “fire breaks” to stop the spread of fires by ocean winds, rather than used to protect individual homes. When multiple fires in buildings continue to burn unabated, eventually conflagrations will develop, which then can merge together into a firestorm that could destroy major portions of the city.

That is why the city’s Westside will burn.

PUBLIC IS NOT PART OF DECISION MAKING

Decision for Option 12 was made behind closed doors by the Management Oversight Committee (the MOC) made up of 4 people from the SFPUC, Fire Department and Public Works Department. There are no agendas, no minutes, no public notice, and no public comment at their meetings. Once the MOC decides in private what projects they want to pursue, they design GO bonds to finance them, and staff performs “outreach” to inform the public of the decisions made to protect us from post-earthquake fires. The general public is never invited to provide input to recommendations BEFORE (or after) final decisions are made that affect our very lives. The Board of Supervisors may have hearings, but these are convened at their request, not by the SFPUC or Fire Department.

The public believes the Earthquake Safety and Emergency Response (ESER) GO bonds are just for our protection. We

have been told this money would expand the AWSS into 15 underserved neighborhoods and upgrade the whole network. However, the current MOC decision is changing the bond use from financing a state-of-the-art firefighting network using unlimited local water, now to paying for replacement of aging SFPUC water transmission mains used to distribute domestic water and calling it PAWSS. The AECOM report even states part of the \$20-\$30 million cost for the new Sunset water mains will be transferred from water ratepayers to taxpayers. But the taxpayers are seriously short changed on fire protection by paying to replace SFPUC mains.

A VIABLE PLAN FOR THE WHOLE CITY

It has been 112 years since the 1906 great fire, and city departments have still not prioritized a *citywide plan* to protect all the existing residential neighborhoods from catastrophic fires. We know *what* needs to be done, having bought 3 engineering reports in 2009, 2014 and 2017. Option 12 is not acceptable and must be abandoned because it does not provide the level of fire protection needed. We have *money* in ESER GO bonds in 2020 and 2026. What we do not have is the *leadership* necessary to focus on actually finishing the AWSS infrastructure that will protect all neighborhoods, instead of approving projects piecemeal or district by district .

We should call upon Mayor Breed to provide that missing leadership to:

- 1) Create a **Task Force**, reporting to the

Mayor’s Office, consisting of DPW engineers, fire professionals, SFPUC managers, and knowledgeable members of the public to participate in developing the infrastructure *goals* to be achieved for post-earthquake firefighting; the *plan* for projects that can deliver the goals citywide; identification of financing through ESER *bonds* and state and federal *funding sources* for projects; and the *timeframes* to complete the goals by 2027.

2) Request the Planning Department to increase the citywide **Development Impact Fees** to include a charge for extending the original AWSS network with identified water sources into new housing developments *so that the city can use these funds* to perform the work according to the AWSS standards.

3) Request the Board of Supervisors to have **annual hearings** on the progress towards completing the citywide work by 2027, and reporting to the Mayor any circumstances that prevent this goal from being achieved.

The Westside does not have to burn if we act to prioritize *finishing preparations now* for the next Big One with unlimited supplies of water.

Nancy Wuerfel is a government fiscal analyst and served as a member of the Park, Recreation Open Space Advisory Committee (PROSAC) for 9 years. Grateful thanks for the technical expertise provided by Thomas W. Doudiet, retired assistant deputy chief, SF Fire Department.

Uber And Lyft (Cont. from p. 2)

new study by *Business Insider* confirms driver’s claims that they are only making between \$3.37 to \$10 an hour — far less than minimum wage.² Underpaid workers are in danger of becoming dependent on government assistance, fully or partially supported by the public, either in their prime working years or during retirement. The “freedom” that is asserted as a justification for relinquishing employee status is not a benefit, the drivers argue. They complain that to be profitable, drivers must work during prime commuting hours. The “freedom” banded about as a justification for the giving up over time pay, paid rest breaks, Health Care and Social Security benefits, is a ruse masking the greed and avarice of their employers. It is said that Uber and Lyft are dodging 25-45% in infrastructure cost with their “Gig” business model. When the “Gig” economies avoid paying their fair share of the public safety net, the public is missing out on millions of dollars in taxes that would be paid by these businesses. Today, nearly 33% of the work force is part of this new ‘Gig’

economy.³

UNFAIR COMPETITION:

Those who fear jobs will be lost by the new ‘Gig’ economy are ignoring the fact that taxi companies have been competing with the unfair practices of Uber and Lyft all along. Avoiding Worker’s Compensation for example, is a huge advantage the “Gig” economy has over taxis. Now that Uber and Lyft have outcompeted taxis, their next goal is to outcompete with mass transit, which is suffering a diminished ridership from Uber and Lyft daily. Experts believe that individual States will eventually decide whether they support or oppose the ‘Gig’ model. This decision is likely to be determined along party lines.

TRAFFIC CONGESTION MANAGEMENT:

Today, taxi drivers as a group, pay \$250,000 annually for medallions or permits. Of course, Uber and Lyft drivers pay no such fees. Although Uber and Lyft claim they are taking vehicles off the road, some people claim 45,000 cars have been added as drivers look for fares.⁴ Historically, taxi management has limited the number of taxis deployed on the streets,

in an attempt to ameliorate impacts on traffic. Today, there are 1,800 taxis driving on the streets of the City.⁵ Uber and Lyft do not practice such constraint, and do not hesitate to add more drivers regularly. Maybe, when all the taxis are out of business, concern for traffic congestion could become an important consideration for Uber and Lyft at some time in the future.

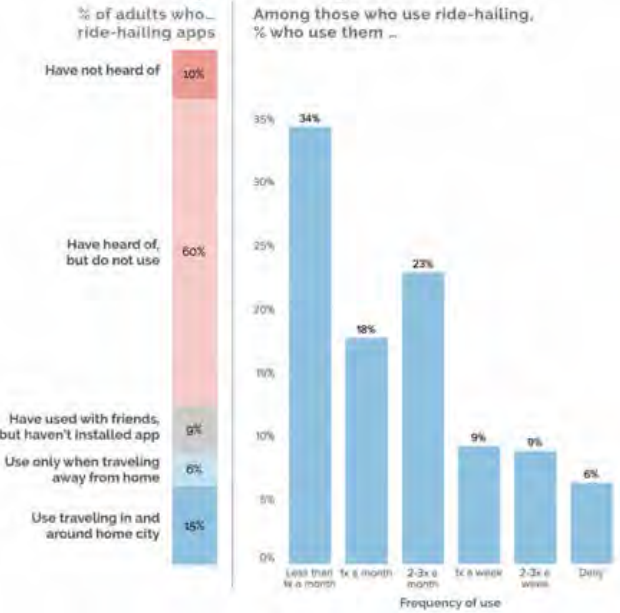
Glenn Rogers is a landscape architect who lives in the Westside.

1. scocal.stanford.edu/opinion/dynamex-operations-west-inc-v-superior-court-345842

2. www.businessinsider.com/uber-lyft-drivers-making-less-than-4-per-hour-2018-3

3. jobble.com/45-eye-popping-stats-about-the-gig-economy/

Frequency of Use



4. sfgate.com/business/article/SF-goes-after-Uber-Lyft-for-data-on-city-trips-11196961.php

5. sanfrancisco.cbslocal.com/2016/11/07/number-of-uber-lyft-drivers-dwarfs-san-franciscos-taxi-fleet/

Commentary

Willie Brown Re-Elected Mayor

by George Wooding

Congratulations are in order for new Mayor London Breed and her many billionaire financial contributors. Some folks are congratulating Willie Brown on his re-election.

The Golden Rule in San Francisco: As the king of patronage politics, Brown has the political connections and the gold. So, he rules.

The formula of large businesses, unions, and developers just keeps controlling San Francisco and often subverts the will of voters. It doesn't matter who gets elected, as long as they do the bidding of Willie and his wealthy contributors.

Let's start the mayoral thread with Willie Brown. Brown is considered a consummate politician. He's great at self-promotion, nepotism, and convincing major donors to contribute to his projects, candidates, and political campaigns.

As far as Brown is concerned, the end always justifies the means.

According to Wikipedia, "Brown served as San Francisco mayor from January 8, 1996 until January 8, 2004. His tenure was marked by a significant increase in real estate development, public works, city beautification and other large-scale city projects. He presided over the "dot-com" era at a time when San Francisco's economy was rapidly expanding."

The blending of developer-, high-tech-, and union-contributions meant almost

Controlling San Francisco was way too intoxicating to just simply walk away from it. Brown started recruiting future mayoral candidates he and his political machine could elect and control. The "Brown machine" is run by, and comprised of, just one person: Willie Brown.

anything could happen — and did for the right contribution and/or gift to Brown's political machine: Junkets, banquets, and political mailers included. Brown was a genius at turning wealthy special interests into a political machine loyal to him.

Controlling San Francisco was way too intoxicating to just simply walk away from it. Brown started recruiting future mayoral candidates he and his political machine could elect and control. The "Brown machine" is run by, and comprised of, just one person: Willie Brown.

In 1996, Brown appointed a tall, marginally-handsome, 29-year-old named Gavin Newsom to serve on the city's Parking and Traffic Commission. Newsom was later elected president of the Commission. It didn't hurt that Newsom's business partner was Gordon Getty.

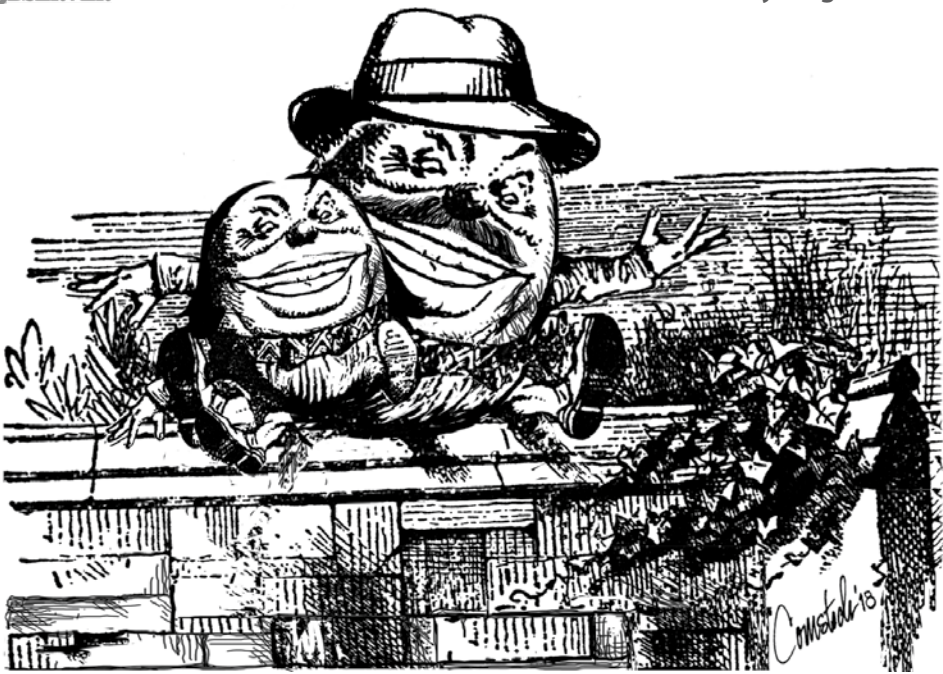
Newsom's first political experience came when he volunteered for Willie Brown's successful campaign for mayor in 1995. Newsom hosted a private fundraiser at his PlumpJack Café.

In 1997, Brown appointed Newsom to the San Francisco Board of Supervisors seat vacated by Kevin Shelley, after Shelley was elected to the California State Assembly. At the time, Newsom became the youngest member of San Francisco Board of Supervisors, and like Shelley before him, the Board's only heterosexual Caucasian male.

At the young age of 30 with just one year of Parking and Traffic Commission experience, it would be easy to speculate Newsom swore eternal allegiance to Brown's political machine.

The November 5, 2005 Los Angeles Times wrote, "Newsom had been polling well ahead of his competitors in the nine-way race to replace flamboyant Mayor Willie Brown. Brown's chosen successor, Newsom campaigned longer and spent far more than his opponents." Much of the money Newsom spent in 2003 to be elected mayor came from Brown's contributors.

At Newsom's swearing-in ceremony January 8, 2004, Brown called Newsom, "Part of the future generation of leaders of this great city."



My 2¢ • Will Durst © 2018

THE LOUDEST HOLIDAY.

Hey everybody; you know all that anxiety that's been building up? Well, just let it go and relax now, because the 4th of July is here. The Great American Holiday. The one with the noise and the colors and the hot. Now, it is summer. That's what the 4th is. Not just the day we celebrate the anniversary of the birth of the best country in the history of the world but also the heart of the season of light.

No matter what the astronomers tell us, it's not the solstice that signifies the beginning of our season of mayhem. Not in America. Its 0704, thirteen days later, when kids run amuck while parents drink beer out of cans and fall off of patio furniture. When families squeeze into minivans and travel long distances to get into fights over the logistics of eating fries at Mickey D's and burgers at the King.

It's when the senses are heightened. The smell of cut grass, the grip of a pair of sneakers, the sound of children playing volleyball on the beach, the tickle of butter from a roasted cob of corn dripping all the way down your arm to the elbow. The thunk of a Frisbee on the back of the head. The piercing cry of a loved one as they dis-

And have a happy birthday America, you great-looking country, you. May be going through a tough patch here. But you know what they say; tough times never last, but tough countries do. And you probably hear this a lot but you still look pretty good considering you're 242 years old.

cover sand in the bed.

It's a holiday that transcends normal political persuasions; a frozen moment in time when white wine sipping, NPR listening, Prius driving, Birkenstock wearing hippies stand shoulder to shoulder with country western listening, pickup truck driving, cowboy boot wearing, Coors Lite chugging rednecks, both groups clutching tiny American flags in a small town square watching a parade of bicycles with red, white and blue bunting woven through the spokes.

It's beauty queens waving from the back seats of convertibles. And kids swinging on a tire tied to a tree over the bank of a pond. Slip and slides. Burnt marshmallows. Not getting dark til nine. It's people deciding that any piece of clothing they can squeeze into, fits.

Letters to the Editor

Thank you for your coverage of CPMC's decision to stop providing subacute skilled nursing services for San Francisco's most frail and vulnerable patients in Subacute Skilled Nursing Facilities (SNFs). It's been an eventful week for the patients, and I wanted to update you.

Subacute SNF patients from St. Luke's will displace the SNF Post Acute NH patients at Davies Medical Center. Rooms have been modified for the subacute patients but are very small compared to St. Luke's rooms and the activity room is small and not always available to the subacute patients (at St. Luke's this was the mobile one's "living room"). These beds will be

like Thursday the 5th. The same day the back-to-school sales start and all the sports channels start promoting football.

And have a happy birthday America, you great-looking country, you. May be going through a tough patch here. But you know what they say; tough times never last, but tough countries do. And you probably hear this a lot but you still look pretty good considering you're 242 years old. Could use a little work around the eyes. Then again, couldn't we all.

Copyright © 2018, Will Durst. Will Durst is an award-winning, nationally acclaimed comedian, columnist, and former waiter at Dante's Sea Catch on Pier 39 in San Francisco, California. For past columns, commentaries and a calendar of personal appearances, please visit willdurst.com.





City’s First LEED-Gold Certified School Breaks Ground on New Sustainable Facility

West Portal Campus to House Student Athletics, Performances, and Community Functions

Waldorf High School, the city’s first LEED-Gold Certified school, officially broke ground on a 9,000 square-foot sustainable athletics, performance, and community center on its West Portal Avenue campus.

Nearly 100 friends and community members gathered on June 12th to celebrate the commencement of construction of The David Bushnell Center for Athletics and Community, named for the former architect, alumni parent, and beloved community member who passed away unexpectedly last Spring.

The Ground Breaking marks the culmination of years of planning, design, fundraising, and community outreach. Though the school is fully equipped with classroom and art studios, it lacks a home gym and large assembly/performance space. The Center will serve vital school functions and be available for neighborhood gatherings.

The Center was designed by the late David Bushnell and his team at 450 Architects. The sustainable design includes a cistern rain capture, and zero net energy through solar, nature light, and high efficiency systems. This team also redesigned the high school in 1997, transforming the old AT&T call center into a small, independent high school that serves students from around the neighborhood and across the Bay Area.

The \$9 million project is funded with contributions from foundation and the community. Architectural plans were approved by the City in late 2016.

INFO: sfwaldorf.org/mysfws/the-center

Subsiding Auto Break-Ins? (Cont. from p. 3)

Here are Taraval Station’s *under-counts* for thefts from autos;

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	200	157	154	117	112	114	101	88	117	59	118	61
2017	121	140	157	154	176	149	148	106	115	138	151	125
2018	134	100	122	100	121							

Unfortunately, these numbers are misleading as they’re never updated. The updates appear on the SFPD’s CompStat (computer statistics) database. Last month, WSO columnist Lou Barberini – a CPA and former SFPD officer, called out the SFPD’s CompStat numbers as “phony statistics” because they quietly increase – sometimes substantially - with age. That’s partly due to the addition of cases filed after the monthly crime reports are tabulated. But why are large corrections inserted so many months later? Initially, the current crime rate is understated. Waiting for months to update the data creates an illusion of improving crime trends by pairing current undercounts with boosted older numbers.

For example, car break-ins recorded in Taraval Station’s monthly reports totaled 1,418 in 2016, but the numbers later logged into CompStat show 1,614. That discrepancy amounts to a 14% surge - from 118 to 135 break-ins/month. Notably suspicious, the 81 auto break-ins Taraval Station recorded for December 2016 later zoomed to 139 in CompStat. Similarly, Taraval reported 1,680 auto break-ins in 2017, while CompStat shows 1,783 – a 6% increase. So instead of 140 break-ins/month, the retroactive average for 2017 was 149/month. Given anecdotal reports that some thefts from autos go unreported, the true numbers are likely about 10% higher than Taraval’s official ones.

Last month, SFPD Lt. Tim Paine told the West of twin Peaks Central Council that the recent drop in thefts from autos - and home burglaries - was tied to the arrests of 12 of 30 members of a gang targeting the Westside. Indeed, residential burglaries plunged to 26 this May. That looks better than the 2017 average of 42/month. However, because home burglaries had risen in early 2018, the drop in May merely kept this year’s average at 43/month. Because statistics are malleable, and because burglary gangs are resilient, vigilance remains necessary.

Dr. Derek Kerr is an investigative reporter living in San Francisco
Contact: watchdogs@westsideobserver.com

You Live It
We'll Frame It

Fine Custom Framing
since 1978

**Walter
ADAMS**

348 West Portal Avenue
(415) 759-2002

Willie Brown Wins (Cont. from p. 5)

probation, lost his license to practice law when the State Bar of California disbarred him March 31, 2018.

An August 20, 2011 SFGate article stated: “San Francisco District Attorney George Gascón said Friday there is insufficient evidence to proceed with a criminal investigation into the activities of the political committee behind the “Run, Ed, Run” campaign to persuade appointed Mayor Ed Lee to run for a full term.”

The move came after Gascón had referred the case to then-State Attorney General Kamala Harris — Gascón’s predecessor in San Francisco’s District Attorney’s office — for a possible conflict of interest, something for which Gascón’s rivals in the District Attorney’s election had called. It is commonly rumored that Willie Brown and Harris were in a romantic relationship for years.

Assistant District Attorney Victor Hwang was a co-chairman of Progress for All, the political action committee behind the “Run, Ed, Run” campaign. The Chronicle also reported that when Gascón was named District Attorney in January 2011 then-Police Chief Gascón took the job only after making calls to former Mayor Willie Brown and Chinese Chamber of Commerce consultant Rose Pak to gauge his chances for election in November.

Pak had been a major fundraiser for the “Run, Ed, Run” campaign. High-tech companies and developers also poured money into the Progress For All PAC.

On August 7, 2011, Lee reneged on his promise to the San Francisco Board of Supervisors when he formally announced his decision to seek election as mayor. Lee’s only fault was that he was loyal and malleable to Brown and the industries that surrounded him.

Through Mayor Lee, the Brown political machine continued to control City Hall until Lee’s unexpected death on December 12, 2017. Lee presided over unprecedented building development, tax cuts for high-tech companies, and developer incentives. Instead of a “chicken in every pot,” San Francisco had a crane on every corner. The Millennium Tower — San Francisco’s Leaning Tower of Pisa — will be Lee’s legacy.

After Lee’s untimely death, Board of Supervisors president and District 5 supervisor, London Breed, became the next mayoral candidate to swear fealty to Brown’s political machine. The same old money poured into her mayoral campaign from all of the usual suspects. She far outspent her competition, with billionaire Ron Conway’s help. It was hard not to see her smiling face in your mailbox every day.

San Franciscans have elected someone they barely know to become mayor. Can you name five legislative things Breed has accomplished?

According to Wikipedia, “Breed worked

as an intern in the Office of Housing and Neighborhood Services for Mayor Willie Brown. In 2002, Breed became the executive director of the African American Art and Culture Complex, where she raised over \$2.5 million to renovate the complex’s 34,000 square-foot space, including an art gallery, theater space, and a recording studio. Breed was named to San Francisco’s Redevelopment Agency Commission in 2004. In 2010, Mayor Newsom [i.e., Willie Brown] appointed her to the San Francisco Fire Commission.”

In November 2012, Breed was elected as District 5 Supervisor after she defeated incumbent Christina Olague, who had been appointed to the seat that year by Mayor Lee.

Who knows what kind of mayor London Breed will be, but she will favor high-tech, development, unions, and construction for Willie.

Brown’s tenure and extended influence at City Hall have turned San Francisco into a goldmine for the pro-business elites who run the city. He cleared a path for high-tech’s insatiable growth and wealth.

As the rich get richer, the poor become poorer. Thousands of homeless people roam the City’s increasingly congested and dirty streets. Tourists won’t revisit. City architecture has become an eyesore. San Francisco’s most vulnerable have become marginalized, and the middle-class are becoming extinct. In 2014, Lee infamously said “I think everybody assumed the middle class [were] moving out” of San Francisco.

All these city problems will swirl around Breed, but she will be “electable” as mayor just so long as she can keep Willie Brown and his pro-business elites happy.

It’s not known if Breed attended or graduated from the Willie L. Brown, Jr. Institute. Willie exerted significant influence in every San Francisco mayoral election over the past 50 years since George Moscone’s election in 1975.

Ed Lee was Willie’s and Ron Conway’s puppet mayor.

When Breed becomes mayor, her \$117,367 salary ending June 30, 2017 as a City supervisor will climb to the \$302,075 Mayor Lee was paid in the same period, assuming female mayors are paid what their predecessor had last been paid, and ignoring any pay raise the mayor may have been awarded through June 30, 2018. She’ll see a 157.4 percent increase in salary, and will earn over \$3 million in salary if she’s mayor for a decade and then goes on to collect a City pension. Who would pass that up and not help Brown still control San Francisco politics?

Brown’s just gained a ten-year lease on life.

George Wooding, President, Coalition for San Francisco Neighborhoods. Feedback: wooding@westsideobserver.com

And I believe St. Luke’s *can* find an interim place for these 39 SNF beds and 40 SNF Subacute Beds but they just want outta the business—not enough profit. Public Health Dept. estimates a citywide need for 70 Subacute SNF beds—so even if CPMC re-opens its 40 licensed subacute SNF beds at St. Luke’s, there will still be a deficit.

That means spending taxpayers’ money to replace beds closed by CPMC, which is subsidized by San Francisco on the basis of being non-profit.

Dr. Teresa Palmer

Letters (Cont. from p. 5)

the Office of Administrative and Hearing Appeals) those individuals cannot be transferred while the hearing is in process according to the attorney from CANHR, California Advocates for Nursing Home Reform, it takes 2-3 weeks to schedule a hearing and a week to get the results.

Originally there were 39 SNF beds and 40 SNF Subacute beds at St. Luke’s. St. Luke’s *can* modify its plan for the medical office building to include these units.

WESTSIDE OBSERVER
www.westsideobserver.com

PO Box 27176, SF 94127
Publisher: Mitch Bull
mitch@westsideobserver.com
Editor: Doug Comstock
editor@westsideobserver.com
Ad Sales • Mitch Bull

Contributors: Lou Barberini, Mitch Bull, Julie Casson, Will Durst, John Farrell, Kathy Howard, Dr. Derek Kerr, Carol Kocivar, Quentin Kopp, Anise J. Matteson, Brandon Miller, Nancy Wuerfel, Glenn Rogers, Patrick Monette-Shaw, Sergio Nibbi, Dr. Maria Rivero, George Wooding, Photos: Mitch Bull, Doug Comstock.

Award Winning News for the Neighborhood • Society of Professional Journalists

The ideas and opinions expressed in these pages are strictly those of the author and do not necessarily reflect the opinions of the staff or publisher of this paper. The *Westside Observer* is a free monthly newspaper serving the entire West of Twin Peaks area of San Francisco. Circulation is 18,000 copies, distributed 10 times a year. 16,000 are distributed to-door, 2000 are distributed via free distribution racks in the West of Twin Peaks area, as well as libraries and other key drop-off points (see westsideobserver.com/hardcopy.html).



JULY / AUGUST

It's all over and the voters have spoken... San Francisco has a new Mayor and she's the same as the old Interim Mayor, **London Breed**. In a very hotly contested race, Breed won the first-place votes handily. But without breaking the 50% barrier, the ranked choice machine kicked in, giving Mark Leno a slim lead in the early returns. At the end of the nearly two weeks Interim Mayor London Breed gins, about 3000 votes. To this what should have happened. ranked choice process (where win the election by siphoning the other non-winners) is someone. Yes, its saves money tion, but with an \$11 billion can afford to do it correctly. Jane Kim were qualified to serve as the Mayor, they did not secure enough first place votes. In addition, it is my opinion that justice was served as Breed was removed by the "progressive" bloc as interim Mayor following the death of Mayor Lee. I don't recall Interim Mayor Feinstein being removed, or "Interim" Mayor Lee after assuming office with the departure of Mayor Newsom. Congratulations to Mayor Breed and we look forward to working with her.



of tabulations, Supervisor and won by the slimmest of mar-writer, it was a validation of The gamesmanship of the a non-first place finisher can off ranked choice votes from (IMHO) a terrible way to elect by eliminating a run-off elec-annual budget, I think the city While both Mark Leno and

By the way... we have reached a milestone, of sorts, with this issue being my 100th as Publisher of this long-running neighborhood staple. It's been fun and educational so far, as print is not dead (yet), and getting to interact with people in the neighborhood and



the city is always interesting and invigorating. Thanks to everyone who has helped on this 10-year (and ongoing) adventure. Let's keep it going!

Tartine on the Westside?... Beloved 18th Street bakery **Tartine** has been on a minor expansion spree, and a new San Francisco project could be part of its plans for local growth. A Tartine representative confirms news to local foodie website Eater SF that the team has signed a lease on an Inner Sunset space: The former Standard Roofing Co. building at 1225 9th Avenue near Golden Gate Park. What Tartine would use the space for is anyone's guess: Little beyond the lease has been finalized, and images show the space completely gutted. The 3,875-square-foot 9th Avenue location was, at one point, reportedly slated to become an outpost of Four Barrel Coffee.



DROP-IN ART at the Randall Museum...Drop by the Randall Museum's new Art Room and get creative with your kids. Art instructors guide a different hands-on art activity each week. All ages are welcome to participate. Afternoon Art is a great way to get a taste of the Randall Museum's arts and crafts programs.

AFTERNOON ART DROP-IN ART WORKSHOPS

(All children under 8 must be with a paying participating adult)

August 4: CLOTHESPIN AIRPLANES

Discover how to transform a simple household item into a fun aviation-inspired toy.

August 11: VELCRO PENCIL POUCHES

Make a cool velcro pencil pouch to keep your writing and drawing supplies handy.

August 18: PAINTED NOTEBOOKS

Create a colorful one-of-kind notebook with a painted cover.

August 25: TIN FOIL PHOTO FRAMES

Design a tin foil photo frame to show off your favorite picture from this summer.

Other Important Information

What: Afternoon Art – Get creative with your kids and drop-in for a fun hands-on art activity each week.

When: 1 pm – 4 pm, Saturdays, August 4, 11, 18, & 25, 2018

Where: Randall Museum 199 Museum Way

When: 1-4 PM each Saturday in July

Cost: Drop-in \$10 per parent-child combo; \$5 for extra child

Public Info: (415) 554-9600 or www.randallmuseum.org Randall Museum is a facility of the SF Recreation & Park Dept.

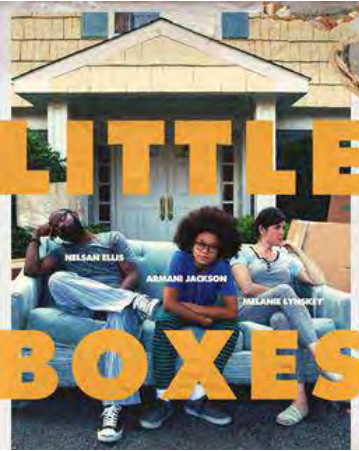
Flower Piano Returns to Golden Gate Park in July...



JULY MERCED BRANCH LIBRARY ADULT PROGRAMS...

Knitting Circle – Tuesday, July 10, 6:00 to 7:30 P.M.

All levels of knitters, please join us with your knit projects and spread the inspiration! Practice supplies provided but bring your own if you have a special project in mind. For ages 13 and up.



Little Boxes: The Legacy of Henry Doelger – Wednesday, July 11, 7:00 to 8:00 P.M.

Join producer and director Robert Keil for a screening of his film, **Little Boxes: The Legacy of Henry Doelger**, which is a fascinating visual journey through the Westlake District of Daly City, California. This is the first documentary film about Henry Doelger and his signature community, one of America's first and most iconic major postwar suburbs. Little Boxes not only documents Doelger's place in history, it uncovers Westlake's amazing development process and its classic midcentury style. A question-and-answer session will follow.

Merced Craft Night – Thursday, July 12, 6:30 to 8:00 P.M.

Join us for a fun night of crafting! Craft night is held on the second Thursday of each month. For ages 18 and up. Space is limited. Please sign up with a librarian or call (415) 355-2825. Sign up starts on the first day of the month. This month's craft is TBA.

Book-A-Librarian: Learn Basic Computer Skills Choose a topic - searching library databases, setting up an email account, or surfing the Internet. Basic mouse and typing skills required. Sign up in-person or call to schedule a 45-minute one-on-one appointment.

Summer Stride 2018 is in full swing and runs through August 19th! Visit our branch or your nearest neighborhood library to find out more about the hundreds of summer activities that are fun, informative, and support science, technology, education, math, and reading for all ages.

ALL PROGRAMS AT THE LIBRARY ARE FREE

Merced Branch,SF Public Library • 155 Winston Drive (at 19th Avenue) • (415) 355-2825 www.sfpl.org



How's your Green Thumb?...Garden for the Environment will offer the following in July of 2018. All events will be at the Garden SF's teaching garden at 1590 7th Ave. at Lawton St.). Founded in 1990, our garden offers dynamic workshops each weekend, teaching the Bay Area how to compost, grow food, and conserve water.

UPCOMING VOLUNTEER DAYS, WORKSHOPS, AND EVENTS

Regular Educational Volunteer Hours

When: Wednesdays and Saturdays, 10am to 3pm

Where: Garden for the Environment, 1590 7th Ave. at Lawton St., San Francisco

Cost: Free

FMI: www.gardenfortheenvironment.org/volunteer

Join us in the garden on any Wednesday or Saturday to help with garden maintenance tasks for that day. You'll work alongside staff and regular volunteers on a range of tasks like composting, planting veggies, pruning, starting seeds, weeding, and more. The best way to learn is by doing, and we promise you'll learn a lot working in the garden with us. No registration needed, you can come and go at any time, and volunteering at GFE will always be free. Bring lunch and picnic with us at noon! .

Urban Composting

When: Saturday, July 7th, 2018, 10am to 12pm

Where: Garden for the Environment, 1590 7th Ave. at Lawton St., SF

Cost: Free! Sponsored by the Department of the Environment

Register: bit.ly/GFEcompost2018

Learn how to make your very own compost! The backbone of every healthy garden, compost improves all soil types and can be a difference between success and failure with many plants! In this class, we will teach you how to make compost in your backyard and introduce you to our worms that make their own, special fertilizer. Come learn what you can do to improve your garden and prevent organic waste from ending up in the landfill!

The Edible Garden

When: Saturday, July 14th, 2018, 10am to 12pm

Where: Garden for the Environment, 1590 7th Ave. at Lawton St., San Francisco

Cost: \$25 (limited \$20 early bird tickets available!)

Register: bit.ly/GFEedible2018

Learn to take full advantage of the unique gardening climate in San Francisco, where you can grow your own fruits and vegetables year-round. This workshop will focus on what you need to do to care for your veggie garden at this particular time of year, as well as a tour of what's growing at GFE right now. Bring questions and we'll do our best to answer them so you can reap a bountiful harvest!

Beehive Care & Maintenance

When: Saturday, July 21st, 2018, 10am to 12pm

Where: Garden for the Environment, 1590 7th Ave. at Lawton St., San Francisco

Cost: \$25 (limited \$20 early bird tickets available!)

Register: bit.ly/GFEbees2018-2

If you have a beehive (or are looking to have one in the future), it's not just set it up and forget it. There is a lot to do and a lot to learn to properly take care of your bees, have them produce honey, and get them ready to overwinter. In this workshop, our expert instructors will briefly cover what equipment you'll need for ongoing bee health, discuss hive management principles, discuss how to best open and inspect a hive, what to look for, and how to identify and treat basic problems you may encounter in a beehive.

Summer Fruit Tree Pruning

When: Saturday, July 28th, 2018, 10am to 12pm

Where: Garden for the Environment, 1590 7th Ave. at Lawton St., San Francisco

Cost: \$25 (limited \$20 early bird tickets available!)

Register: bit.ly/GFEsummerpruning2018

Fruit trees require care year-round, and summer pruning can be just as useful as winter pruning! Summer pruning allows air and light reach fruits and lower branches, controls growth on vigorous trees, lets you work on the shape and form of your trees, and is another chance to remove dead, damaged, and dying wood. In this workshop, our expert instructors will go over general pruning technique, discuss the differences between summer and winter pruning, and lead a hands-on demonstration so that you can learn which cuts will keep your trees healthy and productive.

Do you have an event, a neighborhood fact or just an observation to share? Drop us a line at mitch@westsideobserver.com and share your ideas or just let us know what you think.

Laguna Honda Land (Cont. from p. 1)
12 regarding the severe shortage of SNF and sub-acute level of care facilities in-county. During opening remarks Yee threw a wrench in the proceedings, claiming he had asked in June 2017 for a hearing “on these issues,” but in fact he had not. Instead, Yee had requested in June to have a hearing to “understand the efforts of City departments regarding institutional housing, particularly assisted living, residential care facilities, and small beds for seniors in San Francisco.” Those are separate issues from the issues of sub-acute and SNF level of care.

Yee should focus his efforts on the shortage of assisted living and RCFE facilities, because offering senior housing is not a reasonable or humane substitute.

Do As I Say, Not As I Do

Back in June 2006, when patient safety was severely jeopardized at LHH, patient advocates placed Prop D on the ballot to create an *LHH Special Use District* to limit new facilities on LHH’s campus to healthcare facilities that provide long-term skilled nursing care and certain types of assisted living facilities.

Paid arguments opposing Prop. “D” in the voter guide included one by former City Attorney Louise Renne, whose paid argument claimed: “*It permits private*

facilities on public lands ... in ALL residential neighborhoods.”
Renne campaigned as a reformer trying to drain the LHH swamp of private developers to prevent privatizing use of public land. Over time, her successors appear to be flooding the swamp to preserve a vibrant life for private developer alligators.
How is this *not* Renne saying, “*Do as I say, not what I do,*” as if her successors at City Hall are now considering placing private facilities on public land zoned “P”?

Housing on Public Land Is a Land Grab

No on D ballot opponents led an aggressive campaign claiming if Prop D passed, it would amount to a land grab by private developers clamoring to acquire city land. It’s ironic that a dozen years later, it’s now somehow OK to allow a land grab to place market-rate housing on LHH’s campus.

As desperately as the City needs senior housing, this plan should be opposed because it rules out either “assisted living” or “residential care facilities,” both of which are in desperately-needed short supply.

If LHH’s property is re-zoned, it may open the door to place massive housing projects on its campus, including market-rate housing there, and other “P”-zoned properties in the City. That’s not the intended purpose of public land. If this door is opened, what will prevent market-rate housing in Golden Gate Park?

Yee’s absolutely right that we need more RCFE units in the City to prevent out-of-county patient dumping. Yee shouldn’t abandon the need for RCFE beds in favor of the less-politically-messy need to build more senior housing.

Between the U.S. Census

in 2010 and 2017, San Francisco’s population increased by 78,593 people, to 884,363. By 2050 it’s projected to increase to 993,440, another 109,077 people who will place demands on hospital-based City infrastructure as they age.

The LHH campus should be considered a “rainy-day” resource conserved for when the City needs more land zoned as “P – Public” for hospital and medical-related use types as our population increases and hospital-based infrastructure becomes more critical.

Placing senior housing on the same spot that was supposed to house SNF beds will restrict future expansion and preclude placing additional SNF units on the logical site to link to, and provide access into, the rebuilt hospital. It’s clearly a bait-and-switch.

As early as May 15, Yee’s office indicated to MOHCD his staff “*are working proactively with [some D-7 constituents] to ensure that this project has strong neighborhood support,*” constituents who may have been told the project will probably involve market-rate housing.

If the door is opened to placing residential housing on LHH’s campus, it will probably not be long before LHH’s front lawn is sold to the highest bidder to build market-rate housing along its frontage facing Laguna Honda Boulevard.

How is monetizing LHH’s campus by re-zoning it to build market-rate housing any different than State Senator Scott Wiener’s failed attempt to re-zone the



“Yee’s absolutely right that we need more RCFE units in the City to prevent out-of-county patient dumping. Yee shouldn’t abandon the need for RCFE beds in favor of the less-politically-messy need to build more senior housing.”

entire state for higher-density housing under SB 827? Both attempts at re-zoning are simply wrong, disguising land grabs for what they are.

Supervisor Yee may be seeking a legacy senior housing was developed in D-7 during his watch. He shouldn’t be selling his soul — or legacy — pitting senior housing against the need for RCFE and assisted living facilities, forfeiting public land for market-rate housing. His legacy should be getting RCFE and assisted living facilities built in the City, particularly on LHH’s campus. Perhaps he could enlist former City Attorney Louise Renne to help get this done.

LHH’s campus should not be a spot on a Monopoly board game, or a swamp for market-rate housing developer alligators.

An expanded version of this article, with hyperlinks, and additional discussion is available at stopLHHdownsize.com.

Monette-Shaw is a columnist for the Westside Observer newspaper, and a member of the California First Amendment Coalition (FAC) and the ACLU. He operates stopLHHdownsize.com. Contact monette-shaw@westsideobserver.com.



YOU COULD CHOOSE
DIRTIER, COSTLIER
ELECTRICITY.

(BUT YOU'RE NOT
FILTHY AND SELFISH...)

Learn more at
CleanPowerSF.org



WILDFLOWERS...

Ralph Waldo Emerson wrote “Earth laughs in flowers,” and in San Francisco, the best place to come out and join in the giggles is the Botanical Garden in Golden Gate Park. Through August, the majorito of the Garden’s collections come into bloom. The season brings vivid profusions of flowers in the Native Plant, Mediterranean, and the Zellerbach Perennials. A spectacular variety of protea explodes with huge, fiery flowers in the South African Garden. In the Succulent Garden, the puya sends up massive towers of unearthly flowers that look like something from outer space. And nearby, the magic dogwood, dazzles with spiraling, white flowers that perch on its limbs like exotic lanterns.

The Garden is a unique home to a huge variety of remarkable and rare plants, including some no longer found in their native habitats. Fantastical flora from the farthest reaches of the globe can be found in 55 acres of geographically specific gardens from South Africa to Chile. Many of the more than 8,500 kinds of plants are native to mediterranean habitats, flowering brilliantly after winter rain soaks ground.

This draws a huge host of pollinators. A special population of locally rare, native butterflies now makes its home in the Garden of California Native Plants thanks to SFBG volunteer biologist Tim Wong. Lovely blue and black pipevine swallow-tails should be out in full force this spring putting on a spectacular show, nurtured by native flowers and the food they offer.

Blooming events throughout the Garden occur frequently at this time. Visitors can get the latest on current, must-see

flowerings by following the Garden on Facebook, Instagram, or Twitter for regular photoupdates. Free season-specific plant maps, docent-led tours, special signage, as well as unique classes and activities offer an array of ways to appreciate and learn about the flora (and fauna) at the Garden.

Some of the not-to-be-missed Wildflowers

Garden of California

Native Plants: A vibrant seasonal show takes place every year as the four-acre native plants blazes into bloom. With over 700 species native wildflower meadow and surrounding arroyos and woodlands come to colorful life with bright blue wild lilac, gleaming golden poppies,



white and yellow meadowfoam, and purple iris.

Mediterranean Garden: A hill of ivy near the Great Meadow sat for 25 years. Named Heidelberg Hill for the 1894 Midwinter Fair, it was the site of a German village and beer garden. It has been recently transformed into a stunning mediterranean garden. Scarlet field poppies bloom *en masse* at the foot of the hill, and as visitors climb the paths upwards, they can take

in a diverse array of blooming salvias, rockroses, lavenders, snapdragons.

Jennie B. Zellerbach Garden of Perennials: This dramatic horseshoe-shaped Garden is at its best in summer with profuse perennials including queen of the prairie and masterwort. Flowering vines trail over three lovely arbors.

Chiranthodendron pentadactylon (monkey’s hand tree): Ranging from Mexico to Guatemala, this evergreen tree, sacred to the Aztecs, features gorgeous red flowers with protruding claw-like stamens

that similar to a monkey’s hand.

Eucomis spp. (pineapple lilies) have a thick central stalk, tightly packed with small, six-petal, star-like flowers and its topknot of bracts, looks very much like a pineapple, greenish-white, sometimes marked with maroon or purple, and violet-colored leaves and flowers.

Romneya coulteri (matilija poppy): A beautiful poppy, sometimes called California tree poppy, has grey-green leaves and large, fragrant, crepe-papery white flowers— the showiest native wildflowers.

Docent Tours

Free docent tours that take place every day at 1:30 pm and twice on the weekends with an additional tour at 2pm. In addition, visitors can make use of a free smart phone app to explore the collections.

FREE for SF residents and members.

Come celebrate weird and *WILD* plants, seeds, pollination, and more in the Garden! Enjoy a special story in the library on a different theme each month at 10:30am (see below), then take a guided walk through the Garden that connects that morning’s story to living plants. Best for families with children aged 4-8.

SF Botanical Garden, Golden Gate Park, 9th Ave. and Lincoln.





FREE EXPRESSION

LUIS REYES, CCSF Grad
Army Vet, Client Service
Administrator, Siemens

CITY
COLLEGE
OF SAN FRANCISCO

FREECity

What will you do with free tuition?

CCSF.edu/FreeCity | (415) 452-7774

Free City is a partnership between City College and the City & County of San Francisco, backed by the voters of San Francisco.

— Taraval Station Community Meeting —

Tuesday, June 19 | 6 pm –7 pm • Taraval Police Station • taraval.org



TARAVAL STATION Crime Report

Burglaries Down, Robberies Level

On June 20th Taraval Station hosted a luncheon to celebrate the retirement for five of our members. Combined, the five members have a total of 134 years of service. Taraval Station would like to congratulate Sergeant Fitzgerald Wong (29 years), Sergeant/Inspector Theodore Mullin (26 years), Sergeant Kevin Mannix (27 years), Officer Robert Chew (28 years) and Officer Mary Godfrey (24 years) for their many years of dedicated service. They will be missed and we wish them a well-deserved long and healthy retirement.



Captain Robert Yick

With just a few days left in June, the incident numbers for Burglary and theft from vehicles are down, while we are on par, same as last month with robberies. The majority of the robberies were business related, late night, and most of the remaining were force against loss prevention agents.

Our next Coffee with a Cop will be in July on Ocean Ave. Stay tuned for more details. Last month's community meeting was a full house. I invite you to attend to hear our latest news or address any new concerns that you may have.

If you have any questions, concerns or suggestions that impact your neighborhood, please let me know. You can email me directly at Robert.Yick@sfgov.org or you can call me at 415-759-3100. Thank you for your support

Saturday, June 2

Vandalism – Cited

5:16 pm | 1800 Ocean Ave
An employee of Target noticed the suspect in the store who had a history of shoplifting. The employee saw the suspect dismantling a speaker unit on display. Officers arrived and detained the suspect, who was arrested.

Sunday, June 3

Hit & Run – No Driver's License

7:56 pm | 19th Ave & Lincoln Way
After a traffic collision the driver immediately fled, but a witness said he saw the collision and chased after the driver who was running away. He convinced the driver to return to the vehicle. Officers found that the driver had no proof of insurance and his license had also been suspended. The driver was cited.

Tuesday, June 5

Battery – Theft – Arrested

5:58 pm | 1100 Ocean Ave
The victim said the suspect walked into the store and stole the tip jar. When the victim tried to stop her, she slapped and spat upon him. Officers found the suspect, appearing heavily intoxicated with a strong odor of alcohol. She became verbally abusive to officers and spat at them multiple times. She was arrested.

Wednesday, June 6

Traffic Violation – Suspended License

1:06 pm | Randolph St & Ramsell St
Uniformed officers driving an unmarked car saw a driver came up from behind and immediately drive around them before failing to stop at a stop sign. A traffic stop and check found his license had been suspended. The driver was cited.

Friday, June 8

Assault – Robbery

1:11 am | 200 Head St
The witness said his friend, the victim, (currently in the hospital), rang his doorbell and said he had been robbed and stabbed. The victim agreed to sell marijuana to a cannabis club for a friend and brought nine pounds of marijuana to a prearranged location. When he arrived, three suspects got out of a car and into his. After talking a few moments, one of the suspects stabbed the victim and stole the victim's property before fleeing the area.

Saturday, June 9

Warrant Arrest

4:30 pm | Jules Ave & Ocean Ave
Officers located two male suspects based on the witness' description. A computer

check revealed warrants for their arrest. A search found a window punch. Both suspects were arrested for the warrants.

Sunday, June 10

Attempted Robbery of A Business

8:55 pm | 1600 Ocean Ave
An employee at Walgreens said he was arranging merchandise when the suspect approached from the rear of the store. He pulled out a gun from his waistband and pointed it at the victim before demanding that they enter the office. The victim complied, but closed the office door behind him before the suspect could enter, then he announced on the PA system to call 911— the suspect fled from the store.

Monday, June 11

Robbery

6:09 pm | 1700 Noriega St
The clerk was working at a cash register when the suspect, "a regular" approached to buy cigarettes. He gave her \$5, instead of the \$7.19 price. She put the \$5. back on the counter, but he took both his money and the cigarettes and walked out, punching her in the face, before a witness helped separate them and retrieved the merchandise. He fled, but returned again at 8:42pm. She contacted the police and after further investigation, the was arrested.

Traffic Violation – No License

1:20 pm | Randolph St & Head St
Officers on patrol saw a car parked on the sidewalk. They made a U-turn toward the car, but it was being driven away. During a traffic stop a computer check on the car found it had been reported stolen. The car's owner had her purse and car keys stolen and, while the victim had previously given him permission to drive the car, she did not know he was currently driving it. A check he did not have a driver's license. He was cited.

Tuesday, June 12

Battery – Cited

5:12 am | 00 De Montfort Ave
The victim said he sold his roommate, the suspect, a pair of shoes, but then he asked him to return the money. The victim refused because the suspect had already worn the shoes. He became angry and punched the victim. Officers investigated, and the suspect was cited.

Warrant Arrest – False identification

2:23 pm | 19th Ave & Winston Dr
When a computer check failed to provide any valid results based on information given by the suspect, SF State Police said they encountered the suspect many times and that the suspect had provided false information before. A check with the

suspects correct information found a warrant for his arrest out of Colma, California. The suspect was arrested.

Wednesday, June 13

Vandalism to Vehicle – Cited

1:22 pm | 19th Ave & Holloway
The witness told officers the suspect was breaking into a car. He made a U-turn to the scene and saw the suspect get into another car. SF State Police found and detained him. However, since the witness only saw the suspect damage the car window but didn't see him enter the car itself, he was cited for vandalism.

Warrant Arrest – Arrested

9:39 am | 1300 46th Ave
A person heard yelling at customers while throwing around chairs was reported. Officers found him and a check revealed an arrest warrant out of Marin County. He was arrested.

Thursday, June 14

Traffic Violation – Suspended License

19th Ave & Ulloa St | 9:49 pm
When a car ignored a red light and continue driving, a traffic stop found the driver's license had been suspended, and he had been cited on three times for driving on a suspended license. He was cited and his car was towed.

Saturday, June 16

Disturbing the Peace – Cited

8:51 pm | 3200 Taraval St
The victim reported a suspect yelling and screaming. When officers found her, she said she was irritated because her car was towed for blocking a driveway. The downstairs neighbor said she had been banging on his door and using something to hit his ceiling, causing a lot of noise. Officers warned her and left. However, she continued to yell and officers were called again. She was cited twice for the noise.

Attempted Robbery Concealed Weapon

10:53 pm | 1200 Ocean Ave
A suspect was reported wielding a weapon at a McDonald's. Officers located the suspect and attempted to detain him, but he refused to comply and a struggle ensued. When he was successfully handcuffed, a search found a knife tucked into his waistband. The victim walked away, but the suspect followed him. A third person, however, stopped the suspect from pursuing him. After further investigation the suspect was arrested.

Assault – Shoplifting – Arrested

10:05 pm | 1800 Ocean Ave
The victim said the suspect was seen stealing items from the store. The victim confronted the suspect and the suspect tried to punch him, but missed, and then took out a can of pepper spray and sprayed him before fleeing. Further investigation, found the suspect was involved in a later incident, at a nearby at a McDonalds. The suspect was charged for this incident.

Discharging a Firearm

12:11 am | 00 Garfield St
Officers, responding to reports of shots being fired, arrived and located discarded shell casings. However, a further search of the area did not locate any suspects, victims or damages to nearby property.

Robbery – Possession of an Air Gun

4:48 pm | 1800 Ocean Ave
A Target employee reported male with a gun. Officers successfully detained the suspect further down the street. A search of his backpack found an air gun. The employee said the suspect walked out with stolen merchandise. When the victim attempted to stop him, he pointed a gun at him. The victim ran back into the store for safety. The suspect was arrested.

Assault with a Gun

2:56 am | 2300 20th Ave
Responding to a report of shots being fired, officers found the victim, who said he had just been shot by his ex-wife's boyfriend. He said he had came to speak to his ex-wife about money and divorce papers. The suspect left the building with a gun when the victim arrived and fired a shot into the air — telling him to leave. He said he just wanted to talk to his ex-wife and have her sign the papers when the suspect shot him in the leg. Officers found the suspect, who was arrested.

Sunday, June 17

Driving While Intoxicated – Cited

1:29 pm | 11th Ave & Irving St
Finding the driver, who appeared to be intoxicated, reportedly in an auto hit and run collision, officers tried to conduct a field test, but the he refused to comply. Officers obtained a warrant for a blood draw and he cited for DUI.

Battery – Cited

4:39 pm | 800 Ulloa St
The victim said he saw the suspect harassing female passengers on an LRV and confronted him. He replied that the victim should mind his own business and spit on him. Officers found the suspect, still on scene and the suspect was cited.

Monday, June 18

Robbery – Rape

19th Ave & Taraval St | 12:30 am
The victim told officers she had been intoxicated and walking when the suspect threw her on to the ground, raped her, stole her property and fled the area.

Tuesday, June 19

Robbery

3:23 pm | 00 Harding Rd
The victim was at the practice greens when he saw the suspect, holding a single golf club, put it into the victim's bag, grabbed the golf clubs and bag and ran for a waiting car. The victim struck the suspect's arms and legs with his golf club attempting to retrieve his bag, but the suspect escaped with the bag into the vehicle and fled. The victim also punched the suspect in the face

Cont. p. 18

DESIGN · BUILD · MAINTAIN

EST. 1990

JANET MOYER

Landscaping

Specialists in Residential

Urban Landscaping

Janet Moyer Landscaping specializes in the creation of custom residential landscapes that address the unique challenges posed by San Francisco's climate, terrain and architectural constraints.

Irrigation Association Certification
Certified Irrigator Contractor, Certified
Irrigation Designer, Certified Landscape
Irrigation Auditor

Award winning design
"Outstanding Achievement Award"
California Landscape Contractors
Association, 2007 - 2009, 2012 & 2013

415-821-3760 · 1031 Valencia St., San Francisco · jmoyerlandscaping.com

Landscape Contractor License 853919 · Pest Control License 36389



SUNDAYS • 2 PM • JUNE 17 — AUGUST 19 • 81ST ANNUAL STERN GROVE FESTIVAL

Concerts start promptly at 2 pm, and end between 4:30 and 5:30 pm. Stern Grove is located at 19th Ave. and Sloat Blvd. Seating is on a first come, first served basis. Arrive early for best seating. Benches are reserved for seniors and disabled patrons. Share the Space! To ensure visibility for all patrons, tents and large shade structures are not allowed. If you have a small umbrellas be aware that it must be down prior to and during the performance. Please bring only lawn chairs that are low to the ground with backs atshoulder height. Please be considerate so everyone can enjoy the day! INFO: sterngrove.org

Sun July 8 | 2 pm | Groove to the Latin-electronica of Mexican Institute of Sound with special guests. Opening the show is the buzzy electro-swing of Paris-based Ginkgoa.

Sun July 15 | 2 pm | Experience global grooves and cross-cultural cool from renowned sitarist Anoushka Shankar. Filipina-Canadian rap artist Han Han opens the show in her U.S. debut.

Sun July 22 | 2 pm | A beloved tradition since 1938, the incomparable San Francisco Symphony returns for its an afternoon of classics, featuring conductor Jayce Ogren and pianist Adam Golka.

Sun July 29 | 2 pm | The incomparable San Francisco Ballet returns, performing an afternoon of selections from the current repertory. Conductor Martin West leads the San Francisco Ballet Orchestra.

Sun August 5 | 2 pm | The heir to an AfroBeat legend, Femi Kuti returns with positive vibes, body-shaking rhythms, and funky grooves. Local group Sol Development opens — a blend of hip-hop, jazz and soul.

Sun August 12 | 2 pm | The legendary Ronnie Spector and the Ronettes bring a retro sound with a modern rock and roll grit. Opening the show is local funksters The Humidors.

Sun August 19 | 2 pm | Celebrate the finale of th 81st Season with the music of a legend, featuring the funkastic sound of The Revolution. Local band Big Blu Soul Revue opens with classic soul swagger.

July/August Calendar

EVERY SUNDAY • FARMERS MARKET

Farmers Market | Every Sun | 9 am–1 pm | Fresh fruits and vegetables are the stars this popular market. Stonestown rear parking lot: at Stonestown Galleria (19th Ave @ Winston).

EVERY SUNDAY • VICTORIAN TOUR

Sundays | 2 pm | Victorian era architecture of the city's first suburb Lafayette Square neighborhood. San Francisco's illustrious history and some steep streets. Fabulous views! 1801 Bush St. garden. Donations OK. MUNI 1, 3. Many MORE tours sfcityguides.org

EVERY SUNDAY • PRESIDIO PICNIC

Sundays thru-October 21 | 11 am to 4 pm | Off the Grid's Food Truck Party on the seven acre Main Parade Ground lawn, features food and drink from more than 25 local vendors, food trucks & pop-ups. Montgomery St. / Lincoln Blvd, The Presidio.

EVERY TUES • QUE SYRAH HAPPY HOUR

Every Tue Happy Hour | 4–8 pm | Que Syrah Wine Bar. Take \$1 off each glass, 10% off each bottle (consumed on site). 230 West Portal Ave 731-7000

EVERY THURS – NIGHTLIFE

Every Thu | 6–10 pm | The Academy of Sciences brings live music, science, mingling and cocktails. GG Park \$12 (\$10 Members). calademy.org/nightlife.

JAZZ FRIDAYS @ THE CLIFF HOUSE

Every Fri | 7–11 pm | The Balcony Lounge at the Cliff House hosts jazz every Fri night. 1 Seal Rock. For INFO: cliffhouse.com/home/jazz



EVERY FRI • OFF THE GRID FOOD TRUCKS

Every Fri | 5-10 pm | More than 30 food vendors in a huge circle with a full bar, bands and DJs? Now that's a party; California's largest weekly street food market. Fort Mason Center 2 Marina Blvd.

EVERY SAT • COMPUTER HELP FOR ADULTS

Sat | 2 - 4 pm | Drop-in and get help with a teen tech savvy volunteer! Bring laptop, e-readers, cameras, tablets or cell phones and we can help you learn how to use it. West Portal Branch, 190 Lenox. (Every Sat in Jul-Aug)

SUNDAYS • FREE COMMUNITY YOGA



Every Sun | 10 am | Bring Your Own Mat for some outdoor yoga at Playland at 43rd Ave. All classes are FREE and DROP IN. (Rain cancels.) 1360 43rd Ave & Judah.

Info: Playland Yoga Facebook Page.

ONGOING • NATIVE PLANT ART EXHIBIT



Wed - Mon thru 8/31 | 10 am-4 pm | Native Plants of San Bruno Mountain. New Watercolors by Artists of the Mary L. Harden School of Botanical Illustration at Helen Crocker Library, SF Botanical Gardens, 9th & Lincoln.

THU • PEOPLE OF PARKSIDE

Thu Jul 5 | 7 pm | POPS meeting is on June 7th at the Taraval Police Station We hold meetings every first Thursday of the month.

THU-SUNDAY • FLOWER PIANO



Thu - Sun Jul 5-16 | 9 am - Closing | Twelve pianos installed for twelve days in the Arboretum are available for public play. Some scheduled performances by professionals. SF

Botanical Garden, 9th & Lincoln, GG Park. **NightGarden Piano**, a special evening version of Flower Piano that sold out last year, is back a three nights, July 12-14. Food and drink are also available for purchase. Tickets are \$45 each

SAT • KALLIGRAPHIA XV

Sat Jul 7 | 2-4 pm | Ward Dunham and Grendl Lofkvist--The Just Spacing of Blackletter. A calligraphy demonstration, part of KALLIGRAPHIA XV Exhibition at Latino/Hisp. Rm., Main Branch Library, 100 Larkin St.

TUE • INA COOLBRITH & SAN FRANCISCO

Tue Jul 10 | 7:30 pm | Aleta George, journalist and author of *Ina Coolbrith: The Bittersweet Song of California's First Poet Laureate*, underlines her love of San Francisco, and her literary friends. Books available for sale/signing. SF Museum & Historical Society members Free / \$10 non-members (\$5 students, K-12 teachers, seniors, and p w disabilities). Roosevelt School, 460 Arguello Blvd (Geary).



SUMMER AT THE CLIFF HOUSE
Warm & Cozy Inside – Amazing Views Outside

Join Us for these Cliff House Weekly Favorites

- Wine Lovers' Tuesday – Half Priced Bottled Wines*
- Bistro Wednesday Nights – \$35 Three-Course Prix Fixe
- Friday Night Jazz in the Balcony Lounge
- Sunday Champagne Brunch Buffet

Valet parking every night after 5:00 pm.

*Some restrictions apply. Promotions are not valid on holidays.

1090 Point Lobos
415-386-3330
www.CliffHouse.com



WED • FIND AFFORDABLE HOUSING

Wed Jul 11 | 5:30 | Looking for affordable housing? We'll review available opportunities and eligibility requirements, and answer questions. Then assist individuals in applying through online housing portal called DAHLIA. Limited. 5th Fl. Main Branch Library, 100 Larkin St.

THU • GROW SUCCULENTS!

Thu 7 | 12 | 3 pm | DIY vertical gardening about vertical gardening products - then make one. Dress in clothes that you don't mind getting a little dirty. Limited RSVP : ingmgr@sfppl.org Ingleside Branch, 1298 Ocean Ave.

SAT • NORTH CALIFORNIA BATS

Sat Jul 14 | 2 - 3 pm | Learn about our night time neighbors with Corky Quirk and her rescued bats! Ocean View Branch, 345 Randolph St.

SUN • AIDS WALK SF



Sun Jul 15 | 9 am - 2:30 pm | Join with 10,000 caring people walking and raising funds to protect the most vulnerable among us: those facing hunger, homelessness, aging, and HIV infection. Music, celebrities and a beautiful 10K route through GG Park. aidswalk.net or call 415.615.9255 (WALK).

TUE • COMMUNITY SAFETY MEETING

Tue Jul 17 & Aug 20 | 6-7 pm | Meet with Captain Yick at Taraval Station. Taraval Community Relations Forum Meeting: 2345 24th Ave. Info: westoftwinpeaks.org (Every 3rd Tues.)

WED • AUTHOR C.W. GORTNER

Wed Jul 18 | 7 pm | Meet the author of this vivid, historically authentic novel about courageous Maria Feodorovna, who witnessed the splendor and tragic downfall of the Romanovs as she fought to save her dynasty. Bookshop West Portal, 80 West Portal.



WED • MAKE YOUR OWN PAPER

Wed Jul 18 | 4 pm | Produce handcrafted sheets. Supplies provided but feel free to bring in scraps of paper you'd like to recycle into something new! Ingleside Branch, 1298 Ocean Ave.

WED • CALIF REDS TARED & FEATHERED



Wed Jul 18 | 6 pm | A band of vigilantes abducted a Jewish Sonoma County chicken farmer—along with three other labor organizers, they were tarred and feathered. The history of labor organizing and vigilante terror in Sonoma County and the role of ACLU in the trial. California Historical Society, 678 Mission Street TIX: 415.357.1848 / info@calhist.org

THU • OUTER SUNSET/PARKSIDE

Thu Jul 19 | 6:30 pm | Outer Sunset & Outer Parkside discuss neighborhood issues. Outer Sunset Parkside Residents Assn. (OSPRA). Ortega Library, 3223 Ortega St. mediasusan2@gmail.com (Every 3rd Thur)

FRI-SAT-SUN • PLAYWRIGHTS FESTIVAL



Fri Jul 20 - Sun Jul 29 | Various Times | One of the oldest and most successful new play festivals in the US discovering and supporting emerging writers is its enduring legacy. Potrero Stage, 1616 16th St. PlaywrightsFoundation.org for info.

SAT • BUBBLE LAB

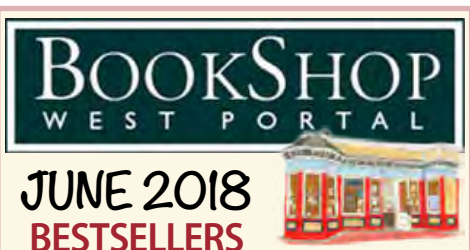
Sat Jul 21 | Noon - 1 pm | What makes the best and biggest bubbles? Experiment with our bubble solution and try your hand at making your own wand. All ages! Ocean View Branch, 345 Randolph St.

SUN • PIANIST SARAH CAHILL

Sun Jul 22 | 4pm | Pianist Sarah Cahill performs works by 20th & 21st century American Composers at Old First Church, 1751 Sacramento St. TIX (\$25 gen; \$20 sen; \$5 students; under 12 free) Info: oldfirstconcerts.org



MON • CENTRAL COUNCIL



1. **Calypso** David Sedaris
2. **The President is Missing** James Patterson & Bill Clinton
3. **The Bookshop of Yesterdays** Amy Meyerson*
4. **Robin** David Itzkoff*
5. **Murder on the Left Bank** Cara Black*
6. **How Hard Can It Be?** Allison Pearson*
7. **A Gentleman in Moscow** Amor Towles
8. **There There** Tommy Orange
9. **Warlight** Michael Ondaatje
10. **The Summer I Met Jack** Michelle Gable*
11. **Pops: Fatherhood in Pieces** Michael Chabon
12. **I've Been Thinking...** Maria Shriver
13. **My Ex-Life** Stephen McCauley
14. **How to Change Your Mind: What the New Science of Psychedelics Teaches Us About Consciousness, Dying, Addiction, Depression, and Transcendence** Michael Pollan
15. **Noir** Christopher Moore

* Spoke at BookShop West Portal; signed copies available

WHAT ARE YOU READING?



TRUTH AND BEAUTY: THE PRE-RAPHAELITES AND THE OLD MASTERS • JUNE 30 - SEPT 30

In 1848—a year of political revolution across Europe—seven young Englishmen formed an artistic alliance aspiring to rebel against the contemporary Victorian art world. The Pre-Raphaelite Brotherhood, including William Holman Hunt, John Everett Millais, and Dante Gabriel Rossetti, defied idealized figures popularized by Raphael and other High Renaissance artists to reflect the simplicity, spirituality, and beauty they found in late medieval and early Renaissance art. Truth and Beauty: The Pre-Raphaelites and the Old Masters is the first major exhibition to juxtapose examples by the Pre-Raphaelite Brotherhood with works that inspired its members, including Italian old masters Fra Angelico and Pietro Perugino and their Northern contemporaries Jan van Eyck and Hans Memling. It reveals how the Brotherhood’s aesthetic evolved over time to embrace artistic influences from the High and late Renaissance, such as Botticelli, Raphael, Titian, and Veronese. It also offers a rich multimedia opportunity to examine the artists’ attraction to stained glass, domestic decorations, and sixteenth-century textiles. **Palace of the Legion of Honor, 100 34th Avenue, Info: legionofhonor.famsf.org**

Mon Jul 23 | 7 pm | West of Twin Peaks Central Council meets to discuss local topics on the 4th Mon each month. Forest Hills Clubhouse, 381 Magellan Ave. westoftwinpeaks.org

TUE • CHOCOLATE FOR HEALTH?



Tue Jul 24 | 6:30 - 7:30 pm | Celebrate chocolate with local author KJ Landis. Learn about the history and science with tastes from the cheapest up to the finest! Limited, Must RSVP 415 355-2886 starting July 10, or: kjlinsf@hotmail.com West Portal Branch, 190 Lenox

WED • DECLUTTER YOUR LIFE

Wed Jul 25 | 7 pm | Judith Dold shares valuable information about getting organized, clear energy-zapping clutter and gain a fresh perspective on possessions so that individuals can create a more relaxing home life. Parkside Branch, 1200 Taraval St.

THU • AUTHOR SAEEDA HAFIZ

Thu Jul 26 | 7 pm | *The Healing: One Woman’s Journey from Poverty to Inner Riches.* A young black American woman signs up for lessons in yoga and clean eating, little realizing that her new lifestyle will bring her face to face with the inner demons fed by the domestic violence, addiction, and poverty she witnessed as a child. Bookshop West Portal, 80 West Portal.



SAT • HARRY POTTER’S 20TH ANNIVERSARY



Sat Jul 28 | 11 am - Closing | It’s a marathon community reading of *Harry Potter and the Sorcerer’s Stone* in the store’s courtyard— all day and well into the night. Booksellers, customers, and possibly professional actors and/or local celebrities will read. We’ll take breaks for other Potter-related fun. Costumes encouraged. Bookshop West Portal, 80 West Portal.

SAT • RACE CONFLICT IN SF MONUMENT



Sat Jul 28 | 2 pm | A century ago, SF society women insisted that their city’s Pioneer Mother statue should celebrate white cultural superiority. Today, as the removal of Confederate monuments is debated, our City debates the fate of the 1894 Pioneer Monument because it depicts white racial dominance. Cynthia Culver Prescott, *Pioneer Mother Monuments: Constructing Cultural Memory*, leads a discussion. Skylight Gallery, Main Library, 100 Larkin St.

SUN • SAN FRANCISCO MARATHON



Sun Jul 29 | 5: 30 am | The 41st SF Marathon (Full, 1st Half, 2nd Half, 5K and Ultramarathon) will fill SF’s streets with over 27,500 runners pound the pavement through the liveliest neighborhoods like Haight-Ashbury and The Mission. Register: thesfmarathon.com

SUN • ASIAN ART MUSEUM FREE DAY

Sun Aug 5 | 10 am-5 pm | Every first Sunday is free at the Asian Art Museum (save \$12) 17,000 artworks spanning 6 thousand years. Special exhibitions may require separate charges. 200 Larkin St.

TUE • AUTHOR EDGAR CANTERO

Tue Aug 7 | 7 pm | From the *New York Times* best-selling author of *Meddling Kids* comes *This Body’s Not Big Enough for the Both of Us*, a mind-blowing, gender-bending, genre-smashing romp about family, being weird, and claiming your place in your own crazy story. Bookshop West Portal, 80 West Portal.



TUE • CONSERVATORY FREE DAY



Tue Aug 7 | 10 am–4:30 pm | An intimate, up close experience with over 1,700 species of rare, exotic and endangered plants. Opened in 1879, the wood and glass greenhouse is the oldest existing conservatory of its kind in the Western Hemisphere. 100 J F Kennedy Dr. Free every first Tuesday.

TUE • DE YOUNG FREE DAY

Tue Aug 8 | 9:30 am - 5:15 pm | Art from 17th-20th centuries, native Americas, Africa, & Pacific. 50 Hagiwara Tea Garden Drive. Free first Tuesdays.

WED • FOODIE EVENT OF THE YEAR



Wed Aug 8 | 5 pm - 7:30 pm | The best fine dining restaurants in San Francisco come together for one night to help end family homelessness. Julia Morgan Ballroom, 465 California St.

TUE • LEGION OF HONOR FREE DAY

Tue Aug 8 | 9:30 am - 5:15 pm | 4000 years of ancient and European art in the exquisite Beaux-Arts building in an unforgettable setting overlooking Golden Gate Bridge. 100 34th Ave. Free first Tues.

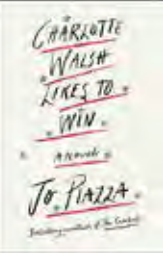
THU • AUTHOR FIONA DAVIS



Thu Aug 9 | 7 pm | In *The Masterpiece* this nationally bestselling author takes us into the glamorous lost art school within Grand Central Terminal, where two very different women, fifty years apart, strive to make a mark on a world set against them. Bookshop West Portal, 80 W Portal.

THU • AUTHOR JO PIAZZA

Thu Aug 16 | 7 pm | The bestselling author of *The Knock Off*, and *Fitness Junkie*, offers *Charlotte Walsh Likes to Win*—what happens when a woman wants it all—political power, a happy marriage, and happiness—but isn’t sure just how much she’s willing to sacrifice to get it. Bookshop West Portal, 80 West Portal.



SAT • DOMINION



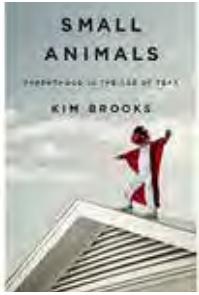
Sat Aug 18 | 2 pm | A new Australian documentary exposes the dark underbelly of animal agriculture, the feature-length film explores the morality of our dominion over the animal kingdom. Koret Auditorium, Main Library, 100 Larkin St.

THU • OMI NEIGHBORS IN ACTION

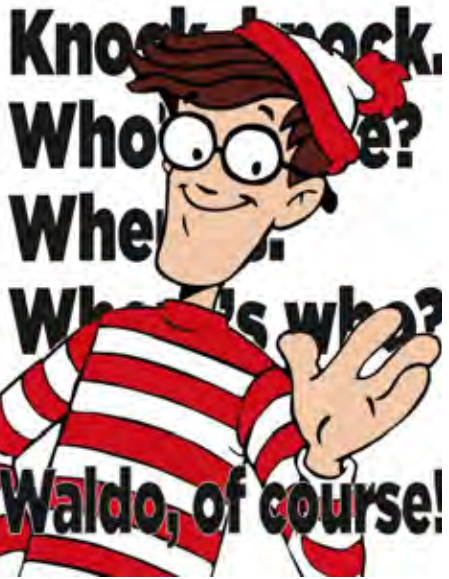
Thu Aug 23 | 7 pm | OMI-NIA General Meeting at Temple UMC, 65 Beverly. (Every 4th Thu)

TUE • AUTHOR KIM BROOKS

Tue Aug 28 | 7 pm | Fueled by urgency and emotional intensity, *Small Animals: Parenthood in the Age of Fear* is a riveting examination of the ways our culture of competitive, anxious, and judgmental parenting has profoundly altered the experiences of parents and children. Bookshop West Portal, 80 West Portal.



Local event? Priority for Westside events
editor@westsideobserver.com



Where’s Waldo Shop Local Treasure Hunt!

Sunday, July 1st through Tuesday, July 31st, Bookshop West Portal hands out 250 passports. Once distributed, there will be no further entries, so don’t delay. Passports list the roughly two dozen merchants where Waldo hunters can seek their elusive prey.

Every child turning in a completed passport will receive an instant prize—be it a gift certificate from a local merchant, a free ice cream cone, or for one lucky child, the custom designed quilt on display in the bookstore. 80 West Portal Ave. (415) 564-8080.



The cast and crew get kudos and plaudits for very good work on this production of ***Straight White Men!***

... **Elle Alexa Simon, Student of Flora Lynn Isaacson, SFBA Critics Circle**

Straight White Men opened June 19 and will run through July 15, 2018, at Marin Theater Company’s Boyer Theatre, 397 Miller Avenue, Mill Valley 94941. Performances of this production are approximately 90 minutes, with no intermission:

Evening Performances: Tuesday through Sunday, 7:30 p.m., June 19 through July 14, 2018 (**except July 8**)

Remaining Matinees: 2:00 p.m., Sundays: July 1, 8, and 15; Saturdays: July 7 and 14

For tickets, contact Marin Theatre Company at 415-388-5208, or purchase online at boxoffice@marintheatre.org. **Expand Your Comfort Zone**

INVESTED IN OUR COMMUNITY

We don't just live in the community, we invest in our community. It's our belief that real estate isn't just about buildings - *it's about the people inside and the lives they build.* Vanguard Properties has been gay-owned and operated since 1985. We have supported many of our community programs, that focus on the LGBT+ community.

Kevin K. Ho Esq. | 415.297.7462
kho@vanguardsf.com 303 x 01872957

Jonathan McNarry | 415.215.4393
jbm@vanguardsf.com 315 x 01047295

KevinandJonathan.com

Does A Retirement Board Member Violate SEC Law?

By Lou Barberini, CPA



In my recent *Westside Observer* columns, I have presented evidence the San Francisco Employees' Retirement System's (SFERS) stewardship of the \$20+ billion defined benefit pension plan and the voluntary \$3.4 billion deferred comp plan were poorly managed, and that the later, unaudited deferred comp plan should be audited. These articles became the topic of discussion during SFERS' May 23, 2018 Retirement Board meeting when board president Brian Stansbury stated he's asked on a weekly basis why the \$3.4 billion deferred comp pension hasn't been audited.

During the meeting, Commissioner Joe Driscoll went on to denounce my *Westside Observer* columns, claiming I've been "misinforming" readers using "incorrect pieces of information floated to the public."

This is complex, technical material. Readers should consider SFERS and the Retirement Board rely on the complexity of the Prudential group annuity to intimidate questioning participants. But if this is how SFERS and its board care for a \$3.4 billion deferred comp plan, what fiduciary efforts has SFERS made on the larger \$20+ billion pension fund taxpayers are ultimately on the hook for?

1. Is the Prudential Deferred Comp Offering an Annuity?

SFERS' Deferred Comp manager, Diane Chui Justen, asked whether Prudential is an annuity responded: *"The assets in the deferred comp plan are located in a trust. That trust is not an annuity and it does not invest in an actual annuity."* An abundance of evidence challenges her response.

a. **Education and Training:** Ms. Justen hasn't passed the California insurance exam or worked in the insurance business, thus she may not have the background to recognize a group annuity.

b. **SFERS' Prudential Fund Fact Sheet "User Guide" States:** "In addition to registered mutual fund and bank collective trusts, Prudential Retirement Insurance and Annuity Company (PRIAC) makes available an array of insurance company separate accounts. PRIAC offers a variety of different types of Separate Accounts

through a group annuity issued by Prudential."

c. **The SFERS-Prudential Contract (1/3/14) states,** Sec. 5(e): SFERS must convey in writing if they want to discontinue, amend, or modify the "group annuity."

d. **Jasper Smith** is Prudential's representative to San Francisco's public safety departments. He's licensed to market annuities in California for both Prudential Insurance Company and PRIAC.

e. **Prudential Fund Fact Sheet:** if an investment option is a mutual fund. Prudential denotes it. SFERS' Fund Fact Sheets aren't designated as a mutual fund.

f. **California Department of Insurance** only allows insurance annuity companies to recalibrate mutual fund shares into units. SFERS' Prudential account is denominated into units.

g. Of the 9,500 mutual funds offered to the public, not one mutual fund is denominated in units. (*The Wall Street Journal*)

2. Selective Understanding of Derivatives.

President Stansbury asked Ms. Justen whether there were synthetic instruments within the Prudential product. She replied: *"I cannot know what Mr. Barberini is thinking. I don't know what he means by synthetic. Within our stable value product, there are*

underlying investments, and within those investments, there are wrap contracts which could be considered synthetic, but that has nothing to do with the allegations or comments that this reporter is providing."

Sec. 5(a) of the contract gifts Prudential the peculiar right to "purchase, receive, sell, or convey futures, foreign currencies, swaps, options or other derivative transactions." Derivatives, that SFERS allows into Prudential stock accounts, are the financial instruments that caused the \$100 million loss in SFERS' Stable Value Fund in its deferred comp plan in 2009.

Ironically, Ms. Justen appears to understand how derivative instruments can act to synthesize the stable value account, while unable to comprehend how the presence of those same derivatives would have the same effect on Prudential's stock sub-accounts.

3. What Is an Annuity?

Commissioner Driscoll has been an SF fireman for 45 years earning \$260,966 in City pay (FY 2016-2017), and foregoes collecting his 90%+ pension to remain an unpaid SFERS trustee. Despite never having passed the California insurance exam, Mr. Driscoll dominates Retirement Board meetings with contradictory, nonsensical lectures, on insurance

products such as:

- At SFERS' June 2016 board meeting, he argued that Prudential wasn't offering deferred comp plan participants a group annuity: *"We do not offer tax-sheltered annuities. I am familiar with the investment inferiority of that product. To defend something we don't do seems a very odd use of time."* However, by SFERS' May 2018 meeting, Mr. Driscoll countered with regards to the defined benefit pension: *"All of us who have money in our defined benefit plan are participating in a tax-sheltered*

annuity. That's a labeling problem that the people don't understand when they are misinforming people."

First he vilified annuities in the deferred comp account, and then claimed the \$20+ billion pension is an annuity. Thus the \$20+ billion defined benefit plan must be an inferior investment pension.

The larger \$20+ billion pension fund is not considered a tax-sheltered annuity because the pension is not issued through a contract with an insurance company, and despite the Commissioner's sermons, he nor this pension come under the purview of the California Department of Insurance.

- "An annuity is available when you go through the distribution phase (from your deferred comp) and want to take your money out."* His description of what financial professionals call an "immediate annuity" misses the mark. The majority of annuities are used as revocable savings instruments to defer taxes — not that annuities are irrevocable investment vehicle dedicated to distributing savings.

- Driscoll: *"We use this unit pricing skill to make transfers easier, but at the same performance level, your money is managed by the exact same manager, not by some shadow or by some parallel or twin."* If taking the extra step of creating a secondary unit price for every investment makes transfers easier, why hasn't Schwab, Fidelity, Vanguard, T.R. Price, and Franklin Funds replicated this "skill?" And, "unitizing mutual funds" is by definition creating a group annuity.

- Driscoll continued: *"You can look up every (Prudential) mutual fund with a five-letter code, even with unit pricing, and they (your financial advisor) can look up every single one."* First, Driscoll struggled to recall the term "ticker symbol" and second, of Prudential's 21 deferred comp sub-accounts, 16 (76%) don't have ticker symbols, making them "un-trackable" by 38,000 city employee investors.

- Driscoll: *"That reporter (Lou Barberini)*

Cont. p. 14

 Twin Peaks Tunnel

Twin Peaks Tunnel Improvements

100 years in service.
Preparing for countless more.

Major improvements planned for summer 2018

The San Francisco Municipal Transportation Agency (SFMTA) is making major infrastructure improvements to century-old Twin Peaks Tunnel. Planned improvements include replacing train tracks and seismic reinforcements in the tunnel between Castro and West Portal stations.

Construction will begin in summer 2018, during a tunnel closure lasting up to two months. During the closure, Forest Hill and West Portal stations will be closed, the K Ingleside will travel on a shortened route, and bus service will run for the L Taraval and M Ocean View lines.

Detailed transit plans for the K, L and M are available on our website.

SFMTA.com/TwinPeaks

SFER (Cont. from p. 13)

is saying that this is an unregulated group — that’s not true. The group that regulates the mutual funds is one group, the group that regulates collective investment trusts is under the Comptroller, the Department of Treasury regulates the same rules, same laws, same enforcement authority.”

I wrote that Prudential’s new collective investment trusts (CITs) specifically *escapes Securities and Exchange Commission (SEC) regulation*, sidesteps the formal registration requirements under the Investment Act of 1940, and skimps by not paying participants’ SIPC insurance, not that CITs weren’t regulated.

4. Does Peddling Prudential Violate SEC Law?

The SEC forbids insurance salespersons masking annuities as mutual funds. The SEC amendment 94-36 specifically prohibits it: “No statement or presentation may indicate or imply that the product

offered or its underlying account is a mutual fund. Although *variable-product* separate accounts may ultimately be invested in mutual funds, there are significant material differences between a *variable-product* investment and a *direct mutual fund* investment.”

Annuities are unnecessarily complex. Does misrepresenting an annuity as a “mutual fund” violate SEC regulations? or the CFA Code of Ethics Rule 1(C) Misrepresentation? Driscoll did not respond to a public records request

5. Sunshine Ordinance Violations

On May 30, I placed a Sunshine Ordinance public records request to SFERS asking for the due diligence SFERS performed when selecting Prudential for city employees’ assets. On June 7, I sent another records request to Commissioner Driscoll seeking documentation supporting his claim Prudential’s investment options are “mutual

funds.” Both SFERS and Driscoll deliberately ignored their mandatory requirement to respond to the two Sunshine requests — strong evidence that SFERS and Driscoll never performed a background check on the Prudential vehicle.

6. An Audit Will Expose Hubris

It’s pretty obvious the public and SFERS’ other board members are mistaking Driscoll’s hubris for knowledge. Worse, without an audit, nobody at SFERS is privy to which financial institution holds city employees’ \$3.4 billion in assets, and as a consequence SFERS’ annual reports that express deferred comp values is based purely on conjecture. At the February 2017 meeting, only Driscoll protested a \$2 per participant fee for an audit— an audit that will insulate the board from civil liability for negligence.

I have no objection to anyone disputing what I write. While employed by the San

Francisco Police Department, I was quoted about annuities in *The Wall Street Journal*, *Barron’s*, and *The Financial Times*. So, I have reason to take exception when the Retirement Board relies on an absence of insurance knowledge, testing, and experience as a basis to dispute my research and I stand by the conclusions I have detailed. By extension, the Retirement Board’s reliance on these unqualified “experts” for due diligence confirms suspicions that SFERS’ board members may be complicit in misrepresentations to the public about “inferior pensions.”

Lou Barberini’s family lives in the West Portal area. He has an MBA in taxation, worked for investment companies, and a Big Four CPA firm. He currently provides fiduciary retirement, investment, and tax planning services through Nich Capital Partners (Nichcapitalpartners.com). He can be reached at Lou.barberini@gmail.com



We Belong Together



Bag your clean soft plastics,
tie them off, and toss them
in your **Blue Bin**.



SF Environment

Learn what goes where at **SFRecycles.org**



Medicare: The Cost of Aging

By Anise J. Matteson, CBF

Welcome to the Senior Season in life’s journey! You know you are now a member the day you open the mail and find your Medicare card and a “Welcome to Medicare” booklet.

If you have not thought about advance care planning, Medicare covers voluntary advance care planning as part of the yearly “Wellness” visit. Medicare may also cover this service as part of your medical treatment. (For my articles on advance care planning read: “Life Happens” (March 2018) and “When Your Decisions Matter!” (May 2018)).

This article stresses the importance of taking financial planning seriously—especially if you are receiving early retirement Social Security benefits.

Listening to the news on KCBS AM radio (June 5) there was mention that Medicare funds will run out in 2026 and Social Security will run out in 2034.

A Google search for the state of Medicare and the state of Social Security (years remaining for funds), I found a June 5, 2018 article by the Associated Press (“Medicare will become insolvent in 2026, U.S. government says”) on latimes.com.

MEDICARE

Medicare is a popular name for the United States government system of financing medical care for persons 65 years old and older.

Etiology: In 1997, Congress created Medicare Part C (Medicare Advantage plans). You get Part A and Part B coverage from private insurance companies approved by Medicare¹

In 2003, Congress approved the creation of Medicare Part D, which provides low-cost plans that cover prescription drugs.²

Options:
1.Original Medicare: Hospital Insurance (Part A). Medical Insurance (Part B). Medical Prescription Drug Coverage (Part D). Medical Supplement Insurance (Medigap).

2.Medicare Advantage (Part C) includes: Hospital Insurance (Part A). Medical Insurance (Part B). Medical Prescription Drug Coverage (Part D).

THE STATE OF MEDICARE³

Medicare will become insolvent in 2026. It’s giant trust fund for inpatient care won’t be able to fully cover projected medical bills starting at that point.

Monthly Medicare “Part B” premium for outpatient care is projected to raise by about \$1.50, to \$135.50.

Note: Both the cost-of-living increase and the Medicare outpatient premium are not officially determined until later in the year, and the initial projections can change.

Statistics: 1. Medicare provides health insurance for about 60 million people, most of whom are age 65 or older. 2. Social Security and Medicare account for about 40% of government spending.

Inability to cover full cost of benefits: Could mean that hospitals, nursing homes and other providers of medical care would be paid only part of their agreed-upon fees.

Contributing factors: 1. “Lackluster economic growth in previous years, coupled with an aging population.” 2. Growing number of beneficiaries. 3. Unpredictability of healthcare costs.

THE STATE OF SOCIAL SECURITY⁴

Social Security will become insolvent by 2034.

Recipients are likely to see a cost of living increase of about 2.4% next year—\$31 a month.

Statistics: Financed with payroll taxes collected from workers and employers, Social Security and Medicare account for about 40% of government spending.

Inability to cover full cost of benefits: Could mean sharply reduced payments for some retirees.

Commentary:
Fewer service providers will be willing to accept Medicare.

Terminology
Assignment. Your doctor, provider, or supplier agrees (or is required by law) to

accept the Medicare-approved amount as full payment for covered services.⁵

Assignment of benefits. An arrangement by which a patient request that their health benefit payments be made directly to a designated person or facility, such as a physician or hospital.⁶

Coinsurance. The percentage of a covered health care service you pay after you have paid your deductible.⁷ [share-of-cost]

Copayment. A fixed amount (fee) you pay for a covered health care service or supply. [copay]⁸

Credible prescription drug coverage. Prescription drug coverage (e.g., from an employer or union) that’s expected to pay, on average, at least as much as Medicare standard prescription drug coverage.⁹

Deductible. The amount you must pay for health care or prescriptions before Original Medicare, your prescription drug plan, or your other insurance begins to pay.¹⁰

Financial adviser.¹¹ A professional who provides guidance to clients based on their needs and goals. Provides clients with financial products, services, planning or advice related to investing, retirement, insurance, mortgages, college savings, estate planning, taxes and more. [investment advisor, registered representative]

NOTE: Financial advisers can also be insurance agents, accountants or attorneys.

Financial advisor. Provides financial advice or guidance to customers for compensation. Services: e.g., investment management income, tax preparation and estate planning. License: Series 65 required.¹² NOTE: Financial advisor is a general term, subsets of the financial advisor group include stock brokers, insurance agents, money managers, estate planners, bankers and more.¹³

Financial planner. A qualified investment professional who helps individuals (and corporations) meet their long-term financial objectives by analyzing the client’s status and setting up a program to help the client meet those goals. Specialties: tax planning, asset allocation, risk management, retirement and/or estate planning.¹⁴

NOTE: Every financial planner is also a type of financial advisor. Every financial advisor is not necessarily a financial planner. Financial planners might be brokers or investment advisors, insurance agents, practicing accountants or individuals with no financial credentials.¹⁵

Designations: Certified Financial Planner (CFP), Chartered Financial Analyst (CFA) Chartered Financial Consultant (ChFC), Certified Investment Management Analyst (CIMA).¹⁶

In-Home Supportive Services (IHSS). Provides help with everyday activities, such as bathing, dressing, laundry, shopping, and cooking to older adults and persons with disabilities. Helps support older adults and persons with disabilities so that they can remain safely in their homes. If eligible, social workers help determine what support services each IHSS recipient is eligible for based on their functional abilities and needs in the home.¹⁷

Long-term care. Care can be provided at home [home health care], in the community [adult day health care], assisted living [assisted living facility], or in a nursing home [skilled nursing facility].

Medigap. Private health insurance plans sold to supplement Medicare. It provides coverage for many of the co-pays and coinsurance related to Medicare-covered hospital, skilled nursing facility, home health care, ambulance, durable medical equipment, and doctor charges. It exists to cover the difference or “gap” between the expenses reimbursed to providers by Medicare Parts A and B for the preceding named services and the total amount charged for

Cont. p. 16

Do you have a pinched nerve?
We can help.

Dear friend,

It’s hard to believe, I know, but it’s true. Last year more Americans were killed by prescription drugs than by guns, AIDS, suicides and terrorists combined ... But we’ll get to that in a minute.

Let me start by explaining the photo in this letter. You know when I meet people in town they usually say, “Oh yeah, I know you, you are Doctor Meakim. You have been on the corner of Beach and Jones for years”...(and we just moved to our new office on Clement Street). Well, that’s me. I’m also the woman hugging her niece at the Jersey Shore in the picture.

Seventeen years ago something happened that changed my life forever. I was a young woman living in Philadelphia when it happened. I was driving with a friend when she missed a stop sign and rammed into the side of another car. We were all shaken up. The police were called and we all went to the hospital. No one was bleeding, so the doctors took some x-rays of our neck, gave us pain meds and sent us on our way. The next day I woke up with pain everywhere and it just kept getting worse. For years I tried everything that I could find. For an escape from the pain, I went to medical doctors, physical therapists, acupuncturists, I tried special pillows, and anything I thought might help. I spent a lot of time and money. Along the way I had two more car accidents and the pain kept getting worse and worse. I had developed fibromyalgia, neck pain, mid-back pain and low-back pain with tingling and numbness down my right arm and leg. I was scared that something was really wrong with me. This could not be normal. I was only 33 years old and felt like I was 100. That is when someone told me about a chiropractor that they thought could help. As a matter of fact, after the first person told me about him, two more people did that same week. So I made an appointment with the chiropractor. Thank goodness that they took the time to help me! I went to his office where he asked me about my problems, did an exam, and took some x-rays of my head and back. After that he pointed out where my nerves were pinched and adjusted them. The adjustment was so light I barely felt it. I began crying as I felt the pain leave my body for the first time in years. It may sound strange, but I was so happy and grateful for the relief that I still thank him every day! After that, I knew what I had to do. I had to become a chiropractor, and that’s how it happened!

I have adjusted many children within the first 15 minutes after birth. They obviously didn’t complain of neck pain or back pain; I adjust them to keep them healthy... as with all the hundreds of children I care for in my office.

You see, it’s not normal for kids to get ear infections, asthma, allergies or a number of other illnesses we see clear up in our office everyday.

When the nervous system is working correctly your internal resistance and healing powers are enhanced.

A healthy family does NOT rely on medication to make it well. My family does not turn to medication to seek health and we don’t have a “medicine chest” in our home. Due to years of advertising saturation from the pharmaceutical companies most Americans do seek health from outside in and most families have a “medicine chest” filled with an average of 16 different medications.

In an average year, the World Health Organization (WHO) reports over 1.5 million hospitalizations due to medication. Last year the WHO reported 350,000

deaths due to medication people took... and 160,000 were when the drugs were prescribed correctly. More people died last

year from medication than at Pearl Harbor and Vietnam. Amazing huh?

If drugs make people well, then those who take the most should be the healthiest, but this simply isn’t the case.

Many people are beginning to understand that health comes from within. This is why chiropractic helps so many people. You see, your body can heal itself. Your body doesn’t need any help;

it just can’t have any interference. With chiropractic, we don’t add anything to the body or take anything from it. We find interference in the nervous system and remove it, thus enhancing the healing capacities of the body.

We get tremendous results ... it really is as simple as that.

For the past eight years, people from San Francisco and the surrounding area have come to see me with their pinched nerve problems.

- Headaches
- Migraines
- Chronic Pain
- Neck pain
- Shoulder/arm pain
- Whiplash from car accidents
- Backaches
- Numbness in limbs
- Athletic injuries, just to name a few.

Here is what some of your neighbors have said:

“I had back pain for 15 plus years and two back operations. Now I play tennis, sit at my computer and enjoy an active pain free life! Thank you Dr. Meakim!” — A. McGrath

“All possible medicines and doctors, you made a miracle taking away my pain!! I am a happy wife and mother again!” — L. Igudesman

“I have had chronic neck, shoulder and arm pain for the last 4 years. After seeing Dr. Meakim I can now twist off caps, button/zip my own pants and there is no longer a need for me to ice my arm in the morning and night! I feel more energetic, and can move my arm and neck pain free!” — C. Brubaker

My qualifications:

I am a graduate of Palmer College of Chiropractic, I have published articles in leading chiropractic journals and taught chiropractic to chiropractors! I’ve been helping your neighbors in San Francisco since 2004. I’ve been entrusted to take care of tiny babies to athletes that you may know.

My assistants are Miranda and Nancy and they are friendly and helpful and ready to assist you to set up an evaluation. Our clinic is both friendly and warm and we try our best to make you feel at home. We have wonderful service at an exceptional fee. Our clinic is called Healthy Life Chiropractic and it is at 101 Clement Street (at the corner of Clement St. and 2nd Avenue). Our phone number is 415-751-7071. Call today for an appointment. We can help you.

Thank you.—Dr. Christina Meakim D.C.

P.S. When accompanied by the first family member, I am also offering the second family member this same examination for only \$17.

P.P.S. Can you imagine not having to wait at a doctor’s office? Well, your time is as valuable as mine. That’s why we have a no-wait policy. You will be seen within minutes of your appointment.

P.P.P.S. Of course, all people respond differently to care.



CREATING WEALTH AND OPTIONS FOR OUR CLIENTS SINCE 2002.



Jennifer Rosdail
REAL ESTATE SALES
a KWSF Partner

TOP 1% SF REALTOR JenniferRosdail.com 415-269-4663 Blog: Living415.com

Remember When?



Improvement to Shared Municipal and Market Street Railway Streetcar Tracks at Sloat and Junipero Serra Boulevards | December 4, 1929 • Reproduction by permission of SFMTA Photo Gallery

MEDICARE (Cont. from p. 15)

those services by the Centers for Medicare and Medicaid Services (CMS). [Medicare supplement insurance, Medicare supplemental insurance]¹⁸

Etiology: Medigap offerings have been standardized since 1992. Marketing for plans E, H, I, and J have been stopped as of May 31, 2010. Plans M & N took effect on June 1, 2010. Congress passed the bill H.R. 2 on April 14, 2015, which would eliminate plans that cover the part B deductible for new Medicare beneficiaries starting January 1, 2020. After January 1, 2006, no new Medigap policies could be sold with drug coverage.

NOTE: A Medigap policy only supplements your Original Medicare benefits. Medicare Advantage Plan are ways to get Medicare benefits.²⁰

Medicare Supplement Insurance also helps pay deductibles.²¹

NOTE: Medigap policies generally do not cover long-term care, vision or dental, hearing aids, eyeglasses, or private-duty nursing.²²

Patient Assistance Program (PAP). Provides financial assistance or drug free product to low-income individuals to augment any existing prescription drug coverage. PAPs provide assistance to Part D enrollees and interface with Part D plans by operating “outside of Part D benefits” to ensure separateness of Part D benefits and

PAP assistance.²³

Professional Standards Review Organization (PSRO).²⁴ An organization established to monitor health care services paid for through Medicare, Medicaid, and Maternal and Child health programs to assure that services provided are medically necessary, meet professional standards, and are provided in the most economic medically appropriate health care agency or institution.

Etiology: The PSROs are the outcome of the Social Security amendment of 1972 (Public Law 92-603) which requires the setting up of PSROs to monitor the health care services paid for wholly or in part under provision of the Social Security Act.

Share of cost. The share of cost covered by your insurance that you pay out of your own pocket. (Includes: deductibles, coinsurance, and copayments, or similar charges. Does not include: premiums, balance billing amounts for non-network providers, or the cost of non-covered services.)²⁵

Abbreviations

HICAP: Health Insurance Counseling and Advocacy Program

LIS: Low Income Subsidy

MA: Medicare Advantage

“MA only” plans: MA plans that do not offer Medicare prescription drug coverage

“MA-PD” plans: MA plans offering Medicare prescription drug coverage

PDP: Prescription drug plan

PFFS: Private Fee-for-Service

POS: Point of Service

PPO: Preferred Provider Organization (“out of-network” providers)

SEP: Special Enrollment Period

SNP: Special Needs Plan

Original Medicare vs. Medicare Advantage and Medigap Plans

The Medicare Advantage (HMO) Plan, I reviewed, has an out-of-pocket limit. It does not cover durable medical equipment or home health services. You must choose a primary care physician and a primary care dentist. Coverage must be purchased as a package for medical, dental and prescription drugs. Monthly premium can cost: \$35.00 (medical), \$6.00 or \$16.00 (dental).

Medicare Supplemental Insurance Plans [Medigap] (A-N), I reviewed, have no out-of-pocket limit (except Plan K and L). Plans do not include prescription drugs, ambulance services, durable medical equipment, emergency department services, home health services, or laboratory services. Monthly premium can cost from \$72.25 to \$215.00.

Stand-Alone Prescription Drug Plans premium can cost from \$19.70 per month to \$169.80 per month depending on the provider and type of plan. The average nationwide monthly premium for 2018 is \$34. Annual deductible can be \$0 or \$405 (the highest deductible a plan can charge.)

Medicare Prescription Drug Coverage: Part D Copay Tiers²⁶

- Tiers. Each plan places the drugs it will pay for in different levels.
- Tier 1: *Generic* – The least expensive drugs your plan covers, including all generic drugs and select brand names.
- Tier 2: *Preferred* – Brand name drugs that have proven to be the most effective in their class.
- Tier 3: *Non-preferred* – Drugs considered non-preferred (brand names that are not the “most effective”) as well as preferred specialty drugs.
- Tier 4: *Specialty* – The most expensive drugs because they are classified as brand name, specialty and not preferred.

Editor’s Note: A complete list of the noted resources is available on the web at: www.westsideobserver.com/health.html

Anise J. Matteson is a Retired Registered Health Information Technician and writer of reference books for seniors. Information is educational only. For questions and advice, contact Medicare, HICAP, Social Security Administration, your physician, and/or an attorney.

OPEN LATE



So dear, how is work going? RING!!

RING!!

Hmm... who could be calling? RING!

RING!!

Do I know this number? RING!!

You can turn off the ringer anytime... right? RING!

Oh no. I don't want to hang up and hurt their feelings.

By Julie Casson

Education Carol Kocivar ©2018

Are We Educating Children for Citizenship?

We frequently measure schools by how well children do in math and English and science. But schools serve another function we must not ignore — preparing children to become responsible citizens in a democracy.

We are living through a time when the direction of our democracy is debated almost daily. Are we preparing children to understand today's issues?

- What is the role of the press in a democracy?
- What are the powers of the courts, the legislature, and the president?
- How does freedom of religion connect with freedom from discrimination?
- How can the right to bear arms be reconciled with the safety of children?

Are we flunking democracy?

Here is the question of the day: Are we flunking democracy? Note that I did not ask "Are our schools flunking democracy?" The question is whether we are flunking democracy. When it comes to teaching each new generation about our roles as citizens, both schools and parents play an important role.

So how are we doing?

Civic knowledge. The results of the Nation's Report Card 2014 test of civic knowledge are not reassuring. Most 8th grade students did not meet proficiency levels. About half of students who sign up for the AP US Government exam bomb it, with a score of 1 or 2 out of 5.

Civic participation. The United States trails most developed nations in voter turnout. In California's recent gubernatorial primary election, voter turnout was terrible. Only about one in four voted, with large variations by county.

Civility. The tone of the national dialog about civic choices has become toxic, threatening our ability to work together as citizens for the common good.

Turning This Around

The decline in civics education has not gone unnoticed. There is now a national effort to re-invigorate civic learning. (Timely? Yes!)

Done right, civic education is not just about passing a test on the Constitution in the 12th grade. It is about learning through experience how to help improve our communities, how to analyze problems, and how to work with others for the common good.

For a look at this in practice, think about how students in Parkland reacted to the horrific shooting on their campus. They modeled real civics in action. It was not serendipity. Florida has one of the most comprehensive Civics education programs in the nation, according to a state profile by the Education Commission of the States. This includes "being able to identify how students can help improve their school and community (grade 1), evaluating the importance of civic responsibilities in American democracy (grade 5) and analyzing public policy solutions or courses of action to resolve a local, state, or federal issue (high school)".

How Are We Doing in California?

California has doubled down on improving civics education, starting in kindergarten. Leaving this vital function of education to a single class at the end of high school just doesn't cut it.

California's new History-Social Science/



Civics framework changes how civics should be taught, with a huge emphasis on active learning. Yes, content is important. But so is analysis, debate, the ability to tell fake news from real news, and providing opportunities to identify problems and create solutions.

Several additional initiatives are underway to improve civic education. The Civic Learning Awards at elementary and secondary schools celebrate civic learning and identify successful models. Civic Learning Partnerships join the courts, schools and business in developing a civic learning plan for local communities. Check here to see what is happening where you live and how to start one in your community.

The Student Votes Campaign encourages students to register and vote.

Parents Play an Essential Role.

Dare I ask?

Before the recent election, did you discuss any issues on the ballot with your children? Elections affect them, too. Was there a parcel tax or a bond issue to support your schools? Did you take your children with you to vote? On the day of election, did you wear the "I voted" sticker to show your kids you went to the polls and were proud of it? You did vote, right? Have you spent any time with the kids talking about the issues of the day?

You are the role model for your children. Research confirms that your involvement has a significant impact. If kids know you value something it will rub off on them.

What Is YOUR School Doing to Improve Civic Learning?

You also play an important role in keeping an eye on what is happening at your school.

Your PTA can help jump start a discussion on civic education. Work with your

principal to set up an event to help your school community understand what's happening at your school. What are the activities? How are children learning?

Below are some questions you can use from the ECS Guidebook of Six Proven Practices of Effective Civics Education.

Tips to Start the Conversation

1. Are students participating in school governance?
2. What opportunities are available for service learning? That means a learning experience that is linked to a classroom lesson. For example, a recycling program linked to environmental studies or a school garden linked to a science curriculum.
3. Do students participate in simulated voting, trials, legislative deliberation, or diplomacy?
4. Are there discussions of current events and issues that affect students' lives?
5. Are there extracurricular activities that give students a chance to get involved and work together toward a common goal?
6. Does classroom instruction combine formal lessons with illustrations and discussions that link the lessons to what is happening in today's world?

I Dare Ya?

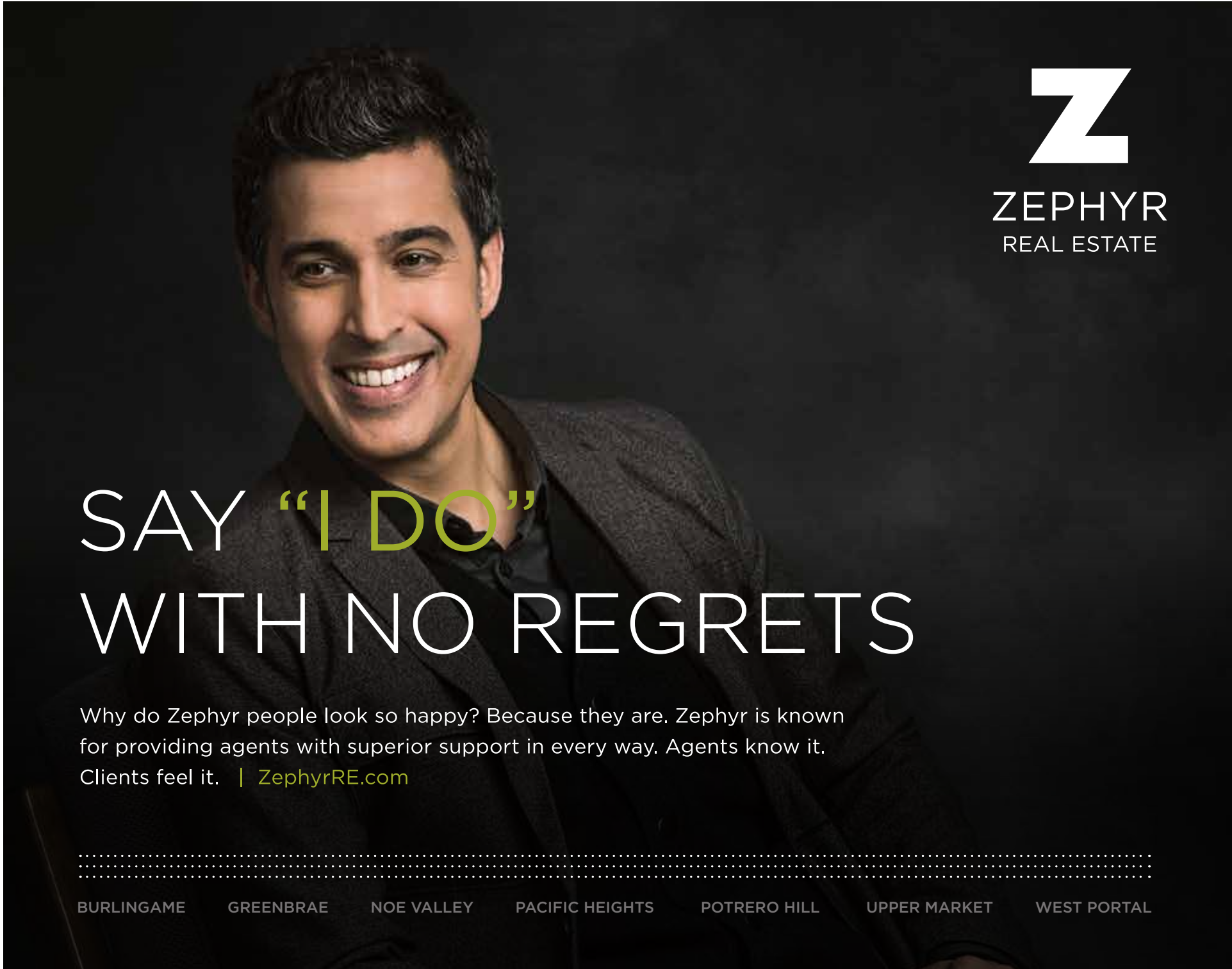
Can You Pass the Test for New Citizens?


While good citizenship is about a lot more than passing a test, knowing about our history and our constitution is important. New citizens have to pass a test. Can you?

Carol Kocivar is a children's advocate and lives in the Westside. Feedback: kocivar@westsideobserver.com

This article also appears in Ed100, an online web resource that helps parents learn more about education. I encourage you to go to www.Ed100.org and sign up.

You will get timely updates on important education issues. And your PTA could win \$1,000! For every lesson you read—and answer an easy question correctly about what you learned--your PTA is entered into a drawing





SAY "I DO" WITH NO REGRETS

Why do Zephyr people look so happy? Because they are. Zephyr is known for providing agents with superior support in every way. Agents know it. Clients feel it. | ZephyrRE.com

BURLINGAME

GREENBRAE

NOE VALLEY

PACIFIC HEIGHTS

POTRERO HILL

UPPER MARKET

WEST PORTAL

Money Matters By Brandon Miller

Plan for Financial Freedom—Even If You’re Not Rich



In honor of Independence Day, let’s focus on a freedom you probably want to achieve—your financial independence. You know, that time of your life when you have enough money to kiss your job goodbye and pursue your passions.

Sounds great. But for most of us, it also sounds like a long slog. Achieving financial freedom means you have to accumulate wealth. And the surest way to build wealth is to spend less than you make. When you live someplace as expensive as the Bay Area, it’s hard not to pay out every cent that comes in.

To get ahead financially, you have to prioritize, make sacrifices and stay disciplined. Ugh, sounds hard and like zero fun.

But it doesn’t have to be. Really. It just takes a new way of looking at the challenge ahead of you.

For example, you may tell yourself that if you make enough money, you can travel to lots of fun places. So you spend all of your time working to accumulate what you deem to be enough money instead of focusing on where your next trip should be.

you earn more or spend less to increase your savings? You may find online financial calculators or a financial advisor to be useful here.

Develop a disciplined approach. The best-laid plans can easily get sidetracked if you rely on willpower alone. Instead of putting money aside just when you feel flush, set up a regular investment schedule and have money deducted directly from your paycheck or bank account. This is known as paying yourself first, and it’s a tried-and-true way to build wealth.

Another good tactic is to give yourself an allowance. Make it forbidden to dip into the rest of your funds for anything except true emergencies. And no, Cher’s final Final Farewell tour is not an emergency. You’ll have to revert to saving a portion of your allowance for your want-to-haves, just like you did when you were a kid. See,

“Do your best to put safeguards in place, such as insurance and emergency savings. And then try to accept that you can’t control everything.”

Now flip that thinking 180 degrees. You want to travel to fun places so how can you earn enough money. This opens you up to other possibilities. Do you really need a big home, cable TV or even a car when you plan to be gone so much? Or would that money be better spent on travel? Would two part-time jobs with greater flexibility be a smarter option than one job with limited vacation time? Perhaps you could work for a time, travel until your funds get low, work some more, travel again, and so on.

The point here is that letting your dreams dictate your finances and not the other way around allows you to focus on something you love. And that gives you greater motivation to act and stay on track, while making you way more creative in how you bring your dreams to life.

With that new attitude in mind, here are some suggestions that can help you be more successful:

Be specific about your goals. Vague dreams and wishes are hard to work toward. Instead of just fantasizing about being your own boss, figure out what type of business you want to open. This allows you to plan for specifics such as the work space, equipment, staff, training and other elements you’ll need to open your doors. The more precisely you can define your goals, the better you can plan for them.

Do the math. Don’t worry, there’s no advanced algebra involved, just pretty basic equations. Add up what your dreams will cost. Subtract your expenses from your income. How much do you have left over to invest in your dreams? Where can

saving money can make you feel young again.

Again, online resources, financial advisors and even a life coach can help you track your spending, stick to your budget and keep moving toward your goals.

Accept that s^\$*&\$(%@ happens. Even if you do everything right, there’s no guarantee of success. Accidents, natural disasters, job loss, divorce, a sick child—there’s no shortage of things that can derail your plans. Do your best to put safeguards in place, such as insurance and emergency savings. And then try to accept that you can’t control everything.

A life-changing event might also make you re-evaluate your dreams. If that’s the case, you can start anew with precisely defining your goals, doing the math and implementing a plan to make these new dreams happen.

You don’t have to be young or rich to benefit from a goals-based approach to saving and investing. Anyone can use this technique to build wealth that can lead to financial freedom—and the realization of their dreams. Sounds like a reason for fireworks.

The opinions expressed in this article are for general informational purposes only and are not intended to provide specific advice. Seek advice from a licensed professional.

Brio Financial Group is a registered investment adviser. Advisory services are only offered to clients or prospective clients where Brio Financial Group and its representatives are properly licensed or exempt from licensure.

Police Report (Cont. from p. 10)
and hit the vehicle with his golf club.

Wednesday, June 20

Shoots Fired into Dwelling
7:49 am | 8400 Ocean View Ter
Though he heard nothing overnight, when the victim awoke, he discovered damages to his bedroom window and on a living room wall. Officers discovered reports of shots fired at about 2:11 am in the area but the caller refused to tell more to the police. No witnesses or evidence related to the report was found.

Battery – Warrant Arrest
9:10 pm | 700 Irving St
The victim, a store employee, approached a woman, who had a previous history of harassing store employees, to leave the store. She responded by hitting the victim’s arm before filling a cup with frozen yogurt and toppings before immediately fled.

Officers successfully found and detained her. A check revealed two arrest warrants out of Sacramento. She was arrested.

Thursday, June 21

Robbery
1:39 pm | 3200 19th Ave
At a bus stop near the Stonestown Mall, a man said he was waiting for a bus when a suspect came from behind, attempting to snatch his phone. A second came from the front and, afraid they might hurt him, he let go of his phone, and they fled with it.

Assault
10:05 pm | 600 Lincoln Way
A man began pumping gas into his car when an SUV pulled in behind him. The suspect got out and told him he was an associate of his wife, then left the area but returned shortly and struck the victim on the head with something metallic, then fled. The victim suspected he was under



BRIO

FINANCIAL GROUP

Live Your Life “con Brio”!

Let your money give you the life you want.



333 Bush Street, Suite 1400
San Francisco, CA
833.623.2450

BrioFG.com

Brio Consultants, LLC, is a Registered Investment Adviser. Investing involves risk and possible loss of principal capital. Advisory services are offered where Brio Consultants, LLC or its representatives are registered or exempted from registration.

HAIR SALON & BARBER SHOP



A Sterling Salon

650-735-5731 / 650-219-5776

Looking for a change? Stylists Wanted
Attractive chair rental rates / commissions for new stylists

— Enhance Your Image —

the influence of narcotics.

Warrant Arrest – Arson – Arrested
2:15 pm | Bright St & Shields St
Officers responded to reported grass fire. They found a suspect with a lighter and his pants also had burn marks. He was Mirandized, and admitted smoking meth, as well as pouring gasoline onto the grass to set it on fire He was arrested.

Friday, June 22

Robbery of a Store
11:25 pm | 2000 Ocean Ave
A store employee working at a 7-11, said the suspect pointed a gun demanding that he open the register. The suspect took all the money from the machine, then demanded that the second register be opened and also wanted a carton of cigarettes. The suspect took the money from both registers and the cigarettes and fled.

Driving While Intoxicated – Cited
2:34 am | Portola Dr & Clearmont Blvd

The driver involved in a collision said the last thing he remembered was driving and when he woke up, found his windshield cracked. After failing a sobriety test the driver was cited.

Sunday, June 24

Assault
6:21 pm | 46th Ave & Wawona St
A woman found an abandoned suitcase on the sidewalk and started to open it when she was suddenly pushed to the ground by the suspect, who came from behind. The suspect fled with the suitcase.

Battery – Cited
9:28 pm | 1300 46th Ave
Two parties said the other was responsible for starting a reported incident and that the other party also had weapons. Both parties also wanted the other arrested. A

Editor’s Note: This is an abridged version of the Crime Report. The full version is available on the website at: taraval.org



Real Travel By Sergio Nibbi

All that Jazz



Considering that Bottle Rock was history and the ground had finally stopped shaking, we thought that it would be a perfect time to visit Napa. Late spring, looking for summer, with the vines starting to perform their yearly ritual. Beautiful weather, with cult wines looking to be discovered, decanted, and enjoyed. Looking for some peace and quiet, we made reservations at the new Archer Hotel in the center of downtown, which opened just six weeks after the devastating fires that swept through the wine country. Anchoring the new 183 room Archer Hotel is Charlie Parmer’s Steak House, a carnivore’s delight with their “cowboy cut” 18-ounce Ribeye served with a side of Béarnaise sauce, truffle, and bacon twice-baked potato and roasted mushrooms. Fortunately, Queen of the Valley Hospital is just a mile down the road!

Moments after checking in, I picked up a copy of Inside Napa Valley and there it was, The Napa Valley Jazz Getaway, a week’s worth of more raucous music and more tourists. With that, we took a quick walk across the street and decided to split a club sandwich at the Subway Sandwich franchise and down it with a diet coke; so much for being in the gastronomical center of the universe.

That evening we decided to have dinner in the Sky and Vine Restaurant on the rooftop of the hotel, and of course, that evening was the fourth playoff game for the Warriors, and again more whooping and hollering, and yes it was an amazing sweep for our three-time champs. The staff gave us one of the best tables near the



“The ride home was pleasant. Feeling badly about our lack of jazz involvement, I did find some smooth jazz on the radio to play on the ride back. Perhaps next year we can come better prepared to join the crowds, enjoy some of that great talent, and catch some live entertainment, but for now my apologies to The Commodores, Norman Brown, Peter White, Faith Evans and Bobby Caldwell...see you next time.”

TVs behind the bar. With so many people standing in front of the TVs it was impossible to see any of the action, but we could tell from the gyrations of the guests that we were headed for victory. By the end of the evening our ears were ringing, and we both got a free lesson on lip reading before the final cheers subsided.

On Saturday we headed to Yountville for lunch and took a chance at Michael Chiarello’s Bottega. Both the inside and outside were packed with diners, but somehow we lucked out with one of the best tables on the outside patio. Ordering was easy; we always have the Gnocchi Della Nonna, fluffy pillows filled with ricotta cheese served with a delicious tomato sauce... Yes!

For dinner we took another chance and without reservations headed to Filippi’s Pizza Grotto. We sat down at the plastic-covered table and settled for the mushroom and sausage pizza. Not being beer drinkers, we surprisingly ordered a pitcher of the locally crafted beer and proceeded to drink it all. Again, this was not the French Laundry, but that pizza was out of this world, and although we ordered the smaller one we had to force ourselves to devour the entire six slices. And if that wasn’t enough we walked across the street to the Oxbow Public Market and took home a couple of Kara’s cupcakes in case we suffered hunger pangs in the middle of the night.



Fortunately, we did manage a real meal with some friends at the River Terrace Inn, where we enjoyed the alfresco dining while sharing a nice Pinot from the Napa Valley. Monday morning’s breakfast was again at the Sky and Vine rooftop restaurant, where the weather was picture perfect and the background music very pleasing to our tired ears.

The ride home was pleasant. Feeling badly about our lack of jazz involvement, I did find some smooth jazz on the radio to play on the ride back. Perhaps next year we can come better prepared to join the crowds, enjoy some of that great talent, and catch some live entertainment, but for now my apologies to The Commodores, Norman Brown, Peter White, Faith Evans and Bobby Caldwell...see you next time.

Sergio gets around — the world!

Considering a Reverse Mortgage?

New for 2018!

- Increased FHA Lending Limits
- Higher Jumbo Loan Lending Limits (Home Values 1 Million and Over)

CALL NOW to see how much you qualify for...Available to eligible homeowners age 62 or older

415.209.4769 or kaffeltranger@rfslends.com
www.ReverseByKathy.com



**Your local
trusted expert**

KATHY AFFELTRANGER
Licensed HECM Specialist
NMLS #545774



**RETIREMENT
FUNDING
SOLUTIONS**

FUNDING AMERICA'S RETIREMENT®



Introducing the New Barbagelata

BARB co

REAL ESTATE GROUP

BARBAGELATA

