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WESTSIDE OBSERVER

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Manhattanization

We Deserve Better

by Christopher L. Bowman & Keith Bogdon

As San Franciscans, particularly those of us who live on the Westside, we are witnessing our City bursting at the seams, with over 883,000 people. In just 7.5 years, we have grown by 78,000 residents.

The question we face is: How many more people can we accommodate without adversely affecting our safety, quality of life, the character of our neighborhoods? Our crumbling infrastructure , which is vulnerable to another major earthquake, was built for a city of just 715,000 people?

ABAG, with its Plan Bay Area 2040, calls for 1,100,000 people by 2040. We learned at a recent forum on the future of Transportation in San Francisco, the SF Planning Department projects our City to balloon to over 1,500,000 people by 2065!

Enough is enough!

Almost all the dialogue over housing in San Francisco revolves around the belief that we must significantly accelerate the construction of new housing - half blocks or block-large massive construction of "sky's the limit" condos and apartment buildings. Advocates of denser housing have declared that the era of the single family home is over. They are also dictating what kind of housing will be constructed – very low income, "affordable", market rate, luxury, mini units or 2-3 bedroom units that can accommodate growing families.

> "ABAG, with its Plan Bay Area 2040, calls for 1,100,000 people by 2040. ... the SF Planning Department projects our City to balloon to over 1,500,000 people by 2065!"

Opponents of more housing in SF say that the surrounding Bay Area counties need to do their fair share of adding housing. Even if some communities are not doing their fair share, they suffer the same massive infrastructure problems we have in San Francisco, including crumbling roads, traffic congestion, the need for more schools, fire stations, and more water. They, as we, are challenged by over-burdensome regulatory hurdles and exorbitant building costs.

Both sides are fundamentally wrong. More of the same, while throwing more money at the problem, will not solve the issue of affordability. We must reject the agendas of the special interests who are vested in the tired, failed policies of the status quo, freeing us to think outside the box.

The solution isn't with Supply-Side Economics. Indeed, we can't build ourselves out of this crisis in our small city of not even 47 square miles. The solution is achievable with Demand-Side Economics.

The inflationary pressures on the housing market has been manufactured by bad public policies, e.g., tax breaks for Twitter and other tech companies so they would bring their jobs and employees from outside the City into San Francisco, as well as adverse side effects from Prop.13 and rent control.

Homeowners and renters feel trapped in their current housing. Under current state law, if an empty nester/ homeowner over 55 wants to downsize, they may end up paying far more in property taxes than if they stayed put. The same is true for long-time renters who can't afford to move to a smaller apartment because they will be paying far more in rent.

So we make the following three modest proposals:

When the tax breaks for Twitter and other tech companies expire next year, don't renew them, and don't provide additional tax breaks to the tech industry.

Government should not be in the business of

Cont. p. 14

What If Things Went Bad After An Earthquake?

by Nancy Wuerfel

Marina fire in 1989

The City does not have exclusive authority to use 79% of our locally stored water in three City reservoirs because a State Water Code mandates that we must share this water with peninsula customers in an emergency. But the San Francisco Public Utilities Commission (SFPUC) is ignoring this law and telling us to rely on Sunset reservoir's water for post-earthquake firefighting - as if the City did have unilateral rights to the water. They are even planning to ask voters to approve a General Obligation bond in 2020 to replace the reservoir's water pipelines "to help fight fires," knowing that the bond projects will not be guaranteed access to the water. The SFPUC knows all this, but continues to pursue its plan regardless of the truth.

In 2003, SFPUC Commissioner Jeffrey Chen wondered "what was really going to happen if things went bad" in a worst-case scenario following a major water emergency or earthquake. Now 15 years later in 2018, the SFPUC has made a disastrous decision that will ensure that things really will go bad after an earthquake by forcing the Fire Department to rely on a conditional and limited source of water at the Sunset reservoir.

The SFPUC has decided to use the reservoir's drinking water to put out fires, even though we will need water for human uses in an emergency, and the reservoir does not have near enough water to fight the Santa Rosa style conflagrations that will occur in the Richmond and Sunset Districts. What will happen? We will end up burning like they did.

> "The SFPUC has decided to use the reservoir's drinking water to put out fires, even though we will need water for human uses in an emergency, and the reservoir does not have near enough water to fight the Santa Rosa style conflagrations that will occur in the Richmond and Sunset Districts. What will happen?"

Finally, the reservoir water will not even be legally available for this ill-conceived project. The SFPUC has willfully disregarded the following facts:

1. San Francisco does not have exclusive use of the water in the City's "terminal reservoirs" - Sunset, University Mound, and Merced Manor. The 2002 State Water Code 73503 requires that the SFPUC shall distribute water from the terminal reservoirs to customers "on an equitable basis" during any interruption in supply caused by earthquake, or other natural or man-made catastrophe. By law, our locally stored water must be "back flowed" down to the 27 peninsula customers and shared with them in an emergency. By contract, these regional customers have been paying the SFPUC for a portion of the essential repairs and improvements to these reservoirs for many years.

2. There is no formula in the State Water Code that defines how much water must be sent to the peninsula customers in an emergency, so the amount of water

Cont. p. 5

A Pizza in Every Pot(hole)

Billionaires Are Running San Francisco

by George Wooding

San Francisco is starting to fail in its basic responsibilities - housing, transportation, health, and routine infrastructure maintenance. Will city billionaires and large businesses start taking over the inept or abandoned responsibilities of our government? What economic goods and services will the wealthy provide to San Francisco beyond their own needs?

Many of our present and future politicians are already being controlled by wealthy high-technology and large development companies through campaign contributions that overwhelm their political opposition.

Mayor London Breed's high-technology and pro-development supporters contributed approximately $3 million to her election campaign, and now they get to help control San Francisco's $11 billion budget. As long as Breed does what she is told, she's a great investment.

> "If William's doesn't want Breed to increase homelessness funding by supporting Proposition C, she won't. ... This exhibits the danger of campaign funded influence."

San Francisco continues to show that it is the city that knows *less*. Of its $11 billion budget, 49% goes to city employee salaries and benefits, and over 50% of the city's general fund is tied-up in set-asides dedicated to specific projects. The city's General Fund is being constricted.

As building cranes and skyscrapers blot out the sunlight and destroy San Francisco's skyline, the roads below are falling apart. This resembles the Aesop's Fable story of the astronomer so focused on looking up at the sky to predict the future that he fell head first into the mud at his feet.

The *San Francisco Chronicle* reported, "The Bay Area has the worst roads in the nation" according to a new report by TRIP, a Washington, D.C.-based transportation research group.

Seventy-one percent of the streets in San Francisco, Oakland, and nearby cities are dilapidated, and the average motorist pays $1,049 a year in repair costs from driving on the bumpy pavement, according to the TRIP report. The San Jose area has the second-worst roads, with 64 percent in poor condition.

As DPW's earsplitting jackhammers perpetually pound into the roadway with five men standing around watching one man work, Domino's Pizza, a socially responsible, $9 billion company has a corporate solution

Cont. p. 5

Escalating City employee bloat: the new $ 400K+ Club

Mayor's Patronage Jobs Alive and Well

by Patrick Monette-Shaw

The problem keeps worsening, with the advent of a new "$400,000+ Salary Club" beginning in FY 2016–2017 during Mayor Ed Lee's tenure, and the discovery that some City employees are paid bonuses. Since 2013, I have published five articles about the City's growing problem with bloat in City employment. This is the sixth article in this series, focusing on the eight City budgets Lee developed, and the patronage job bloat he introduced.

The Long View

The first budget Lee introduced in FY 2011–2012 grew by a modest 4.1 percent change increase of just $266 million. By his seventh budget, it soared to a 68.2 percent change increase of $4.5 ***billion***, to our now $11 billion City budget.

It's no *accident* Mayor Lee added 8,288 full - and part-time employees since he took office, a 24.4 percent change increase in staff and a 43.7 percent change increase in the total City payroll, increasing the payroll by over a ***billion*** dollars during his eight-year tenure between FY 2010–2011 and FY 2017–2018. During Lee's tenure, the 8,288 new full- and part-time employees pushed the total number of employees on the City payroll from 33,983 to 42,271 employees on the payroll he first inherited.

5,112 FTE's and Counting

FTE's — "full-time equivalent" employees — are calculated by combining multiple part-time employees into an equivalent 1.0 full-time employee. A 1.0 FTE is equivalent to a full-time worker, while a 0.5 FTE is a half-time worker. Two employees working 20 hours per week are considered the *equivalent* of one employee working 40-hour weeks.

As the *Westside Observer* has previously noted, each year San Francisco sets its authorized FTE level of employees by adopting an AAO (Annual Appropriation Ordinance, also known as the City's official budget).

The number of actual full- and part-time employees on the City's payroll stands in sharp contrast to the headcounts in the AAO's authorized. There are fully 11,436 more full- and part-time employees (at 42,271) than the authorized FTE headcount of 30,835 in the AAO authorized for FY 2017–2018 (ending June 30, 2018).

Comparing the seven-year period between FY 2011–2012 and FY 2017–2018 (ending June 30 in both '12 and '18): Those 8,288 additional full - and part-time positions represent 20% of the 42,271 positions listed in the City Controller's payroll database as of June 30, 2018.

> "The number of employees earning over $100,000 annually since Lee became mayor has skyrocketed to 15,409 at an annual cost of $2.2 billion, a net increase of just shy of a billion dollars since he took office ...It smells like stinky patronage hiring!"

Somehow, Lee pulled off a "*loaves and fishes*" miracle, turning 5,112 additional FTE's in the approved AAO's during his tenure into the 8,288 additional employees he added.

When Lee first submitted his two-year budget for FY 2017–2018 and FY 2018–2019, the second-year budget for FY 2018–2019 projected adding 103 FTE's. But when Mayor Breed got her hands on, and submitted, the final budget for the current FY 2018–2019 she padded on an additional 282 FTE's, resulting in adding 385 FTE's.

In her first two-year budget for FY 18-19 and FY 19-20, Mayor Breed initially proposed adding another 359 FTE's to her second-year budget starting 7/1/2019, which will push the 5,112 FTE's Lee added to a total of 5,471 FTE's, fully 20.6% of the City's planned 31,579 authorized FTE's.

The adopted AAO for FY 2017–2018 showed a budgeted 30,835 FTE's for the fiscal year. The City Controller's payroll database for the same fiscal year shows the "calculated" FTE's for the same fiscal year was significantly higher, by 3,536 FTE's (a 11.4% increase), totaling 34,360 FTE's when overtime and additional "regular hours" are factored in.

The $100,000+ Club Keeps Growing

The number of employees earning over $100,000 annually since Lee became mayor has skyrocketed to 15,409 at an annual cost of $2.2 billion, a net increase of just shy of a ***billion*** dollars since he took office ($967,209,237). It smells like stinky patronage hiring!

$100,000+ Club Income Inequality

It's clear there is significant income inequality between the salaries paid to City employees. As of June 30, 2018, 63.5% of the City's 42,271 employees earn less than $100,000 and 36.5% earn over $100,000.

Of the 8,288 additional full- and part-time employees hired during Lee's tenure, only 27.2% of the new hires earned less than $100,000, while 72.8% of the new hires earned over $100,000 and earned 88.4% of the $1 *billion* payroll increase.

As of June 30, 2018, the 26,862 employees who earned less than $100,000 annually earned just $50,873 on average, compared to the 15,409 employees who earned over $100,000 and were paid average salaries of $144,666.

During Mayor Lee's eight-year tenure an additional 6,031 employees who earn over $100,000 annually have been added to the City payroll at an increased cost of nearly $1 billion.

Of those 6,031, 1,143 earn over $200,000 annually in total pay representing a 428.1 percent change increase.

Taking a longer two-year look back to FY 2008-2009, matters worsen. Adjusting the reporting period to two years earlier than Mayor Lee's tenure, comparing the ten-year period between FY '08-'09 and FY '17-'18 (ending June 30 in

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West Of Twin Peaks Central Council by Mitch Bull

The October meeting of the West of Twin Peaks Central Council featured a slimmed down dais as President Mark Scardina and Secretary David Golden were absent. **Vice President Dena Aslanian-Williams**, and **Treasurer Carolyn Squeri** manned the dais and pulled the meeting together with Aslanian-Williams bringing the meeting to order at 7:40 pm. The roll was taken and with a lighter than usual turnout, a quorum was not reached for voting purposes.

VP Aslanian-Williams and Tresurer Squeri fielded the meeting

There were no reports from the officers, although **VP Aslanian-Williams** reminded the delegates that President Scardina has asked that agenda items be submitted by the delegates and their respective neighborhood associations, and that he would also like to have committees filled by delegates who also work on committees within their respective organizations.

George Wooding commented on Planning and Land Use, by reminding everyone that it is **participatory budget** time again. District 7 has been allocated **$550,000** through Supervisor Yee's office, with $250,000 allocated for safety improvement types of items and the remainder being budgeted for neighborhood beautification projects submitted by community groups, with grants up to $25,000 being considered.

Treasurer Carmen Chu

John Farrell commented on a past grant award, the beautification of **Dewey Circle**. The upgrade will feature a newly-cast urn to replace the damaged one, as well as new landscaping with flowers, etc. The project is in process (from 2017) and landscape planting should commence in November.

George Wooding spoke next, giving a report on Public Health, acknowledging that although he is not a physician, his doctor has recommended the following vaccines for seniors: **Flu shot**; **10-year tetanus vaccine**; **Shingles vaccine**; **Pneumonia vaccine**; and the **Chicken Pox vaccine**. Please check with your primary health care provider.

Special Guest San Francisco **Assessor Carmen Chu** arrived to take the floor and discuss the ongoing actions of the Assessors' office and how progress is being made. For the latest city fiscal year (July 1-June 30) her office calculated an assessed value of $240,000,000,000 for the 210,000 properties within San Francisco. This represents **an 11% increase from 2016-17 assessments**. SF assessments have risen the fastest within California for the 3rd year in a row. Part of the reason has been new construction; the new **Salesforce tower** is valued at $1,300,000,000 and the **Warriors project** at $1,000,000,000 respectively. Changes in ownership in properties also contributed to the increase, although there was a decrease in "Transfer Tax" income for SF in 2017 ($304,000,000) as compared to 2016's $411,000,000. Chu attributed the drop in the fact that fewer "very large" buildings changed hands in 2017, but that a decrease was planned for and budgeted.

The Assessor then spoke of the over 3-year backlog she inherited when she took office 4 years ago. 'This year we will close the assessment roll on time for the first time in 25 years", said Chu, noting that the large **backlog** has been cleared. She also spoke of modernizing the department infrastructure with more modern computers and planning tools to track the 210,000 properties, and property histories, within SF. This will require moving forward from the departments' **COBAL-based software** to new systems that are much more modern and user friendly. All documents have now been scanned and the property tax files and history are now in digital form, rather than paper files. The 210,000 properties generate more than $3,000,000,000 in SF revenue each year.

Her office is also conducting **Family Wealth Forums** which expose families to professional experts in Estate Planning; Financial Planning; Education Planning and Low Market-rate Housing Planning. Her office has connected over 1000 families with financial professionals during her groups' four programs held so far.

Chu closed by detailing where Property Tax dollars go: **65% of the monies paid in Property Taxes stay in San Francisco** to fund city government and programs; **34%** is transferred to the State of California for Public Education, and the other **1%** is allocated to BART.

The next discussion was "Pro" and "Con" takes on **Proposition 10**. On the "Yes on Prop 10" side was **George Wooding**, who explained that San Francisco first enacted rent control on properties in 1979, and that the Costa-Hawkins act was enacted in 1985 to apply limits to when and where rent control can be used. He said that if passed, Prop 10 would ensure that the rent control policies in the 15 cities where it has been enacted in California would still be in effect, and other cities would be able to enact their rent control measures as well. It could also be applied to single family homes and condos, and keep pricing controls in local government, not Sacramento. According to Wooding, large developers are fighting Prop 10. He believes that we do not have a housing crisis, it is really more of an affordable housing crisis. A single person in SF is considered to be eligible for **low income housing** if they have a salary under **$117,000** annually. It is estimated that there are 29,000 empty units of housing in the city. He summed it up by stating that it is about maintaining local control and imposing equitable rental controls rather than have Sacramento impose California standards.

John Farrell countered by stating that Prop 10 is bad for both Landlord and Tenants. It would repeal the protections

Cont. p. 5

Ruminations From a Former Supervisor by Quentin Kopp

In 1921, H.G. Wells declared: "Human history becomes more and more erased between education and catastrophe." Some readers may still be puzzled by the wealth of ballot measures and candidates, even in this one-party city and one-party state. I think it's important to vote against Proposition 3, which was qualified for the ballot by a distasteful system of its author raising money from entities and individuals who will benefit economically if it passes. If state legislators acted in such fashion with ballot measures, they'd be denounced and maybe prosecuted for bribery. The California Court of Appeal, however, in the 1990s, decided it was constitutionally permissible for a private citizen to practice "pay to participate" in invalidating legislation sponsored by me and signed by then-Governor George Deukmejian. Also dangerous to housing construction incentive is Proposition 10, which merits a similar negative vote, and again, I recommend strong support for Proposition 6, repealing a 12-cent-per-gallon gasoline tax and increased registration fees. I do so not because a gas tax increase isn't warranted; it is warranted, but I do so because the proceeds will be spent on projects other than highways, roads, and streets. It's a distortion of the reason we've paid gas tax since 1922, and it's financed by the construction companies, engineers, building trade unions, and others who will benefit from its billions of dollars.

As a lawyer and retired judge, I was keenly attentive to last month's confirmation proceedings respecting U.S. Supreme Court Justice Brett Kavanaugh. Neither his opponents nor Justice Kavanaugh demonstrated good judgment and appropriate conduct. The concealing by Senator Dianne Feinstein of the accusatory letter from a woman alleging Justice Kavanaugh assaulted her at a high school gathering in 1982 when he was 17 and she was 15 resulted in the most vicious set of public hearings and closed door maneuvering in decades. Forgotten by the commentators and journalists was the case of Supreme Court Justice Hugo Black. On August 12, 1937, President Franklin D. Roosevelt nominated Democratic Senator Hugo Black of Alabama to the Supreme Court. He served over 30 years and was hailed as a supporter of civil liberties and the First Amendment. Forgotten by the "talking heads" and Democratic leaders is that Justice Black, after his appointment, was exposed as a former member of the Ku Klux Klan. He joined it in September 1923, and resigned in July 1925. In September 1926, as a candidate for the U.S. Senate, Justice Black was given a life membership in the Klan, which was anti-black, anti-Catholic, and anti-Jewish. Justice Black later claimed he joined to prevent the Klan from being too extreme. He was a man who never graduated high school, but graduated the University of Alabama Law School Phi Beta Kappa, marched in parades, and spoke at nearly 150 meetings in the Klan uniform. He was also FDR's first nominee to the Supreme Court and championed the Bill of Rights against the states. Now, will Justice Kavanaugh be another Justice Black? I wasn't overly persuaded by his accuser referring to events 36 years previously, but if I had been a U.S. Senator, I would've had a difficult time voting to confirm him. Why? His display of anger indicated a non-judicial temperament. As pointed out by a *Wall Street Journal* reader, he was belligerent, hostile, intemperate, self-pitying, insulting, and political (recall his reference to the Clintons). I don't care about his political background. I care about his judicial record and temperament. I was a fierce trial lawyer with a temperament to match, but as a judge, I was temperate. Some lawyers who knew me as an opponent were surprised. I can't imagine using the phrase "what goes around comes around" as Justice Kavanaugh did during one of the public hearings. Let's hope that he performs as a protector of the First Amendment and other constitutional provisions and accumulates the proud record of Justice Hugo Black even to the point of carrying a copy of the Constitution in his pocket.

> "He ... marched in parades, and spoke at nearly 150 meetings in the Klan uniform. He was also FDR's first nominee to the Supreme Court and championed the Bill of Rights against the states."

Last fall, San Franciscan historian Ken Maley from Telegraph Hill asked me if I realized November 11, 2018 would be the 100th anniversary of the signing of the Armistice ending World War I. An immigrant from a farm in Russia (now in Belorussia), my father immigrated legally to the U.S.A. in 1912 as a 15-year-old. By May 1917, he'd finished Brooklyn School of Pharmacy, then a two-year course, and enlisted in the U.S. Army. Shipped to France with the American Expeditionary Force, he was naturalized that fall and, after the Armistice, was one of 100 soldiers selected for the American mission to Armenia in January 1919, a 90-day investigation of the Armenian genocide in which over 1,000,000 Armenians were murdered. World War I means much to me. I'm delighted to be Co-Chairman of the World War I Armistice Centennial Commemoration at the War Memorial Veterans Building, which will culminate November 11 after the 11 AM Veterans Day parade from Fishermans Wharf to Civic Center, bell ringing at 11 AM (the time of the World War I Armistice in 1918), a memorial service at Grace Cathedral Church on Nob Hill, and a reception at the War Memorial ending at 6 PM. San Francisco was chosen by the U.S. World War I Historical Commission as one of 100 recognized commemoration cities. With retired Marine Corps Major General Mike Myatt as Co-Chairman, citizens have raised $100,000 for poster, banner, and photographic World War I displays since May in the War Memorial lobby, which will remain through 2019 to commemorate the centennial of the establishment of the American Legion. Besides General Myatt and Ken Maley, retired Lieutenant Colonel Wallace Levin, a War Memorial Board of Trustees member and director of the Veterans Day parade, the Committee consists of American Legion leaders, history professors, and World War I historians. Few San Franciscans realize that the War Memorial Veterans Building and the Opera House on the land between Van Ness Avenue and Franklin Street, Hayes and Grove Streets resulted from World War I after transfer of such land by the University of California to the City and County of San Francisco in 1921. Thereafter, the War Memorial opened in 1931, the Opera House in 1932, with proceeds for construction from a general obligation bond approved by San Francisco voters circa 1922. San Francisco wanted to honor World War I veterans and did so in perpetuity. God Bless America.

Former Supervisor and Judge Quentin Kopp lives on the Westside.

Elected Utility Commissioners?

by Steve Lawrence

In early October SFPUC's Water Department outlined some projects needed to make up lost water supply if the State issues the order it has proposed. There is still a chance that the State will not crimp the water supply quite as much; settlement negotiations hold a ray of hope.

One hundred million gallons per day would be needed during a drought, for which our water system has been made ready. Another solution would be to find storage—about two-and-a-half Hetch-Hetchies' worth. The need is not immediate; it grows to that in 2045. Needless to say, finding this much is hard.

But projects to make up as much as half of the shortfall have been identified. They range from ones that might be accomplished in ten years to those likely to take thirty years.

"Purified water" is in San Francisco's future. It is wastewater that is purified so that it is safe to drink. Hardly a pleasant concept, but necessary.

One reason that so much water must be found—100 mgd is nearly half of what we use per day, average—is that we are second in line: our water rights are junior to those of agricultural irrigation districts, so in drought our water is severely reduced. Another hard reality is that SF has promised to supply communities along the line from Hetchy to SF. We've promised to supply them with 184 mgd, which is about what the system was supplying during the last drought.

The cost of projects to make up as much as half of what's needed if the State plan is implemented is about $2 billion. That would raise rates 8-17% ($9-20/month) more than rates are already expected to rise. Rates are set to rise quite fast as it is (7.6% per year average over the next four years). Absent the $2B add, by about 2040 rates are projected to reach 2.5% of median income, an aspirational ceiling.

This columnist doesn't expect settlement. Progressive-environmentalists sense victory. With the State's plan SF will be up a creek without a puddle. To pro-enviros, that opens all sorts of opportunities.

> "Purified water" is in San Francisco's future. It is wastewater that is purified so that it is safe to drink. Hardly a pleasant concept, but necessary."

To help achieve their desired outcome, and to prepare to leverage their advantage, pro-enviros seek to change the governing commission.

There are five commissioners on the San Francisco Public Utilities Commission (SFPUC, water-sewer-power). Once, they were all there to guard the public's money by keeping spending within reasonable bounds. Today they would probably say this is still true. But is it?

Today some commissioners have special constituencies. There is the labor commissioner, who safeguards and maximizes union jobs. There is the environmental commissioner with special office to protect the environment and promote the causes of the environmental community. There is the legacy commissioner who has served forever; she has pet causes and interests, though no particular agenda, and still tends to think of the ratepayer. There is a commissioner who is supposed to represent the ratepayer, but hardly ever seems to; he is an esteemed community member and this is extra duty and prestige. Finally there is a commissioner who once was general manager; he provides expertise and continuity. (Commissioners can display surprising ignorance.)

Now commissioners are appointed by the mayor. Progressive-environmentalist would have commissioners elected. Undoubtedly they hope to dominate the commission. To do so they would run a slate of candidates. Once dominant, ratepayer dollars would be spent on their goals.

Voters are already overwhelmed with too many choices. An environmental slate could easily win. Unlike other departments, SFPUC borrows and spends without voters authorizing bonds. Rates have been rising at more than three times inflation, and are sure to continue at that rate or more as things stand.

As it is now, the Commission reviews and sets broad policy. The GM and his assistant GMs, for Water, Wastewater and Power, and more, propose policy, budget and actions. The Commission usually approves.

As Commission meetings are public meetings, public speakers can and do ask for things, environmentalists most frequently. Whatever is spent must be paid for, and rates pay. Often there is delay: spend today, pay tomorrow. Money is committed, bonds are sold, and bonds are repaid over thirty years. On the order of a billion dollars a year is spent at present.

The Commission is a loose gatekeeper. To give one example, it took little over one minute for the Commission to authorize the spending of nearly a billion dollars.

If San Francisco moves to elect commissioners, expect that the progressive-environmentalists will try to dominate; if they do, the water available to city users will shrink, and its price will rise.

Steve Lawrence is a Westside resident and SF Public Utility Commission stalwart. Feedback: lawrence@westsideobserver.com

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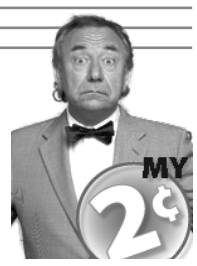
My 2¢ • Will Durst © 2018

HUGGING DESPOTS



For some unfathomable reason Donald Trump has worked himself into one heavy- duty lather over dictators. Strongmen. Warlords. Kingpins. His love of tyrants is tremendous. It is amazing. It is huge. The man relishes hugging despots. Vladimir Putin. Rodrigo Duterte. Kim Jon Un. Kanye West.

The president backed up his good buddy Mohammed bin Salman who assured him that Saudi Arabia had nothing to do with Jamal Khashoggi's disappearance from their Istanbul embassy. Not only did the Crown Prince deny any involvement, "it was a forceful denial," which means it has to be true. How could anybody lie when delivering a forceful denial?

The 45th POTUS trusted his pal so much he summoned all his public relations skills to offer up the opinion that the columnist might have been slain by "rogue killers." Yeah. Sure. That's it. Or maybe he was consumed by spontaneous combustion. Or struck by an asteroid. No, it was the one- armed man. He got stuck in a cave like that Thai soccer team. Flesh eating bacteria? Could have been another 400- pound fat guy on a couch.

We waited breathlessly for the president to rationalize that when it comes to investigative journalists and rogue killers, "you can find good people on both sides." Surprisingly, he neither tried that or blaming Hillary Clinton.

> The Saudis promised a thorough and transparent investigation, which is like letting Jeffrey Dahmer find out how that head got in his refrigerator.

Turkish officials claim to possess evidence that an autopsy specialist transporting a bone saw was among the 15- member Saudi hit team that dismembered and beheaded Khashoggi during an interrogation. Which you might think would hinder the man's ability to provide answers to specific queries.

Over a two week period, the Saudis furnished enough explanations to fill the trunk of a limo with room left over for the dismembered parts of many bodies. "We have no idea what happened." "He left through the rear entrance." "He's fine, just sleepy." "Fell down during an interrogation and couldn't get up." "Accidentally died during a fist fight."

And if that last bit were true, it's obviously his own damn fault. Only a journalist would get into a fist- fight with 15 guys armed with a bone saw. The man deserved everything he got.

Nobody knows how the Turks are aware of this. They too have spun enough tales to bore Scheherazade. First they floated the story that Khashoggi's own Apple Watch recorded the deadly rumpus, which confused everyone including Apple CEO Tim Cook. The general impression is that there are more bugs in the Saudi Embassy than in the basement of the Smithsonian's National History Museum.

The Saudis promised a thorough and transparent investigation, which is like letting Jeffrey Dahmer find out how that head got in his refrigerator. Finally they said the Washington Post columnist was dead but they didn't mean to kill him. Some rogue killers got into their embassy and were torturing him when something went awry. Not their fault. Just an attempted rendition that screwed the pooch. Could have happened to any murderous regime.

Trump refuses to even consider slapping sanctions on the Saudis because "people are innocent until proven guilty." This guy sees only what he wants to see, and mostly now he sees hundreds of billions in arm sales. He's not just myopic, he's a myopic ostrich, burying his head in the sand. In this case, extremely oil- rich Saudi sand.

Will Durst is an award- winning, nationally acclaimed comedian, columnist, and former banana- faced monkey dribbler in Muskego, Wisconsin. For past columns, commentaries and a calendar - including a two- week run at the Playroom Theater in NY, Nov 7- 18, visit willdurst.com.

A better way to allocate water supplies

by Brian Browne

In 2004, while serving on the derailed Revenue Bond Oversight Committee (RBOC), I wrote an article for Reason Foundation Western Water Wars - efforts to take over San Francisco's Hetch Hetchy system[1]. BAWSCA achieved this in 2009 when San Francisco entered into a secretly negotiated water-contract with the wholesale customers.

The secret negotiators let the peninsula customers "buy" their part of our Hetch Hetchy system based on two key accounting gimmicks. The negotiators used a depreciation term of approximately 20-percent (if that) of the system's realistic life-expectancy, and the accumulated over time investments dollars were unadjusted for inflation. Changing these two unrealistic assumptions to a significantly longer term depreciation (some water systems are thousands of years old) and adjusting actual expenditures to account for inflation would have increased considerably the value of the now ceded segment of the regional water system assets.

A better approach to valuing infrastructure would be at its replacement costs or opportunity cost. Water rates would increase. These increases would negate the need for fiddling with the price system through free low-flush toilets and ascending tier pricing type regimes. All these novelties cost someone in the rate paying class (cross subsidization). There are just no free lunches, not even in SF. The suspicion exists that it might also stimulate more significant innovations in managing the system.

The 2009 agreement gave the peninsula customers an ad infinitum guarantee of 184 million gallons per day (MGD) and San Francisco 81 (to be made up by adding 4 MGD of recycled water). This secretly determined allocation is unfair based on intra-contract period (1985-2008) sales of 86 MGD for San Francisco and 163 MGD for the peninsula. A more efficient system would be for a proportionately smaller fixed allocation (30 percent of average sales 1985-2008), and the rest of Hetch Hetchy supplies allocated by a competitive bidding process between all wholesale customers and San Francisco. This would ensure water was bid to its highest use value. There could be a sales tax to subsidize citizens without the means to acquire adequate supplies.

The SFPUC might consider resigning as a self-regulatory agency and turning itself into the California Public Utility Commission (CPUC) water ratemakers. Hopefully, these steps would minimize the current over bloated role of the SFPUC's Financial Department, which seems to be omnipresent beyond the limited purpose of a paymaster and bill collector.

Brian Browne was coauthor of 2002 Prop P and former member of the Revenue Bond Oversight Committee it created. Feedback: browne@westsideobserver.com

[1] reason.org/policy-brief/western-water-wars/

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Award Winning News for the Neighborhood • Society of Professional Journalists

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Earthquake Fire *(Cont. from p. 1)*

left in the City for either drinking or for firefighting is not known. The terminal reservoirs hold 79% of our stored water and all of it is jointly owned by the City and the peninsula customers. Less than one day's worth of potable water - 85 million gallons that is locally stored - is exclusively owned by the City.

3. By State regulation, years of an extended drought could require reduction in the volume of water deliveries to our local reservoirs, which reduces the amount of potable water available after an earthquake. We must preserve for human uses the drinking water we have in the City, in case of drought restrictions or broken Hetch Hetchy supply lines from earthquakes. Our local reservoirs may not be filled to the brim when an emergency strikes.

4. A 2018 engineering report recommended that the SFPUC adopt "Option 12" to retrofit water pipeline mains from Sunset reservoir to supply water for fighting fires after an earthquake. However, it is clear from the report that the consultants were not informed about the legal obligations to share Sunset water with the peninsula customers in an emergency, or the possible restrictions on water delivery during drought years. There are no calculations showing that these reductions in reservoir water were factored into the final recommendation. SFPUC misled the engineers to believe that all 90 million gallons of Sunset's north basin water was guaranteed to the firefighters. The option to build a pump station at the ocean to access this unlimited supply of water to suppress fires was not chosen.

5. Fire boats used to pump bay water cannot be used to pump ocean water because the strong ocean currents are unsafe for the boats. However, building a small pump station at the ocean can provide all the water firefighters would need and it would be readily available whenever required.

Since 1913, the northeastern and central parts of the City have been protected by the original Auxiliary Water Supply System (AWSS) that is an independent network of high-pressure, high-volume water pipes and hydrants designed to use the ocean as its primary source of water, and is 100% dedicated to putting out fires. San Francisco is the only place in the United States with this ingenious system. It works because we are surrounded by water and have designated AWSS reservoirs and water tanks to provide stored water.

> "SFPUC's plan to replace pipelines to a reservoir that will not serve our firefighters' need for water."

Now it is time to protect the lives and property of the citizens in the western and southern residential neighborhoods by prioritizing expansion of the AWSS network into these underserved areas, and by accessing the ocean water at our doorstep.

We can save 15 neighborhoods from catastrophic destruction if we demand that the AWSS be completed now before a major earthquake strikes by using the 2020 issue of the Earthquake Safety and Emergency Response (ESER) bonds to finance it. City bonds must not be wasted on the SFPUC's plan to replace pipelines to a reservoir that will not serve our firefighters' need for water. Tell your supervisor you want real fire protection!

Nancy Wuerfel is a government fiscal analyst and served as a member of the Park, Recreation, Open Space Advisory Committee (PROSAC) for 9 years .

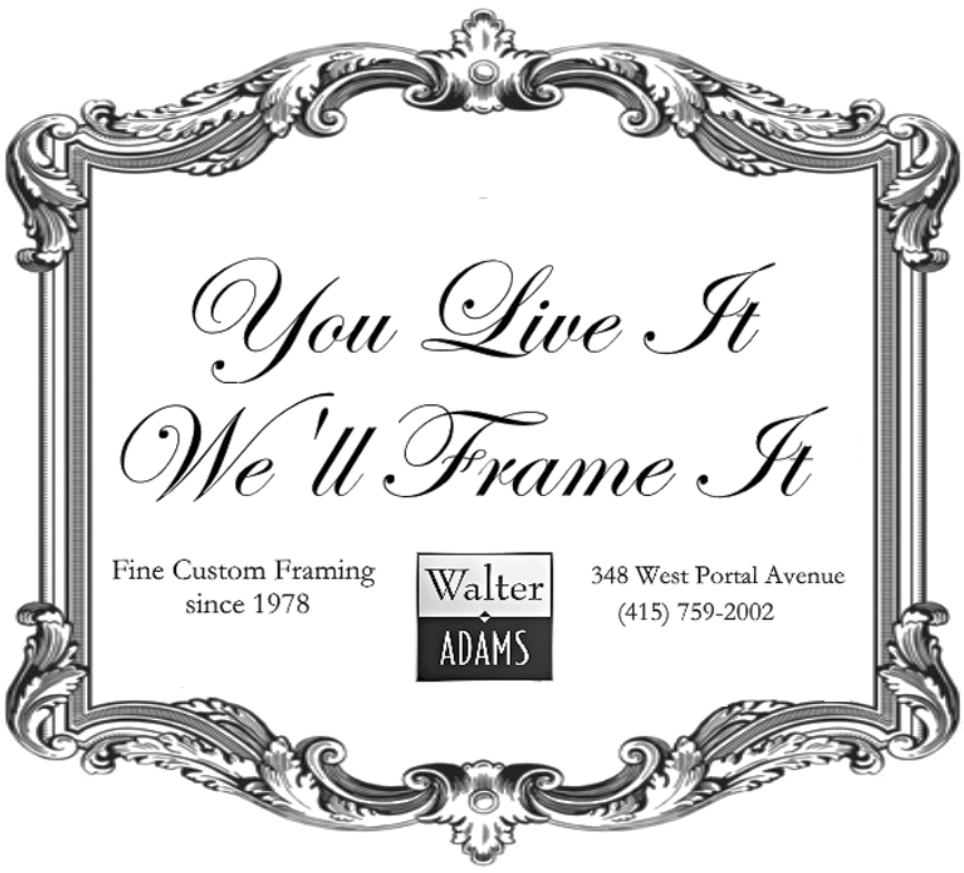
WOTPCC *(Cont. from p. 3)*

of Costa-Hawkins and allow cities to impose rent control on existing single-family homes and condos, as well as setting pricing for yet to be developed projects. Farrell believes that, if passed, it could actually reduce the number of housing units on the market as landlords and property owners could decide to sell the units and take them off the rental market, rather than be constrained by controls. This would tighten the inventory and result in additional evictions using the Ellis Act to clear properties for subsequent sale. He believes that Costa-Hawkins guarantees some sort of sanity on rental pricing and a repeal will make the housing crisis worse.

Stephen Roditti, of the Monterey Heights Homes Association, followed with an update from the "Hubhaus" case in his neighborhood (at 255 Maywood). The property, which is currently housing 7 tenants in a single-family house has been declared in violation of the building and planning codes and the owner of the home has been told to abate the situation.

An update on the issue of "non-active" homeowner associations was tabled until the November meeting.

The meeting was adjourned at 9:00 PM. The next meeting of the WOTPCC will be on Monday, November 26 at 7:30 PM at the historic Forest Hills Clubhouse. For more information see the WOTPCC website (www.westoftwinpeaks.org).



Pizzas for Potholes *(Cont. from p. 1)*

for San Francisco's ailing infrastructure.

According to its press release: "Domino's Pizza, the largest pizza company in the world based on global retail sales, is saving pizza, one pothole at a time. Cracks, bumps, potholes, and other road conditions can put good pizzas at risk after they leave the store. Now Domino's is hoping to help smooth the ride home for their freshly-made pizzas."

"Have you ever hit a pothole and instantly cringed? We know that feeling is heightened when you're bringing home a carryout order from your local Domino's store. We don't want to lose any great-tasting pizza to a pothole, ruining a wonderful meal," said Russell Weiner, president of Domino's USA. *"Domino's cares too much about its customers and pizza to let that happen."*

The pizza chain's expansion into infrastructure is part of a campaign called *Paving for Pizza*: Over the course of this year, Domino's will dispense grants to 20 locations across the U.S. to help fill potholes and repair cracked roads. Along with Burbank, California; Athens, Georgia; and Bartonville, Texas, Milford, Delaware played the part as a pilot city for the project. San Franciscans should go online to nominate our city for road repair grants. Each grant is worth $5,000 annually.

> "Benioff is fascinating. He represents the new leadership of wealthy individuals willing to take over government functions. As many of San Francisco's politicians are already controlled by wealthy individuals, Benioff is simply pushing politicians out of the way by asking other local billionaires to work with him."

Any potholes repaired by this project will be emblazoned with Domino's logo and slogan.

Why doesn't Dominos just fill the potholes with their pizza? I say, "*a pizza in every pot(hole)*"! The pizza might last longer than asphalt.

The so-called humor of this project is hiding a chilling indictment of government's inability to no longer provide goods and services for citizens. Will billionaires and large businesses start taking over the responsibilities of San Francisco's government?

Here are some examples of extremely wealthy people taking over government responsibility. The new San Francisco General Hospital acute care building was completed in 2016 with the help of a $75 million donation by Facebook founder Mark Zuckerberg and his wife Priscilla Chan.

The couple has also announced plans for their charity, The *Chan Zuckerberg Initiative*, to partner with *The College Board* to help rural and low-income students.

The goal is to help millions of young Americans prepare for college through advanced placement courses and standardized test prep.

Facebook is also planning to build a new campus, which could eventually bring its staff to about 35,000 people — about the same as the population of Menlo Park.

Facebook has entered into negotiations with the San Mateo County Transit District to create a public/private partnership to improve the Dumbarton corridor, a critical connection point between the company's bay front headquarters in Menlo Park and cities on the east edge of the bay, such as Fremont and Newark.

The project would include renovating a defunct rail bridge over the bay built in 1910 that parallels the existing, congested bridge for cars and trucks. The project will cost approximately $1 billion.

Mark R. Laret, CEO of UCSF Medical Center and UCSF Benioff Children's Hospital, and UCSF Chancellor Susan Desmond-Hellmann have announced a $100 million gift from San Francisco residents Marc and Lynne Benioff to help build a new home for UCSF Benioff Children's Hospital at Mission Bay. The private gift is the largest donation ever made by the Benioff's and is the largest gift ever made to UCSF Benioff Children's Hospital.

Salesforce CEO Marc Benioff announced that he and his company would donate millions of dollars to the campaign for Proposition C, the ballot measure to raise taxes from SF businesses — including Salesforce — and put the money toward helping the homeless. Proposition C is a gross receipts tax on San Francisco companies earning more than $50 million in annual gross receipts. The tax will generate an estimated $300 million annually to help San Francisco's homeless.

Benioff is fascinating. He represents the new leadership of wealthy individuals willing to take over government functions. As many of San Francisco's politicians are already controlled by wealthy individuals, Benioff is simply pushing politicians out of the way by asking other local billionaires to work with him.

The *Bay Guardian* reported that, "Jack Dorsey, CEO of both Twitter and Square, has voiced support for San Francisco Mayor Breed, who opposes the measure to help the homeless. Benioff got into a Twitter spat with Dorsey last week, demanding to know how Dorsey is helping the homeless if he doesn't support the tax increase. Dorsey argued that while he supports efforts to help the homeless, he doesn't believe Proposition C is the "best way to do it."

Twitter continues to receive huge tax breaks from San Francisco.

Speaking to the *Bay Guardian*, Benioff again criticized Dorsey.

"He just doesn't want to give, that's all. And he hasn't given anything of consequence in the city," said Benioff, adding that he wasn't surprised by Dorsey's position. "We have 70 billionaires in San Francisco [Bay Area region]. Not all of them are giving money away. A lot of them are just hoarding it. They're keeping it. That's just who they are and how they look at their money."

Of course, Breed didn't endorse Proposition C. Her press release stated, "We all recognize the crisis on our streets; we see it every day. So I understand why Proposition C sounds appealing, and I know those who support it are well-intentioned. But as mayor, I must weigh more than popularity and good intentions. I must consider the long-term impacts on our city, and thus, upon lengthy analysis and consideration, I cannot support Proposition C."

Really? Breed cannot support Proposition C because **Evan Williams** donated at least **$150,000 to her mayoral campaign.** The Twitter co-founder (and former CEO) has given his cash to a pair of super PACs supporting Breed. Williams, now the CEO of the publishing platform *Medium*, has an estimated net worth of $2 billion.

The "*It's Our Time, SF Women Supporting London Breed for Mayor*" independent expenditure committee received one of its biggest donations from Williams who gave the group $50,000.

The "*Edwin M. Lee Democratic Club*"

Cont. p. 6

Hiring Bloat *(Cont. from p. 2)*

both '09 and '18):

The number of employees earning over $150,000 in total pay grew by 3,528, from 1,944 to 5,472, a 181.5% change increase since FY 2008-2009. Their total pay (including base + overtime + "Other Pay") jumped from $338.4 million to just under $1 ***billion***, a 199.5 percent change increase.

The number of employees earning over $200,000 in total pay grew from 211 to 1,410 — a 568.2 percent change increase. Their total pay (including base + overtime + "Other Pay") jumped from $47.2 million to $322.1 million, a 583.1 percent change increase.

The income inequality between the various salary ranges for only FY 2017–2018 is striking.

The 26,682 City employees who earned less than $100,000 in FY 2017–2018 had average salaries of just $50,873. The 15,409 employees earning over $100,000 annually earned significantly higher average salaries depending on their total salary ranges.

> "The 26,682 City employees who earned less than $100,000 ... had average salaries of just $50,873. The 15,409 employees earning over $100,000 annually earned significantly higher average salaries depending on their total salary ranges."

Employees earning over $100,000 annually each averaged $144,666. The 5,472 employees who earned over $150,000 annually in total pay each averaged $185,205. The 1,410 employees who earned over $200,000 each averaged $228,468.

The New "$400,000+ Club"

When Lee inherited former-Mayor Newsom's final budget for FY 2010–2011, there were zero employees who earned over $400,000 in total pay.

By FY 2016–2017, Mayor Lee suddenly added three employees who earned over $400,000 in total salaries, at a cost of slightly *under* $1.4 million. Then in FY 2017–2018, in the last City budget Lee submitted, suddenly there were *nine* city employees who earned over $400,000, at a cost of slightly *over* $4 million.

Of the nine employees in the "$400,000+ Club":

Four were public safety officers who earned both overtime pay and "Other Pay" towards their total pay.

Battalion Chief Kirk Richardson's $148,520 "Other Pay" included a $120,946 payout (81.4%) of his total "Other Pay" for accrued vacation pay, sick pay, and other "cash out" payments when he retired on May 5, 2018 just before the end of the fiscal year. The rest of his "Other Pay" was for additional retention pay and premium payments.

Four were employees of the San Francisco Employees' Retirement System (SFERS).

Of SFERS' four employees in the "$400,000+ Club":

The four were paid at least $760,355 in bonuses, ostensibly for increasing the overall value of the pension fund. Shouldn't they be doing that, without being paid bonuses?

Adding in the bonus paid to Diane Chui-Justen, bonuses paid to these five SFERS employees is well over three-quarters of a million dollars in bonuses alone.

The City Controller's Office did not respond by press deadline to a records request asking whether bonus payments are restricted only to Retirement System employees, or whether employees in other City departments are also paid bonuses on top of their regular base pay for doing the jobs they were hired to do.

Where's the Auditors?

As the *Westside Observer* reported in "*Who's Auditing Mayor's Hiring Binge*" in February 2017, it doesn't appear either the Board of Supervisors or the City Services Auditor unit within the City Controller's Office are interested in auditing the bloat of City employees during Ed Lee's watch as mayor. Taxpayers deserve such an audit.

An expanded version of this article, with hyperlinks, additional discussion, and tabular data is available on the author's web site at stopLHHdownsize.com.

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

Pizzas for Potholes *(Cont. from p. 5)*

independent expenditure committee is appropriately named, as the group representing our tech-loving former mayor attracted tens of thousands from wealthy tech donors to support Breed. Williams donated $50,000 to this group, too.

Donations to the "*San Francisco Firefighters Local 798*" independent expenditure committee included $50,000 from Evan Williams, CEO and founder of the tech-blogging tool.

If William's doesn't want Breed to increase homelessness funding by supporting Proposition C, she won't. Facing re-election in 12 months, Breed wants to do another report on homelessness in San Francisco. This exhibits the danger of campaign funded influence. San Francisco has to represent its citizenry, not the people who make large contributions to politicians.

It might be that companies and individuals are reaching such a level of size and wealth that it no longer makes sense for them to wait for government to fix their problems. While its good of them to do this, inequality itself is an ominous trend for society. When city government becomes more efficient, private parties will be able to do less. My compliments to Marc Benioff's push for social responsibility.

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

The Time Is Now to Comment on the Balboa Reservoir Project

SUBMIT A PUBLIC COMMENT Send by NOV 12, 2018

In writing:
Jeanie Poling, SF Planning Department
1650 Mission Street, Suite400
San Francisco, California 94103

By fax:
Attn: Jeanie Poling - 415-558-6409
By email:
jeanie.poling@sfgov.org

Churning of Co-workers' Pension Accounts

by Lou Barberini, CPA

The five-year contract for the San Francisco Employees' Retirement System (SFERS) deferred compensation savings plan is up for bid again. Over the past 22 years, this voluntary $3+ billion savings fund made available to city public employees to supplement their eventual pension upon retirement, has *twisted* (a.k.a., *churned*) through annuities at Hartford Insurance to Aetna Insurance to ING Insurance to Great West Insurance to Prudential Insurance.

Unlike a 401k plan, the deferred comp plan isn't subject to ERISA law and its protections; thus, *churning* between insurance annuities doesn't come within direct federal oversight. If an insurance agent had *churned* an IRA account this many times, their license would have been revoked years ago. Unfortunately, the local insurance oversight agency has mistakenly assumed that public employee retirement boards always put the customers' interests first.

At 2:11 into SFERS' September 12 Retirement Board meeting, president Brian Stansbury made a startling comment, "*Especially considering the politics surrounding this* [deferred comp bidding]." At the September 19 Deferred Comp Committee meeting, Stansbury double-downed by requesting a 30-60 day extension to evaluate the bidding process because he had been approached by certain labor organizations who have expressed their concerns about the bidding process.

> "Taxpayers should take note that SFERS' and the Retirement Board's inability to navigate political pressure and complex products does not bode well for the larger $20+ billion public employee and taxpayer-funded pension that is drenched with SFERS' self-praise, while stigmatized by subpar performances."

Fiduciary responsibilities and politics are mutually exclusive. To the extent politics infect any bidding process, the Retirement Boards' fiduciary care is inversely compromised, and board members are civilly liable.

It didn't go unnoticed that public comments during SFERS' September 12 Board meeting was dominated by pubic employee union officers: Rudy Gonzalez, representing the San Francisco Labor Council; Tracy McCray, Sergeant at Arms of the San Francisco Police Officers Association (POA); Tom O'Connor, president of the Firefighter's union; and Vince Courtney, Sr. on behalf of IFPTE Local 21 all spoke in favor of retaining the Prudential group annuity for the deferred comp plan.

Is SFFD's Tom O'Connor privy to the fact that fireman/Retirement Board commissioner Joe Driscoll broke SEC laws to misrepresent Prudential investment accounts as "mutual funds"? Is O'Connor aware that despite Prudential's group annuity structure, Driscoll has declared annuities are "inferior investments"?

Similarly, McCray testified she didn't know of any complaints the POA received about Prudential Insurance. Yet, at the May 2018 Retirement Board meeting, fellow POA member and Retirement Board president Brian Stansbury claimed he gets questioned on a weekly basis why SFERS' deferred comp account hasn't been audited.

Is McCray cognizant that for years, the POA's Health & Welfare employee blindly accepted that it was normal, and published in error, that 75% of Prudential's investment options lost money over a ten-year period?

I'm not challenging the genuineness of the union officers' September 12th speeches, or disrespecting the benefits they've achieved for their memberships. The issue is whether information flowing up from the trusted self-proclaimed "financial experts" within the union, to the union leaders, is accurate and free from conflicts of interest. To the extent the union leaders are receiving false information about Prudential, the unions' decision-making process is adversely affected.

If the assessment Prudential is utilizing the SFERS contract provision to invest public employees' funds in alternative investments is correct, termination of SFERS' deferred comp contract would create tremendous pressure on Prudential to liquidate up to $3+ billion in exotic investments to make the money available for the next deferred comp provider. In the same situation in 1998, Hartford Insurance came up $10 million short, followed by ING insurance's $100+ million shortage ten years later (*Barron's*, April 6, 2009[1]).

During my November 21, 2016 meeting with SFERS' Executive Director Jay Huish, he said he didn't believe there was a need for an audit of deferred comp because every five years, when SFERS changed insurance companies, the money SFERS floated to the insurance annuity surfaced — except for the $10 million and $100 million disappearances noted above. Perhaps this liquidity crush is the impetus for Prudential orchestrating the public employee union heads' recent public endorsements.

With hundreds of potential financial firms eligible to compete for SFERS' deferred comp plan contract, SFERS and its outside consultant, Callan, confined the final three bidders to insurance annuity companies: Prudential Insurance, as the incumbent, and two previous deferred comp providers, Great West Insurance now called Empower, and ING Insurance now called Voya, both of which SFERS previously fired.

The deferred comp bidding process does appear political. In 2014, SFERS awarded Prudential Insurance the deferred comp contract because they would be able to increase participation rates by city employees, had a better website, and charged lower fees. Increased participation rates are of absolutely no benefit to city employees. Prudential's fees were actually more expensive than the previous insurance company (page 15 [2]). So we have to conclude that in 2014, a $3 billion account was churned by SFERS because of a better website.

Likewise, SFERS' Deferred Compensation manager Diane Chui Justen stated in a September 19, 2018 memo that the new deferred comp provider would be scored by: Organization 10%, Administration and Technology 25%, Communications 10%, Fees 25%, and the semifinalists' presentations 30%. Based upon these arbitrary and unquantifiable measurements, SFERS' staff and Callan are recommending the previously-fired ING Insurance (renamed Voya) for the Retirement Board's approval.

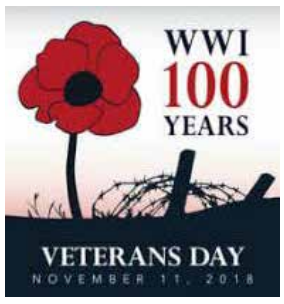
When suspects run from the police, they frequently discard their outer layer of clothing to throw off arriving backup officers. Similarly, ING Insurance — *the wolf* — is now wearing Voya's sheep's clothing.

As SFERS' previous deferred comp provider, ING published a Stable Value Fund

Cont. p. 11

November 2018

As Autumn has come upon us and the holidays fast approach there are many things to do and explore in our fair city – here are but a few:



Remembering WWI…The "Great War" ended 100 years ago… Like many of you, my grandfather fought in World War I, "The Great War" and the "War to end all Wars". Sadly, that didn't turn out to be the case, but four years of bloodshed and horror was finally ended in **November of 1918**, with the signing of the armistice. Today, we celebrate that event as Veteran's Day, and there will be a parade and ceremony at 11am on November 11th at Fisherman's Wharf.

New Italian Cinema…*SFFILM** has announced that its third annual **SF Honors** program will acknowledge the outstanding achievement of this fall's Ruth Bader Ginsburg biographical drama ***On the Basis of Sex, directed by Mimi Leder and released by Focus Features and Participant Media, with a public screening event **Saturday, November 10, 6:30 pm** at the **Castro Theatre**. Lead actors **Felicity Jones** and **Armie Hammer** and screenwriter (and nephew of Ruth Bader Ginsburg) **Daniel Stiepleman** will attend in person and participate in a special pre-screening award presentation followed by an in-depth post-screening conversation about their work. **Film tickets:** $14 general; $13 seniors, students and persons with disabilities; $12 Italian Cultural Institute members. **Passes**: $60 for Italian Cultural Institute members and $70 for the general public. **Box office info:** (415) 552-5580 or www.newitaliancinema.org.

Aging Well Symposium… *Live Your Purpose: Inspirational Stories of Building Legacy*

Meet at the Sequoias for a day of speakers who have created lasting legacies. Each of us creates our own legacy, a celebration of what is important to us at the most basic level of life and how this focus guides our actions and affects those around us.

Guest speakers include: Fernando Chavez, attorney and activist / Leah Garchik, Chronicle columnist / Juanita Tamayo Lott, author and activist / Nate Oliver, professional baseball player and Bob Nelson, NASA scientist and photographe. Please RSVP to fmitchell@ncphs.org (Cost is $10 at the door and includes lunch)

The Sequoias, 1525 Post Street, Thursday, November 8, 2018, 10 am-2 pm

Tax Tips for Your 2018 Tax Return… The San Francisco Public Library will be holding a tax workshop at the main library on Larkin St. in November.

Tax season is around the corner! Take advantage of this workshop offering a summary of your 2018 income tax filing requirements, offered by the Justice & Diversity Center's Low Income Taxpayer Clinic and the San Francisco Public Library. Important topics for tax filing will be covered, including tax filing requirements and deadlines, tax record-keeping, and free tax preparation services available for low-income individuals and families. We will also discuss major differences you might see on your 2018 tax return, such as the new tax forms, changes to deductions and exemptions, and updates to the Child Tax Credit.

Where and When: November 20 • 6—7:30 pm • SF Main Public Library • 100 Larkin Street, Latino/Hispanic Program Room – Lower Level

Holiday Crafts at the Randall Museum… Randall Museum's annual Holiday Crafts Day is back at the newly renovated museum on Corona Heights! The museum will be bustling with fun holiday craft activities for the whole family. Kids can create one-of-a-kind hand-made gifts and items to decorate their homes. Learn how to roll your own beeswax candles and make handmade lip balm, then sweeten the season by creating a candy house with marshmallow and gumdrop chimneys, licorice doors and peppermint siding. Explore new areas of the museum for unexpected surprises while enjoying favorites likes building toy trains, soapmaking and more!

What: Holiday Crafts Day - Winter Holiday Craft Activities for the Whole Family - **10 am – 2 pm, Saturday, December 1 • Randall Museum 199 Museum Way**
Randall Museum is a facility of the San Francisco Recreation & Park Dept.
Ages: Kids Ages: infant –12 and their families (kids under 8 must be accompanied by an adult) Cost: FREE Info: (415) 552-3542 or www.randallmuseum.org

November at our local Merced Branch library…

Programs for Adults:

Native Californians: A Brief History in Film – Wednesday, November 14 | 7- 8:30 pm

In observance of Native American Heritage Month, a program on the history of Native Californians will be presented. A brief presentation will be followed by the screening of California Indians, parts 1-4. The films cover Northern and Southern California indigenous peoples including the Miwok, Yurok, Karok, Hupa, Maidu, Wintun, Patwin, Pomo, Costanoan, Yokuts, Gabrieleno, Chumash, Luiseno, Diegueno, and Cahuilla tribes as well as Ishi, the last known survivor of the Yana people.

Merced Branch Library Book Swap – Saturday, November 24 | 3-4:30 pm

Bring in a book (or 2+) from home that you want to trade in for another. Browse a variety of book choices available to swap. Books should be in good condition.

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.

Veterans Day Parade

November 11, 2018 - 11AM
FISHERMAN'S WHARF
Jefferson Street
North Point to Leavenworth St.

Commemorating the 100th anniversary of Armistice Day & the end of World War I

Welcome Medal

Victory Medal

PUBLIC SERVICE PROJECT OF THE VETERANS OF FOREIGN WARS 4618

Programs for Adults and Teens:

Merced Craft Night – Thursday, November 8, 6:30-8 pm

Join us for a fun night of crafting! Craft night is held on the second Thursday of each month. For ages 13 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.

Knitting Circle – Tuesday, November 13, 6-7:30 pm

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.

International Games Week: Tabletop Games – Wednesday, November 7 | 6:30-8 pm

Please join us for this International Games Week event, which takes place in libraries around the world and is supported by the American Library Association. We have the games. You bring the fun! Open to all ages and abilities!

ALL PROGRAMS AT THE LIBRARY ARE FREE

The library will be closed: Sunday, November 11, 5:00 p.m. on Wednesday, November 21, Thursday, November 22, and Friday, November 23 for legal holidays.
Merced Branch, SF Public Library | 155 Winston Dr. | (415) 355-2825 | www.sfpl.org

Dust off your top hats and fingerless gloves and get your "Dickens" on…Mark your calendars for November 17 through December 23 as the **Great Dickens Christmas Fair** returns to the Cow Palace as well. Now in its 36th season, The Fair will run Saturdays and Sundays (as well as the Friday after Thanksgiving) offering visitors a delightfully immersive holiday experience without rival.

Tickets went on sale September 4th and to ensure the comfort of all guests, there will be a limited number of tickets available for each day of the Fair. As with many other theatrical events, 'Select Day' tickets must be purchased for the actual day you wish to attend. After tickets sell out for any given day, there will be no more tickets available for that day, so purchase early to ensure you are able to attend on the day(s) you prefer. All tickets are non-refundable, they are fully transferable to another person.

Admission Prices at the Gate (if tickets are available): Adult/General Admission (13+): $30. / Children (5-12yrs): $14. (Children under 5 are always free.) / Pickwick Club 2018 **Season Pass:** Available online through Dec. 9th at $120. per pass, plus a convenience fee charged by Eventbrite (a $390. value!) / **Adult Twilight Tickets**, valid after 3 pm: $18. (available at the box office only). / **Child Twilight Tickets**, valid after 3 pm: $10. (available at the box office only).

Bring an **unwrapped NEW toy** to the Fair box office and receive a $5 discount off one adult ticket! Toys will be given to the Daly City Fire Department's "Operation Santa Claus" toy drive, now in its 69th year of bringing holiday cheer to less fortunate families in the Daly City/Colma/Broadmoor area.

Parking is available for $12 per vehicle (charged by the Cow Palace).

The Fair offers a convenient shuttle from the Glen Park BART station.

For questions about tickets, please contact tickets.dickensfair@gmail.com

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

— Taraval Station Community Meeting —

Tue, November 20 | 6 pm –7 pm • Minnie & Lovie Ward Rec Ctr • taraval.org

TARAVAL STATION Crime Report

Tuesday | October 2

Battery – Cited

3:35 am | 1300 46th Ave

The victim said she caught a woman stealing ice cream by the store's exit and when confronted, she hit her with a store sign. She admitted to pushing the woman away from her to protect herself. The suspect said she wanted some ice cream but the victim accused her of stealing and told her to leave. The suspect was cited.

Thursday | October 4

Stolen Recover Vehicle – Arrested

7:16 pm | 2400 Irving St

The witness saw the suspect moving two stolen mopeds, which belonged to a friend. Officers detained the suspect, who claimed someone said he could take the locked mopeds, but a search of his property revealed numerous tools for cutting locks. He was arrested.

Friday | October 5

Attempted Robbery – Arrested

10:40 pm | 1100 Ocean Ave

A man told the suspect he did not have any money when he demanded money from him. Then the suspect punched him in the eye and ran across the street. Officers found him and he was arrested.

Saturday | October 6

Battery – Cited

8:31 pm | 3200 20th Ave

A security officer at Stonestown mall said a suspect who was not allowed on property was in front of a coffee store yelling and acting erratically. As he attempted to escort him out, the suspect suddenly elbowed him in the face. He was cited.

Theft of a Bicycle – Arrested

8:25 am | 4000 Judah St

A woman flagged down officers when a suspect stole her bicycle. They found the bicycle and the suspect next to it. She confirmed it was hers. The suspect said he found it on the street and that it was his. The suspect was arrested.

Sunday | October 7

Robbery – Carjacking – Stolen Property

9:31 am | 8100 Oceanview Ter

Walking towards their car, man and his friend saw someone inside the car. He quickly exited the vehicle and pointed a gun demanding their property and car keys. He took their cell phone and keys and fled in the car. Officers tracked the victim's cell phone to Daly City and several units responded to the area. He collided with numerous other vehicles as he fled. He abandoned the car trying to flee on foot. A search located the gun that was used earlier and he was arrested.

Traffic Violation – DUI – Arrested

9:56 pm | 9th Ave & Judah St

An intoxicated driver was parked in a bus zone when officers - alerted by a citizen walking towards their car approached the stopped car but the driver immediately drove off. Officers stopped the car and an investigation determined he was intoxicated and he was arrested.

Assault – Vandalism – Arrested

8:47 pm | 1300 46th Ave

When an employee refused to sell the suspect, who appeared intoxicated, an alcoholic beverage, he became angry and struck the employee several times – also damaged a window. Officers located the suspect and he was arrested.

Captain Robert Yick

Tuesday | October 9

Disturbing the Peace – Cited

8:15 pm | 1900 48th Ave

A man complained that loud music had been playing continuously since at 8 am that morning. Officers observed that it was loud enough to be heard distinctly from the sidewalk. He said he confronted the music lover, who refused to turn the volume down since he was at home and could play the music as loud as he wanted and that nobody had complained before. Officers cited the suspect.

Wednesday | October 10

Trespassing – Arrested

2:55 pm | Juan Bautista Cir & Diaz Ave

When a security officer told the suspect to leave after he hit several car doors and tried to open apartment windows, he continued to walk around then climbed up a nearby tree. Officers successfully detained him and a computer check revealed a warrant for his arrest. The suspect was arrested.

Thursday | October 11

Assault

11:51 pm | 00 Lakeview Ave

A man said he had been out with the suspect who offered him a ride home. He declined the offer saying he was already waiting for his ride. In an argument the suspect threw him down and kicked him in the face. The suspect was arrested.

Saturday | October 13

Battery

6:43 pm | 600 Irving St

The victim came into the restaurant and began to harass the customers, trying to take their food and personal items. The manager told the suspect to leave, without effect. He held on to the suspect's arm but he punched him in the face. Officers found him and he was cited.

Sunday | October 14

Robbery

9:16 am | 700 Taraval St

A Safeway pharmacist said the suspect initially asked him what time the pharmacy opened. When he opened the door the suspect pushed him inside, brandishing a gun, demanding drugs. When a store alarm sounded, the suspect grabbed some medication that was nearby and fled.

Assault

8:28 pm | Lincoln Way & 8th Ave

The victim said he was sitting on the sidewalk with his legs extended when the suspect walked by and kicked his feet, then went took out a bat from his car and struck him with it. The victim chased the suspect who fled in his car.

Battery

6:25 am | 46th Ave & Wawona St

A disheveled man who said he had been drinking said he was waiting for a bus when the suspect came up and started punching him, then walked away.

Monday | October 15

Burglary – Robbery – Assault

2:53 am | 2100 40th Ave

Just as they were pulling into their driveway and opening the garage door, two suspects approached a couple — one holding a gun in his hand. They demanded money from the victims but since they did not have any money, the suspects took jewelry and their car, and fled. The stolen car was recoverec but the two suspects are at large.

Robbery

8:55 pm | Capitol Ave & Thrift St

A woman had just exited a MUNI when the suspect approached her and punched her, stole the her cell phone and purse and fled.

Discharging a Firarm

11:10 pm | 600 John Muir Dr

A man said he was cleaning his firearm when he accidentally pressed on the trigger. After further investigation, the firearm was confiscated and the suspect was cited.

Tuesday | October 16

Attempted Bank Robbery

3:40 pm |200 Winston Dr

A bank teller said the suspect approached her and told her to give him all the money, but, thinking the subject was joking. However, he asked for the money again and she became fearful that he would hurt her, but then, he walked away.

Thursday | October 18

Assault

1:28 pm | Lawton St & 9th Ave

A paving construction worker heard a commotion observed a car trying to drive through a closed street. When he advised her to drive around, she refused and attempted to intimidate him by revving the engine and drove around the victim but struck the victim's knee with her car. She then fled the area.

Saturday | October 20

Stolen Vehicle – Burglary Tools – Warrant

5:14 pm | 1800 17th Ave

An expired registration sticker got the attention of officers on patrol. They attempted to stop the driver, but he refused to stop his car, then jumped out attempting to flee on foot. He was detained but refused to provide his name. A search located an ID card and a check revealed an arrest warrant. It was also determined that the car had been stolen without the owner's knowledge. The suspect was arrested.

Sunday | October 21

1:31 am | Ocean Ave & Lee Ave

An Uber picked up a man and his friends. He told the driver to stop because he was going to throw up. The driver stopped and told him the ride was cancelled because he had thrown up in the car. The driver said the man responded by pushing him. Upon questioning, the suspect and his friends denied touching the driver. After further investigation, the suspect was cited.

Monday | October 22

Recovered Stolen Vehicle – Arrested

3:00 pm | 14th Ave & Rivera St

When officers saw a car with it's hazard lights on, they did a check on the car revealing it was stolen. The suspect, who was sitting in the driver's side of the vehicle said somebody had brought the vehicle over and that the suspect did not steal it. After further investigation, he was arrested.

Stolen and Recovered Vehicle – Arrested

3:13 am | Holloway Ave & Font Blvd

The suspect was smoking marijuana and driving a Community Patrol golf cart when officers found the cart with two subjects inside it. Community Patrol old them the golf cart had been stolen. After further investigation, one suspect was arrested and the second subject was interviewed.

Tuesday | October 23

Robbery

10:56 pm | 2500 21st Ave

A man said he was on his nightly walk, with a cell phone in each hand and noticed that the suspect stared at his phones as he passed, then suddenly reached around and grabbed both of the phones. He tried to hold them but was pulled to the ground as the suspect fled.

Robbery

5:20 pm | 3200 20th Ave

Officers responded to a report of a robbery. The victim reported that she was sitting on a massage chair with her purse on her lap while she was waiting for her glasses to be done. Two juvenile suspects came and sat next to her before suddenly getting up, kicking the victim and snatching the victim's wallet. Both suspects then fled the area.

Wednesday | October 24

Battery

10:51 pm | 900 Brotherhood Way

An Uber driver picked up a man who muttered something under his breath as he entered the vehicle. The tried to confirm the correct drop off location but the man replied sarcastically so the driver asked him to get out of his vehicle. He angrily punched the driver and left.

Battery

3:42 pm | 800 Ulloa St

The suspect said a juvenile, was laying across a MUNI bench watching a movie

Cont. p. 14

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72ND GREAT DICKENS FAIR • OCT 12-13/19-20 • COW PALACE, 2600 GENEVA AVE.

Discover a One-of-a-Kind Adventure Visit London - at the historic Cow Palace Exhibition Halls! Enter the winding lanes of Victorian London and immerse yourself in a world of music halls, theatres, pubs, dance parties, and charming shops overflowing with hand-made holiday treasures. Enticing aromas of roasted chestnuts and hearty foods fill the air. Discover holiday revelry in this lamp-lit city brimming with over 800 lively and colorful characters from the imagination of Charles Dickens, the pages of history, and the sometimes saucy world of the Victorian stage. (Admission, Tix, etc. - see p. 7)

Holiday Parties at The Cliff House

The Terrace Room

Offering sweeping views of the Pacific Ocean, historic ambiance and delightful cuisine, the Terrace Room is a truly unique private event venue for groups up to 120.

Private Events Direct 415-666-4027
virginia@cliffhouse.com

The Lands End Room

Located in the Sutro's Restaurant, the Lands End Room is a semi-private space for smaller parties of 17–49 offering California cuisine, awesome ocean views and Sutro Baths history.

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lauraine@cliffhouse.com

Call soon to book your event!

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415-386-3330
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October 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 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 coctails. GG Park $12 ($10 Members). caladamy.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

FRI • TEEN COMPUTER CORPS - HELP

Fri | 4 - 5:30 pm | Drop-in and get help from a teen tech savvy volunteer! Bring laptop, e-readers, cameras, tablets or cell phones and we can help you learn how to use it. Parkside Branch - Teen Area, 1200 Taraval

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 October)

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 • BOOK COMPUTER HELP

Book-A-Librarian Have a new computer or tablet, and can't figure out how to use it? or how to download free movies or books from the library? We can help. Day and time are flexible. By Appointment: 415 355-5615, or sign up at Ocean View Branch, 345 Randolph St.

WED - SUN • 53RD BIG BOOK SALE!

Thru Nov 4 | 4 am-8 pm | The Largest Used Book Sale on the West Coast! Twice the number of books in Ancient History, Architecture, Art, California & the West, Graphic Novels—more than 70 categories in all. Audio Books, CDs, DVDs and Vinyl. Fort Mason, 2 Marina Blvd.

SAT • DAY OF THE DEAD

Sat Nov 3 |11 am - 1 pm | Join the SF Symphony for a celebration of Latin music and culture with dazzling guest artists, festivities, and events for the entire family. Arrive early for live music, dancing, and folk art! Davies Symphony Hall, Grove at Van Ness St.

SAT-SUN • OPEN STUDIOS WESTSIDE

Sat-Sun Nov 3-4 | 11 am - 6 pm | Local SF artists exhibit their work every year at 5 different weekend events. THis week: Fort Mason, Presidio, Richmond, Sunset, West Portal, Ocean View. INFO: artspan.org

SAT • AUTHOR MARCUS EWERT

Sat Nov 3 | 2 pm | In partnership with Bookshop West Portal, West Portal Branch hosts a reading from his his newest book, *Mr. Pack Rat Really Wants That,* illus. by Kayla Stark. West Portal Branch, 190 Lenox Way.

SAT-SUN • SF TEA FESTIVAL

Sat-Sun Nov 3-4 | 11 am to 5 pm | Taste teas from local and global producers. Free swag bag includes your very own teacup to savor tea. Access to hundreds of different types of tea in our tea market. Ferry Bldg. Marketplace, $20-$30. sfitf.com

SUN • 1ST SUNDAY BLOCK PARTY

Sun Nov 4 | 11 am - 3 pm | New this year, the free, 1st Sunday Block Party on Fulton Street is a family-friendly event featuring recreational activities for all ages, brunch-focused food and beverages from Off the Grid, a DJ, retail and local SF Etsy sellers. Civic Center.

SUN • WONDER FUNDAY

Sun Nov 4 | 2 pm 5 pm | Exploratorium's second annual Wonder Funday, a family event featuring themed activities, engaging performances, and scrumptious snacks! Discover the unexpected throughout the afternoon. Pier 15 The Embarcadero. #WonderFundaySF

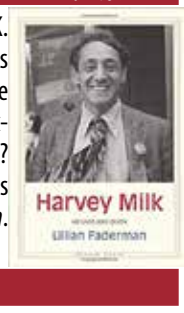
SAT-SUN • 7TH VETERANS FILM FEST

Sat -Sun Nov 3-4 | 2 pm 5 pm | The Seventh Annual SF Veterans Film Festival, a vibrant forum for veterans to find expression, healing, and community while increasing the awareness of the challenges facing veterans. The historical and political context include the 100th Anniversary of Armistice Day, living with PTSD, and the impact of moral injury. Main Library, 100 Larkin St.

FRI • EMBARCADERO HOLIDAY ICE RINK

Mon Nov 5 - Jan 2 | Sun-Thu: 10 am - 9:30 pm / Fri-Sat: Until 11:30 pm | Bay Area's largest outdoor ice rink, at Justin Herman Plaza, across from the historic Ferry Building. $12 • (8 & under) $7 • Skate Rental $5. May close for rain or private-parties. Info: 415 837-1931 | echolicayrink@gmail.com | embarcaderocenter.com

TUE • MILK-AUTHOR LILLIAN FADEMAN



Tue Nov 6 | 6 pm | HARVEY MILK. His assassination made headlines forty years ago; but what did he accomplish during his life that explains his continued importance? Author Lillian Faderman discusses *Harvey Milk: His Lives and Death*. Main Library, 100 Larkin.

WED • GWPNA MEETING

Wed Nov 7 | 6:30 - 8:30 pm | GWPNA meetings on the first Wednesdays -open to members, and public. 131 Lenox Way, West Portal Playground Clubhouse.

THU • ANNIHILATION

Thu Nov 8 | 4 pm | Biologist Lena volunteers to lead an all-female team on an expedition into a mysterious region. to uncover the area's shocking secrets to save Lena's husband and the world. Starring Natalie Portman. Ocean View Branch, 345 Randolph.

SUN • WALK TO END ALZHEIMERS

Sun Nov 10 | Reg: 8 am Ceremony: 8:30 am Walk at 9 am | Three-mile walk is part of the world's largest event held in over 600 communities to raise awareness and funds for care, support and research. Free, donations encouraged, 415 463-8502, sfwalk@alz.org AT&T Park-Parking lot A.

SAT • MAKE YOUR OWN BASKET

Sat Nov 10 | 2 pm | Basket making is one of the first technologies. Participants will leave with a well-started twined basket and the skills to finish it. Kim Shuck leads us. RSVP at the Children's Room or 415-355-5791. Ages 10-18. West Portal Branch, 190 Lenox Way.

SAT • NATIVE BEADED BRACELET

Sat Nov 10 | 2 pm | Kalorie Roanhorse, an expert in Native American beading, will teach this basic jewelry making class. Create a bracelet or lanyard. Supplies provided. For ages 8 and older. RSVP: 415-355-5770 or in person. Parkside Branch, 1200 Taraval St.

SAT • SAMMY MILLER MATINEE

Sat Nov 10 | 11 am - Noon | Sammy Miller & The Congregation American music crosses many paths and generations, filling our souls with joy, getting us moving in the spirit of community, and inspiring us through the power of the groove. $5-$10-2$3 SFJAZZ at 201 Franklin Street.

SAT • SF ETHNIC DANCE FEST AUDITIONS

Sat Nov 10 | 11 am - 7 pm | You're invited to watch as the Bay Area's finest companies present dances from around the globe, hoping for a place in the July 2019 SF Ethnic Dance Festival. Palace of Fine Arts Theatre, 3301 Lyon St.

SAT • SALMON ART & SCIENCE SOIRÉE

Sat Nov 10 | 2 - 3 pm | Art & Science Soirées are fantastic events for adults to hear from world-renowned scientists. Enjoy complimentary wine or beer, create your own artwork, and learn about the amazing wildlife at Randall Museum, 199 Museum Way..

SUN • 100TH VETERANS DAY PARADE

Sun Nov 11 | 11 am | Nov. 11, 1918 — 100 years ago. Honor and remember the end of World War I at Fisherman's Wharf. The parade starts at the Embarcadero at North Point Street, proceeds west past the review stand on Jefferson Street, to Civic Center.

SUN • FREE PARKS ENTRANCE DAY

Sun Nov 11 | 6 am - 7 pm | National parks are America's best idea, and there are more than 400 parks available to everyone, every day. The fee-free days provide a great opportunity to visit a new place or an old favorite, especially one of the national parks that normally charge an entrance fee. Most are free all the time. The entrance fee waiver does not cover amenity or user fees for activities such as camping, boat launches, transportation, or special tours. nps.gov/planyourvisit/fee-free-parks.htm

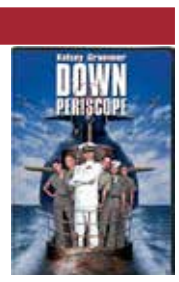
SUN • BIRTH AND BABY FAIR

Sun Nov 11 | 10 am - 4 pm | PREMIER event for new and expecting parents in the Bay Area. Local representatives from many pregnancy, birth, parenting and related resources include doulas, midwives, massage therapists, fitness instructors, Topics: baby sign language, vaccines, going green with baby, cloth diapering, baby wearing/slings and things, making your own baby food, childbirth, lactation, pre and post natal yoga, and breastfeeding. Pre-register (birthandbabyfair.com)to save your spot! Golden Gate Club, 135 Fisher Loop (Presidio)

TUE • UCSF STRIKE - 50TH ANNIVERSARY

Tue Nov 13 | 6 pm | California Historical Society presents a discussion initiated by leaders and participants of the Strike. U. C. Berkeley Professor Waldo E. Martin will moderate—how it happened, and the impact it had. 678 Mission St. S $5 General Admission, Free for CHS Members, plus one guest per membership.

WED • DOWN PERISCOPE

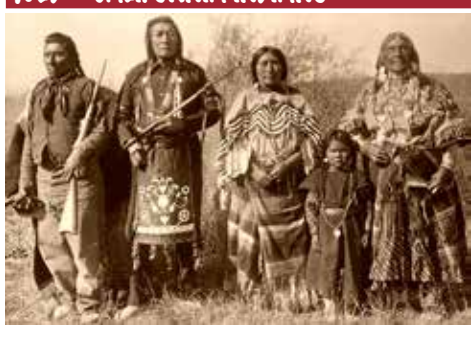


Wed Nov 14 | 7:30 -10:30 pm | Pier 45 Movies at the Pier series presented by the SF Maritime National Park Assn. in the Triangle at Pier 45. FREE. Drink tickets available. BYOBB: bring your own bean bag, or seat cushion or chairs will be provided. Space is limited, RSVP required. Pier 45, Embarcadero near Taylor.

WED • SONGS MY BROTHER TAUGHT ME

Wed Nov 14 | 6 pm | When their absentee cowboy father suddenly dies and an older brother in jail and living with their single mom on Pine Ridge Reservation, Johnny faces new challenges-prompting him to strike out for Los Angeles - leaving behind his beloved sister. Ortega Branch Library, 3223 Ortega St.

WED • CALIFORNIA INDIANS



Wed Nov 14 | 6 pm | A brief history of Native Californians presentation followed by California Indians, parts 1-4. The films cover indigenous Miwok, Yurok, Karok, Hupa, Maidu, Wintun, Patwin, Pomo, Costanoan, Yokuts, Gabrieleno, Chumash, Luiseno, Diegueno, and Cahuilla tribes as well as Ishi, the last known survivor of the Yana people. Merced Branch Library, 155 Winston Dr.

SUN • FALL CHOCOLATE SALON

Nov 18 | 10 am - 5 pm | Taste fine artisan and gourmet chocolates and confections at the Fall Chocolate Salon in the SF County Fair Building, Golden Gate Park,1199 9th Ave @ Lincoln Way. fallchocolatesalon.com $18.95

SAT • CONCERT IN THE PARK/NOE

Sat Nov 17 |10:30 - 11:30 am | Though concerts take place in the children's playground near the sandbox they are not child-centric but sophisticated family-friendly music that adults and children will enjoy. Noe Valley Recreation Center, 295 Day Street.

SAT • DOCENT TOUR: OLD US MINT

Nov 17 | 1 pm | Journey through 150 years of history with a CHS docent who will share unique stories, discuss the architecture, and answer questions about the Old U.S. Mint. 85 Fifth St. Bottom of stairs. CA Historical Society $10.

TUE • COMMUNITY SAFETY MEETING

Tue Nov 20 | 6-7 pm | Meet with Captain Yick at Taraval Station. Taraval Community Relations Forum Meeting: (Every 3rd Tues.) Minnie & Lovie Rec Center @ Capitol and Montana.

TUE • WHAT'S WITH WHEAT?

Tue Nov 20 | 6:30 | The growing epidemic of wheat & gluten intolerance. After eating wheat for thousands of years—why so many health problems? David Perlmutter, Mark Sisson, Sarah Ballantyne, and Terry Wahls, prominent authors, M.D.s, and PhD.s learned the hard way, why it went wrong, and what to do. West Portal Branch, 190 Lenox Way

TUE • TAX TIPS FOR YOUR 2018 TAXES

Tue Nov 20 | 6-7:30 pm | The library offers a workshop for 2018 income tax filing requirements. Topics include major differences on your 2018 return, (new tax forms, changes to deductions and exemptions, and updates to the Child Tax Credit), filing deadlines, record-keeping, and free preparation services for low-income people and families. Justice & Diversity Center's Low Income Taxpayer Clinicat the Main Public Library, 100 Larkin St., Latino/Hispanic Room – Lower Level

SAT • 61ST INTERNATIONAL AUTO SHOW

Wed Nov 21 - Sun Nov 25 | 10 am - 10 pm (Sun 8 pm) | The show features the world's major manufacturers displaying their 2019 model cars, SUV's, trucks and vans. Moscone Convention Center, 747 Howard St., North and South Halls plus the Esplanade Ballroom. $10 - Kids under 12 free. sfautoshow.com

THU • SF TURKEY TROT

Thu Nov 22 | 8 am Kids Gobbler Chase **| 8:40 am** Turkey Trail Trot and Pilgrim Promenade | Come kick off a great Thanksgiving with an invigorating fun run or walk in the park—before feasting commences! Polo Field, GG Park - sanfranciscoturkeytrot.com

FRI • GIANT GINGERBREAD HOUSE

Fri Nov 23 - Jan. 1, 2018 | See the two-story giant Gingerbread House made of thousands of home-baked gingerbread bricks and more than a ton of icing and candy Fairmont hotel. Free, but you may have to wait in line. 950 California.

SAT-SUN • TREASURE FEST

Sat-Sun Nov 24-25 | 10 am -4 pm | 40+ Food trucks & Tents! Seasonal cocktails, local wines, & craft brews 400+ curated vendors to shop! ALL vintage, antiques, crafters, & artists. Live music from top, up & coming local artists! DIY workshops, Kid's games and entertainment. Pier 1 Treasure Island. www.treasurefest.com

SAT • SMALL BUSINESS SATURDAY

Sat Nov 24 | All day | First there was Black Friday, then Cyber Monday. November 27, 2010 was the first ever Small Business Saturday—the day we shop small local businesses. The Saturday after Thanksgiving is Small Business Saturday.

MON • CENTRAL COUNCIL

No Meeting until January | West of Twin Peaks Central Council meets the 4th Monday of the month to discuss local topics. Forest Hills Clubhouse, 381 Magellan Ave. westoftwinpeaks.org

TUE • NATIVE HEALING

Tue Nov 27 | 6:30 | Ancient Native American healing and therapy are now embraced by physicians and scientists. An Award-winning film compares them to Chinese/modern medicine, etc. Healing plants, a 350 year old medicine bag too. West Portal Branch, 190 Lenox

TUE • 10TH ANNUAL HISTORIC LIBATIONS

Tue Nov 27 | 6 pm | A history of Bay Area food and drink innovation—short tasty talks from local food and drink makers, pop-up tours of the mint's vaults and historic spaces, and small bites, cocktails, beer, and wine will be available. Music: Banda Sin Nombre, a Mission District street band. $50. US Mint, Mission & Fifth St.

WED • GLIDE HOLIDAY JAM

Wed Nov 28 | 5:30 pm | *Love Overcomes* celebrates irresistible hope and unconditional love and helps raise funds for Glide's Daily Free Meals program. Grammy award-winning singers India.Arie and Lisa Fischer, the GLIDE Ensemble featuring Vernon Bush and The Change Band + special sur guests at The Masonic, 1111 California. Food and drink from the Bay Area's finest restaurants and beverage companies. $65-250.

TUE • SF STAIRWAY WALKS

Tue Nov 27 | 7 pm | Stairway Walks in San Francisco with guest speaker: Alex Lemberg, 2266 California (at Webster) SF History Assn.

FRI • NIGHTMARE BEFORE CHRISTMAS

Fri Nov 30 | 8 - 9 pm | The plot to take over Christmas in Tim Burton's fantastical comes to life like never before as the SF Symphony performs Danny Elfman's delightfully quirky score live with the film on the big screen Davies Symphony Hall 201 Van Ness Avenue. $80-$160.

SAT • 34TH CABLE CAR CAROLING

Sat Dec 1 | 12:30 pm | Institute on Aging's 33rd Annual Cable Car Caroling Fundraiser at at Roosevelt High School (Arguello at Geary) Mix and mingle then board cable cars to serenade more than 1,000 seniors. Reconvene at 4pm for dinner. Tix: $75, 50 seniors/students, or 25 kids. Proceeds: the only 24-hour, toll-free hotline for seniors and disabled.

TUE • CONSERVATORY FREE DAY

Tue Dec 4 | 10 am–4:30 pm | 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 Dec 4 | 9:30 am - 5:15 pm | Art from 17th-20th centuries, native Americas, Africa, & Pacific. 50 Hagiwara Tea Garden Drive. Free first Tuesdays.

TUE • LEGION OF HONOR FREE DAY

Tue Dec 4 | 9:30 am - 5:15 pm | 4000 years of ancient and European art overlooking Golden Gate Bridge. 100 34th Ave. Free first Tues.

WED • GWPNA

Wed Dec 5 | 6:30 pm | Greater West Portal Neighborhood Assn., West Portal Playground Clubhouse, 131 Lenox Way. Meets first Wednesday of the month.

SAT • OMI NEIGHBORS

Sat Dec 15 | 1 - 3 pm | No meetings in Nov or Dec. Instead —Annual Holiday Toy Giveaway at Minnie & Lovie Rec Center @ Capitol and Montana.

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

BOOKSHOP WEST PORTAL

October 2018 BESTSELLERS

1. **Fear: Trump in the White House** Bob Woodward
2. **These Truths: A History** Jill Lepore
3. **Transcription** Kate Atkinson
4. **The Fifth Risk** Michael Lewis
5. **Killing Commendatore** Haruki Murakami
6. **Educated: A Memoir** Tara Westover
7. **Lethal White** Robert Galbraith
8. **In Pieces** Sally Field
9. **An Absolutely Remarkable Thing** Hank Green
10. **There There** Tommy Orange
11. **The Witch Elm** Tana French
12. **Bad Blood: Secrets and Lies in a Silicon Valley Startup** John Carreyrou
13. **Warlight** Michael Ondaatje
14. **Calypso** David Sedaris
15. **Leadership: In Turbulent Times** Doris Kearns Goodwin

* Event with BookShop West Portal; signed copies available.

WHAT ARE YOU READING?

CONGRATULATIONS!

Dr. Derek Kerr is honored with the Society of Professional Journalist - NorCal Chapter's John Gothberg/Meritorious Service to SPJ Award. Kerr is a member of the Freedom of Information committee and a whistleblower who has worked tirelessly in favor of sunshine laws and policies, and tireless supporter of SPJ NorCal's work in this area.

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.

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As the crows — and other birds — fly

We tend to think of birds as very similar, but, according to Eddie Bartley, they can be as different from each other as a giraffe is from a mouse. Bartley is a docent at the Golden Gate Raptor Observatory in Marin and teaches Master Birder classes in migration at the California Academy of Sciences.

This difference in bird species is especially true when it comes to migration, a stressful and risky venture for birds. We still need to learn a lot about the how and why of migration. We can deduce that the birds are searching for plentiful food, for a climate conducive to raising young, and for safety from predators. Overall, birds are like people— they are looking for a good income and a safe neighborhood in which to raise the kids.

There are many kinds of bird migration, and the type of migration can even vary within a species. Some birds migrate thousands of miles and others just hop over to a nearby nesting area. However, within a given species there is a typical pattern. According to Bartley, "Every species has its own story."

For example, the Orange-crowned Warbler lives high in the Sierras in the summer and drops down in elevation in the winter. This is an example of elevation migration — birds moving uphill and downhill, according to the season.

> "If you like looking at birds, San Francisco is the place to be...almost one-half of all species of birds in the United States have been seen in San Francisco."

The elusive Wren-tit Photo: Eddie Bartley

Swainson's Hawk Photo Eddie Bartley

The delightful Sooty Fox Sparrow is a mid-distance traveler. The mid-distance migrants can move from southern Alaska to British Columbia or even as far as the Bay Area.

The neo-tropical migrants, such as the North American Warblers, can move from the northern boreal forests and tundra to Central America or even South America. Wilson's Warbler breeds in the Bay Area and then journeys to Mexico for the winter.

Swainson's Hawks breed in Northern California and then fly off to Argentina for the winter.

Some birds don't migrate. They are the permanent residents or sedentary birds. The California towhee likes to hang out around home, as does the Wrentit. In fact, the Wrentit is such a couch potato that it rarely travels more than a mile from where it first fledged.

Although migration is stressful, not migrating can also present survival problems for a species. At one time, Wrentits were common in San Francisco. They have since been almost eliminated from the City (or extirpated, in bird lingo) due to loss of their preferred habitat.

Some birds within the same species migrate differently from each other. Our Anna's Hummingbird can be seen zooming around San Francisco year-round, but some Anna's fly off to winter in the desert and then return to San Francisco in the summer. Other Anna's breed high in the Sierras and drop down to the desert in winter.

And then there is post-breeding dispersal. It is not really a migration but rather the kids moving out of the house to find a new place to live, court, and produce grand-birds. They won't return home, to live in that spare room. Many raptors raised in Northern California end up dining on rodents in the Salinas Valley for their first winter and fan out from there to find new territory.

And some birds are either independent minded or just get lost, usually in their first year. They are the vagrants. These are the birds you read about in the newspaper, with photos of large groups (flocks?) of people with giant, long-lens cameras gathering for a glimpse of the bird of a lifetime. Vagrants may act as pioneers, looking for a new home to extend the range of their species.

If you like looking at birds, San Francisco is the place to be. The Bay Area is located along the Pacific Flyway, a major north-south migratory route extending from the Arctic tundra to South America. According to Bartley, almost one-half of all species of birds in the United States have been seen in San Francisco.

Many birds raise their young here in the spring and summer, and so autumn is when we have the most birds. Sadly, the first winter for young birds is when they are most likely to expire. Some species have only a 30% survival rate! They are lost over the winter mainly due to starvation, predation, and disease.

You can help the birds who are just passing through on their arduous journeys as well as those who stay for the winter (or the summer). Bartley advises that you can "paint your garden" with birds by growing those plants that attract the birds that you want to see. Keep your housecat indoors (better for the cat, too), provide fresh water, keep your bird feeder clean to prevent the spread of disease, and don't use rodenticides, herbicides, or pesticides. Songbirds, in particular, rely on insects. As Bartley says, "They don't call them flycatchers because they eat fruit."

Support legislation on "bird-safe" windows and the Lights Out for Birds campaigns. Many birds navigate by the stars, and artificial light can be a big problem for them. We'll cover the "how they do it" of migration in a future article.

And the crows - how do they fly? Well, according to the Cornell bird website, some migrate, some are resident, and sometimes both behaviors take place in one population of crows.

Katherine Howard is a member of the Executive Committee of the SF Group of theSierra Club.

Want to learn more?

Both migrating raptors and the raptor dispersal can be seen from the Golden Gate Raptor Observatory in Marin, which hosts birdwatching during the migration seasons. www.parksconservancy.org/programs/ggro/`

You can reach Eddie Bartley at: eddie at naturetrip.com

SFERS Churning *(Cont. from p. 6)*

Fact Sheet, dated September 30, 2008 that listed $711 million in city employee assets. In the same month, SFERS' board members were already discussing a $60 million deficit, a deficit that would eventually exceed $100 million. How many of the city employees fleeing the spiraling financial crisis to the perceived safety of ING's Stable Value fund purchased 85 cents worth of assets for a full dollar, because they were conned by ING's blatant misrepresentation of asset values?

By January 2009 Great West Insurance, as the new deferred comp vendor, had to lend the Stable Value Fund the missing $100+ million that ING had misinvested. Great West then reduced interest paid on the Stable Value fund for subsequent city employees until the ING loss was repaid. Conceivably, ING's status as the largest donor to the POA contributed to the union's silence about this *Ponzi scheme*.

If Callan's and SFERS' staff's decision is ratified by the Retirement Board, it will make Voya (formerly named ING) the sixth deferred comp provider in the past 22 years. Folks, this squarely meets the legal definition of *illegally churning*

It's also unconscionable that Callan and SFERS's staff are weighing ING/Voya's smiling presentation skills as 30% of the selection process, while giving absolutely no weight to ING's culpability in causing $100+ million of city employees' assets to disappear.

Believe it or not, San Francisco's city employees' $3+ billion in deferred comp assets is currently cornered between two insurance annuity vendors:

1) Promoted by the unions, Prudential, structured so that no one at SFERS or the Retirement Board knows what city employees are actually invested in, or where the assets are held.

2) Endorsed by the SFERS administration, Voya/ING, who has a track record of misrepresenting asset values and blowing $100 million of city employees' assets.

With the Retirement Board's index finger raised to gauge the political winds, SFERS deferred comp participants should expect the adjacent, longer finger to be the one the board reserves for them (again). Taxpayers should take note that SFERS' and the Retirement Board's inability to navigate political pressure and complex products does not bode well for the larger $20+ billion public employee and taxpayer-funded pension that is drenched with SFERS' self-praise, while stigmatized by subpar performances.

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. Lou is a SFERS participant. He currently provides fiduciary, investment, and tax planning services through Nich Capital Partners (Nichcapitalpartners.com). He can be reached at lou.barberini@gmail.com.

1. *www.wsj.com/articles/SB123880705647288919*

2. sfpoa.org/journal_archives/POAJournal_April2014.pdf

Open House on the Historic Preservation Design Guidelines.
Thursday, November 8 • 5:30-8 pm • 1650 Mission Street, Suite 400
San Francisco Planning is working with the local community to develop a comprehensive set of design guidelines for historic structures and districts specific to San Francisco.
RSVP: visit https://sfplanninghistoricdesignguidelines.eventbrite.com to RSVP for the open house. This event is free and open to the public. RSVPs are helpful to ensure we have enough materials.

As your Commissioner I'll focus on core functions—communication, transportation, facilities—to strengthen our school district and make SFUSD a better neighbor.

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Senior Smarts

Smoking: Its Effects on the Body

by Anise J. Matteson

November 15 is Great American Smokeout Day!

Sitting digesting a delicious brunch of cinnamon bagel, open-face omelet with medium cheddar cheese, fresh peach cubes and a glass of orange juice, listening to classical music as I read the *West Portal Monthly*—Surfrider: 'Hold on to Your Butts,' Taraval cigarette filter recycling efforts helps reduce beach litter by Rae Doyle (Sept.) catches my attention. I am deciding on a topic for the Nov. article. Smoking seems like the choice after reading …" to make matters worse, they are also toxic. They trap nicotine, arsenic, formaldehyde and heavy metals like lead and cadmium and leach them into water and soil."

Rather than focusing on the effects of cigarette butts on the environment, I will focus on smoking and how it effects the human body.

Tobacco smoke is an environmental toxin to which San Francisco residents, tourists, and visitors are involuntarily subjected.

STATISTICS

More than 43 million people in the United States smoke cigarettes, about 1 in 5 adults.

Smoke particles are as small as 1/70,000 in. (0.00036 mm). As many as 25% of them may be trapped on the linings of the lungs and can also cause excessive scar tissue within the walls of the lungs. Probably help cause progressive destruction of the walls of the air sacs in the lungs of long-term smokers.

85% of cases of lung cancer are due to long-term tobacco smoking. About 10-15% of cases occur in people who have never smoked—caused by second-hand smoke. Worldwide in 2012, lung cancer occurred in 1.8 million people and resulted in 1.6 million deaths. Overall 17.4% of people in the U.S. diagnosed with lung cancer survive five years after the diagnosis.

An estimated 49,670 people will be diagnosed with oral cavity or oropharyngeal cancer in 2017, according to the American Cancer Society. And 9,700 of these cases will be fatal.

ETYMOLOGY

First-hand smoke. What is inhaled into the lungs.

Second-hand smoke. A mixture of exhaled smoke and other substances leaving the smoldering end of the cigarette that enters the atmosphere and can be inhaled by others.

Passive smoking. The inhalation of smoke from another's smoking. A cause of lung cancer in nonsmokers. Can be defined as someone living or working with a smoker. (Marijuana contains many of the same carcinogens as tobacco smoke.)Exposure of persons who do not smoke tobacco products to the toxic gases released by the burning of these products in their homes, workplaces, or recreational environment. Exposure to environmental tobacco smoke has been linked to allergies, asthma, cardiovascular diseases, lung diseases, and strokes, among other diseases and conditions.

Third-hand smoke. Residual nicotine and other chemicals left on indoor surfaces by tobacco smoke.

Exposure to chemicals: 1. By touching contaminated surfaces. 2. Breathing in the off-gassing from these surfaces.

Third-hand smoke clings to clothes, furniture, drapes, walls, bedding, carpets, dust, vehicles and other surfaces long after smoking has stopped. The residue builds up on surfaces over time and cannot be eliminated by airing out rooms, opening windows, using fans or air conditioners, or confining smoking to only certain areas of a home.

At-risk: Children and nonsmoking adults might be at risk of tobacco-related health problems when they inhale, swallow or touch substances containing third-hand smoke. Infants and young children might have increased exposure to third-hand smoke due to their tendency to mouth objects and touch affected surfaces.

Cigarette stench. Others can be exposed to the toxins that cause your hair and clothes to smell.

ADVERSE EFFECTS

The effects of smoking causes: Looseness of the under eye skin. Uneven skin tone. Sagging skin and wrinkles. Sagging arms and breasts. Lines and wrinkles around the lips. Age spots. Damaged gums and teeth. Stained nails and fingers. Hair loss. Cataracts. Psoriasis. Eye wrinkles (Crow's Feet). Brittle bones. Heart disease and ED. Reduced athletic ability. Reproductive issues. Early menopause. Oral cancer. Lung cancer. Cigarette stench.

THE PARTS OF A CIGARETTE

Cont. p. 13

Extent of Injuries and Fatalities in All Properties

	Residential (1 & 2 Family)	Residential (Other)	Non-Residential
Fires	32%	15%	53%
Injuries	32%	35%	33%
Deaths	55%	30%	15%

Cigarettes: The Cause of Fires

Smoking is considered the nation's leading preventable cause of death. Cigarettes are the leading cause of fatal fires, responsible for about a quarter of all U.S. fire deaths.

Cigarette fires cause close to 1,000 deaths and 3,000 injuries each year in the U.S., according to the National Fire Protection Association (NFPA). The igniting source in fires, cigarettes are responsible for over 20% of all fire deaths. Property loss: over half a million dollars. Economic costs, health care, productivity losses, and human cost of pain and suffering raise total costs to an estimated $4 billion.

Fires attributed to dropped cigarettes: one death to every four injuries. (e.g., Dropped cigarette burns through the cover of a seat cushion or mattress, starting a fire which may smolder for hours.

Vulnerable to smoking-fire deaths: elderly, or if elderly smoker uses alcohol or sedating drugs.

Hospital charges for cigarette fire admissions: Average over $100,000 per admission. (May 2000)

Treatment charges for initial hospital stay: At $100,000 per admission—estimated to exceed $65 million. (May 2000)

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.

Ocean Avenue at Junipero Serra Blvd • April 10,1953. Newscopy: "HOW'S THAT AGAIN?—This little gem of traffic planning is to be found at the corner of Ocean-av and Junipero Serra-blvd, and if you occasionally see motorists driving away from that corner, eyes crossed and mumbling to themselves, here's why. In the left foreground, a sign directs drivers to stay away from the rails. In the right foreground, a sign invites them onto the rails, designating the area as a 'Left Turn Lane.' And to make it complete, at the corner is a sign (arrow) saying, 'No Left Turn'—in history's first example of a street with a split personality." Reproduced by permission of San Francisco History Center, San Francisco Public Library.

Smoking *(Cont. from p. 12)*

Filter. Cigarette filters, usually made of cellulose acetate, remove some of the tar and nicotine particles from cigarette smoke,23 helping block the largest tar particles, letting through smaller bits of tar that can travel deeper into your lungs.

Tipping paper. Traditionally, especially in the past, cigarettes were only produced with cork imitation tipping paper. Today—every kind of paper and color to personalize cigarettes as much as possible. "Light cigarettes" requires perforated tipping paper to lower nicotine and tar levels.

Cigarette paper. Is made from thin and lightweight "rag fibers" (non-wood plant fibers) such as flax, hemp, sisal, rice straw, and esparto. Available in rolls and rectangular sheets of varying sizes. Has a narrow strip of glue along one long edge.

Tobacco rod [filter rod]. Reduce the harshness of the smoke and keep tobacco flakes out of the smoker's mouth. Purpose: Filter rod is intended to reduce the amount of smoke, tar and fine particles inhaled during the combustion of a cigarette.27

TEMPERATURE

How hot is the smoke you inhale from a cigarette? Temperatures reach 900°C (1652°F) during a puff and fall to about 400°C (752°F) between puffs.

WHAT IS IN A CIGARETTE?

Cigarette smoke contains over 4,000 chemicals, including 60 known cancer-causing (carcinogenic) compounds and 400 other toxins. These cigarette ingredients include nicotine, tar, and carbon monoxide, as well as formaldehyde, ammonia, hydrogen cyanide, arsenic and DDT.

Cancer causing chemicals in tobacco smoke include: benzene, 2-naphthylamine, 4-aminobiphenol, chromium, cadmium, vinyl chloride, ethylene oxide, arsenic, beryllium, nickel, polonium-210.

As a cigarette is smoked, the amount of tar inhaled into the lungs increases, and the last puff contains more than twice as much tar as the first puff.

Carbon monoxide makes it harder for red blood cells to carry oxygen throughout the body.

Most of the chemicals inhaled in cigarette smoke stay in the lungs. The more you inhale the greater the damage to your lungs.

HEALTH RISK - PERCENTAGE OF TOXINS

ARSENIC [SYMB: As]. A poisonous, grayish-white metallic element. A common environmental toxicant. Toxic if ingested or inhaled in sufficient quantity. Forms: Organic arsenic: is formed when arsenic combines with carbon and hydrogen. Inorganic arsenic: Occurs when arsenic combines with elements such as oxygen, chlorine, and sulfur. **Cause Cancer**: The International Agency for Research on Cancer has classified arsenic as being carcinogenic (Group 1 classification in humans.). Inorganic arsenic has been linked to lung cancer.

Source of Arsenic Exposure: Cigarette Smoke

Arsenic-containing pesticides used in tobacco farming remain in tobacco through processing into cigarettes and is present in small quantities in cigarette smoke.

Inorganic arsenic is present in mainstream tobacco smoke and presumably in side stream smoke as well.

Indoor concentration of inorganic arsenic can be much higher than outdoors and is a constituent of third-hand smoke.

Arsenic, along with a host of other toxic chemicals in cigarette smoke exposes smokers (and nonsmokers) who breathe in the second-hand smoke produced by a burning cigarette to cancer-causing agents and poisons.

To date, researchers have identified more than 7,000 chemicals including 250 poisonous and 70 carcinogenic compounds in cigarette smoke.

Toxins: According to a report from the California Air Resources Board and the Department of Health Services, smokers breathe in approximately 0.8-2.4 mcg of inorganic arsenic per pack of 20 cigarettes, with approximately 40% of it being deposited in the respiratory tract. Of that amount 75-80% is absorbed by alveoli in the lungs, making the overall absorption of inhaled arsenic in cigarette smoke approximately 30-35%.

CADMIUM [SYMB: Cd]. A soft bluish-white metal present in zinc ores.Its salts are poisonous. Inhalation of cadmium fumes causes pulmonary edema, followed by proliferative interstitial pneumonia, and is associated with various degrees of lung damage. Cadmium is present in high levels in cigarette smoke. It damages lung tissue and can build up over time to cause kidney, liver, bone and blood damage.

Toxins: A single cigarette typically contains 1-2 mcg of cadmium. When burned, cadmium present at a level of 1,000-3,000 ppb in the smoke. Approximately 40-60% of the cadmium inhaled from cigarette smoke is able to pass through the lungs into the body. Smokers typically have twice as much cadmium in their bodies as nonsmokers. **FORMALDEHYDE** A gaseous compound, used in the preparation of toxoids from toxins.40

Toxins: In the main stream of smoke of various kinds of cigarettes the amount of formaldehyde vary between 3.4 mcg to 8.8 mcg/cigarette. The irritating effects of tobacco smoke to the mucous membrane are the result of the sum of irritating effects caused by several compounds and particles in the smoke and not only the impact of formaldehyde.

LEAD [SYMB: Pb]. A metallic element whose compounds are poisonous. Accumulation and toxicity occur if more than 0.5mg/day is absorbed.

Toxins: The quality of lead (Pb) inhaled of smoking one packet of 20 cigarettes is estimated to be 0.97-2.64µg. [The concentration of Pb in cigarettes were significantly different between cigarette brands tested.]

Editor's Note: This is part one of the author's extensive report on the dangers of smoking . It is available in full on the *Westside Observer* website: www.westsideobserver.com/health.html

Money Matters By Brandon Miller

Thanks Giving Can Be An Every Day Event

For this month's column, I'd like to share something that's an essential part of me—because I think it may benefit you, too.

What I'm talking about is gratitude and the role it plays in who you are.

Once turkeys begin filling grocery store meat cases, many people start preparing their "what I'm grateful for" speech for Thanksgiving dinner. While I love that tradition, I don't limit my thanks giving to just one day. In fact, it's something I consciously practice each and every day, in all aspects of my life.

I count my blessings before going to sleep each night. Gratitude is a value I'm working hard to instill in my young twins. And it's something I've woven into the company I helped found, Brio Financial Group. In fact, as corny as it may sound, our team starts off every Monday sitting around the conference table, listing what we're grateful for.

By now you may be thinking, wait, isn't this a column about money? What does being grateful have to do with finances?

Call me an eternal optimist, but I genuinely believe that being grateful for what you have can make you richer. Not necessarily in dollars-and-cents wealth, but in how you feel about your life—which is so much more important.

Here in the Bay Area, it's easy to feel poor financially. Watching 20-somethings pay cash for multi-million-dollar homes after winning the start-up lottery can evoke that green-eyed monster. Or you might feel jealous of friends who can afford to retire years before they're eligible for Medicare or those who can send their kids to the best schools.

But if you're going to compare yourself to other people, maybe it would be smart to think about populations outside of our insular Bay Area. Look at what you have versus the rest of the country—or better yet, the rest of the world. Could you raise a family on two minimum-wage salaries? Would you want to trade places with someone in Florida or the Carolinas who lost everything to natural disasters and doesn't have insurance or adequate savings to replace it? Aren't you much, much better off than those forced to flee their homeland because of violence or climate conditions?

My point here is that when looking at other people's lives, you're always going to find those who are better off than you are, as well as those who are worse off. So instead of measuring what you possess versus someone else, why not focus on the many things in your life that you have to be grateful for?

You can start with being thankful that you're able to live in or near this culturally rich city with fabulous weather and world-class cuisine. A place where opportunities abound for your favorite outdoor activities, whether that's surfing the waves, skiing the slopes or just sunbathing in the buff. And you benefit from the Bay Area's pioneering politics, which often show the rest of the country, sometimes even the world, a better way forward.

What's more, if you can afford to live here—and are reading a column called "Money Matters"—it's not likely that you're poor. So ask yourself this: how much do you really need to accomplish what you want in life?

If you're on track, stop worrying about things that might never come to pass and trap you into thinking that you need even more money. There's no need to gamble on riskier investments for potentially higher pay-offs if lower-risk investments can deliver returns that meet your needs. And realizing that you have enough in the grand scheme of things can make you more appreciative.

If you're not yet on track, figure out what's realistic and make a plan to get there. Knowing that you're working to meet your goals can be way more satisfying than just pursuing money for its own sake. Plus, you're likely to feel more thankful for what you have when you measure your money by how it moves you closer to your goals versus looking at where someone else stands in their life.

By putting things in context, you'll likely discover that you're richer than you think. Now that's something to be grateful for.

The opinions expressed in this article are for general informational purposes only not to provide specific advice or recommendations. It is only intended to provide education about the financial industry. As always please remember investing involves risk and possible loss of principal capital; please seek advice from a licensed professional.

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> "There's no need to gamble on riskier investments for potentially higher pay-offs if lower-risk investments can deliver returns that meet your needs. And realizing that you have enough in the grand scheme of things can make you more appreciative."

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Manhattenization *(Cont. from p. 1)*

playing favorites or picking winners and losers in the private sector.

Vote Yes on Prop. 5 on November 6th. This would allow homeowners who are 55 or older to sell their home in SF and other urban areas, and purchase a less expensive home anywhere else in California without paying more in property taxes. That will significantly increase the supply of multi-bedroom homes for young, growing families that are currently priced out of the market without having to build one additional unit of family housing here and elsewhere.

Businesses who want to move here or expand operations here should consider decentralizing their operations and setting up satellite offices in college towns in the Central Valley and outside our urban core. It would be a win-win-win across the board. Kids graduating from Chico State, UC Davis, Sac State, Stanislaus State, UC Merced, Fresno State, and Bakersfield State who are receiving cutting edge STEM educations could get good-paying entry level jobs in our best and most innovative industries, while the corporations would benefit by employing kids fresh out of college for less salary and benefits than they have to pay in SF or the Bay Area. The costs for land and buildings is far less in the rural counties than here, and the rural counties, which currently have unemployment rates as high as 7.5% would benefit by the financial shot in the arm enabling them to provide housing and services for their homeless populations to keep them there, rather than migrating to SF.

Additionally, if corporations expand outside the Bay Area, it will reduce the Inflationary demand for housing here and in our surrounding communities.

We're not advocating that this is a cure-all, but we hope our proposals will create a fresh dialogue which will move the ball forward.

Christopher L. Bowman was born in San Francisco, grew up in Palo Alto, and returned to the City in 1975.

Keith Bogdon grew up in San Francisco. He and his wife are homeowners in the Richmond District.

Police Report *(Cont. from p. 8)*

on his phone. He asked him to sit up so that others could use the bench. The juvenile ignored him so he moved the his legs a little to get his attention. When the juvenile stood up the suspect saw a pocketknife next to him and he pushed the juvenile away from him. After further investigation, the suspect was cited.

Stolen Bicycle – Stolen Property – Cited
3:24 pm | Lincoln Way & 9th Ave
TNT officers left a bicycle unattended but under surveillance. The suspect approached the bike and inspected the tires before getting on it and riding away. The officers detained the suspect and a search revealed stolen items in the suspect's backpack. The suspect was cited.

Friday | October 26

Battery of a Police Officer – Assault – Obstructing Police Duties – Cited
6:43 pm | 800 Ulloa St
MUNI reported a man lying in a doorway refusing to move. Officers and an off duty medic determined that the suspect was possibly suffering from adnominal pain. As they attempted contact, he suddenly grabbed an officer's legs while yelling and attempting to bite the officer. He was handcuffed. After medics arrived shortly afterwards, he was then cited and released to the hospital.

Saturday | October 27

Robbery
8:16 am | Randolph St & Arch St
A woman was waiting at a bus stop when she received a text message on her cell phone. When she looked at the message, a suspect suddenly ran past her, grabbed her phone, and got into the passenger side of a vehicle before fleeing the area.

Battery
2:55 am | Lee Ave & Grafton Ave
Officers responded to a report of people fighting. They located the victim, who appeared to be intoxicated, and said he had been hit on the head and an ambulance was summoned. When questioned by the medics, the he said he did not have any injuries and was never hit on the head.

Monday | October 29

Resisting – False Id – Arrested
3:04 pm | Everglade Dr & Sloat Blvd
The witness, told officers the suspect had fled, but they located the suspect -- who said it was his cousin that had stolen the items. He provided a false name, but officers positively identified him and a computer search revealed he was on parole. The suspect was arrested.

Note: this is an abridged version of the Police Report. A full report is located at: taraval.org

Real Travel By Sergio Nibbi

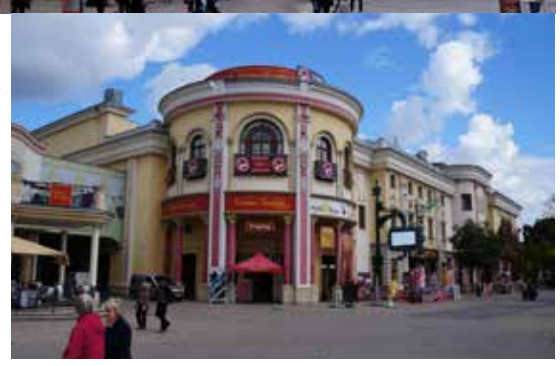
Premature Evacuation

As we made our final approach into Paris from our early morning flight from Budapest, I caught a glimpse of the Eifel Tower off in the distance enshrouded in the morning mist. At that point we reminisced about all the fond memories we've shared in this wonderful city, and the question that begged to be asked, "Why are we not spending a few extra days in Paris before heading home?" Fortunately, we had made arrangements through Air France to have someone meet us at our gate once on the ground and the "Meet and Greet" service worked like a dream. Had it not been for that beautiful young woman that met us at the plane's exit, we would still be walking around the airport asking for directions to the next terminal. The line in Passport Control was as at least an hour's wait but we went to the head of the line, crossed under the cloth barricades, and walked right through. In the bus, off the bus, up the stairs, down the stairs and into a private room in Air Frances's business lounge. Certainly worth it.

A view of Budapest

For the next 12 hours on the way home, we had the time to relive our adventure from Prague to Budapest on Scenic's *Jasper* that turned out to be more of a nightmare than a sweet dream. Our 4-hour bus ride from Prague to Nuremburg was pleasant enough until we met in the lounge shortly after arriving on board and were told that there was not enough water upriver to allow passage to our final destination, Budapest. Our cruise director, Richard, suggested that we not unpack our suitcases until they knew more in a few days. Sure enough, on the 3rd day they loaded us on a bus, suitcases and all, and after a full day of riding on the bus we ended up in Melk where we toured the Abby and eventually had an overnight stay in Krems. We eventually found out that the boat had in fact made it through the shallow water, and that we would eventually catch up with the boat. Another full day of bus riding that took us from Krems to Vienna that lasted from 11 am to midnight, before finally getting back to our room after another 3 hours' bus ride after the concert. As they say, "All's well that ends well," but that was not the case. The next day we cruised all day, never stopping in order to catch up to our final destination, Budapest. Unfortunately, we got to Budapest in the wee hours of the morning just in time for our disembarkation at 8:30 am.

Fortunately, we had made arrangements to extend our stay for an additional twodays. Otherwise our view of Budapest would have been from the window of our airplane heading home. Being the eternal optimist I tend to look at the bright side of life. The views from the bus window showed us what real roads should look like, newly paved, no potholes, no garbage strewn along the roadways, and absolutely no homeless. In Prague they wash down all the sidewalks every night and during the day workers with huge "Dust Busters" continually clean the streets and sidewalks. All the buses are brand spanking new and squeaky clean. Are we doing something wrong in our State? Maybe it's time to treat our politicians to a river cruise and try to figure out what they are doing right and find a way to improve. It was truly an adventure but am I ready for another river cruise? Yes, but this time it's going to be on a Mississippi River paddle boat.



Madame Tousaud's

Sergio gets around—the world. Feedback: sergio@westsideobserver.com

PROTECT OPEN GOVERNMENT!

Prop B would allow the Board of Supervisors to tamper with the Sunshine Ordinance—the nation's strongest transparency law.

"The *Guardian* worked with the framers of the Sunshine Law — specifically to prevent elected officials from meddling with it." —*Bruce Brugmann*

GUARDIAN
THE SAN FRANCISCO BAY GUARDIAN

Vote NO on B! Dammit.

"Privacy"— the purported intent of **Prop B** — is now preempted by State Law (AB 375 - June'18). Only the poison pill remains, (not mentioned in the Voters Guide) hidden down in § (i) — a sneak attack that lets Supervisors tamper with our Sunshine laws.

WE AGREE: League of Women Voters San Francisco; First Amendment Coalition; Society of Professional Journalists; SF Chronicle; SF Examiner; SF Labor Council; Chamber of Commerce; San Franciscans for Sunshine; SPUR; Pacific Media Workers Guild; SF Bay Guardian.

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"Who pays for BART's annual $2.3 Billion budget? You Do – even if you don't ride BART." -EVA

Endorsed by:
State Senator Steve Glazer
BART Director Debora Allen
BART Police Officers Association
Tony Ribera, Former Chief of Police
CPT. Gregory Corrales (ret.)
Rudy Asercion, Nelson Lum,
George Wooding.

For a complete list, visit:
www.EvaForBART2018.ORG

EVA CHAO 選灣區捷運董事 **FOR BART BOARD**

I'm Eva Chao, and I'm running to be your BART Director.

My vision for BART is simple:
BART should stand for "**B**e **A**ccountable to **R**iders and **T**axpayers."

As a graduate of UC Berkeley's Haas Business School, with 20+ years as a S.F. Business Owner and CFO, my vision for **BART** is to put Riders and Taxpayers First! Not Outside Special Interests.

- Prioritize police recruitment and retention, for rider safety and confidence in BART
- Recover up to $80 million in lost annual fare evasions by modernizing fare-gates
- End sweetheart deals, end sole-source contracts, address unfunded mandates.

Riders and Taxpayers First, Not Outside Special Interests.

VOTE EVA CHAO for BART Board Director November 6th!

www.EvaforBART2018.org

EvaForBART2018@gmail.com

EVA CHAO
FOR BART BOARD DIRECTOR
Be Accountable to Riders and Taxpayers

Paid for by Eva Chao for BART Director 2018 • Financial disclosures available at sfethics.org

Education Carol Kocivar ©2018

SCREAM TIME

My daughter just told me about something I really MUST have for my phone. It is a setting that tells you if you have been overdosing on screen time. With great reluctance I got it. And then I threw my phone into a corner and walked away for at least 5 minutes.

She is right. I am addicted. My husband is right. I am addicted. But a little google search — yes, I did check—shows that my use may be excessive for the norms in my family but FAR less than the average adult.

How in the world does the average adult spend 10 hours and 39 minutes each day on smartphones, computers, video games, radios, tablets and TVs?

I mean, you really must try hard.

Alexa, turn on the TV. Siri, how many ounces are there in four quarts? Transit, what is the fastest way to get downtown from here? Zillow, how much is that house worth? Apple Home, shut the garage door.

When my kids were young, I realized they are smarter than I am. It comes as no surprise that my daughter is very rigid on screen time with her kids. (I am ordered to keep my phone away from any meal where kids are present.) That, of course, seems to mean every meal.

And she has already told the kids they are NOT getting their own phones. No Facebook. No Twitter. No Nothing as far as I can tell, at least as long as she is the one who pays the bills. Ah…the ghost of Steve Jobs and Bill Gates. They created the ADDICTIONS but were stingy with screen time for kids.

TV also is almost verboten. She got that growing up. We rarely let the kids watch TV. In fact, the only TV we let them watch when they were young were programs in Japanese. They were going to a bilingual school and I chalked that up as educational. Do you think it was a bit confusing when the kids in Little House on the Prairie spoke Japanese but lived in Wisconsin? I am not sure when they discovered there actually is TV in English.

So, what's eating up all my time?

First, like most people, I get all my news online. I check in every single morning. (Please give me a break here. I am not so addicted that I keep the phone next to my bed. I carefully get up, go get the phone, and then read it in bed for just a FEW minutes.)

Don't even ask me how many news emails I get. Let me just say this: In an effort to be well-informed, I do subscribe to left, right and center news.

And it takes time to delete all the political emails asking to give money, phone bank, sign a petition. The ones that tell me "DON'T PANIC! The ones that start with I-N-C-R-E-D-I_B-L-E!

But now that I have that new setting on my phone, I am going to be MUCH BETTER.

Can anyone tell me where I threw my phone? Ahh…thank goodness, there is an App for that!

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

Gladys Hansen

Gladys Hansen was a leading authority on San Francisco's 1906 earthquake and fire, the disaster that killed thousands of people and leveled a quarter of the city. Hansen's interest in the cataclysmic event began in the 1960's when she was head of the California Section of the San Francisco Public Library. Responding to inquiries from people who came to the library seeking information about relatives lost in the disaster, Ms. Hansen began her exhaustive search of the archives. Early in her investigations, she realized that the announced and long-accepted death toll resulting from the earthquake and fire, 478 souls, was dramatically low. In fact, based on her meticulous study, the number soared; it was closer to three thousand! In a 1986 interview conducted by the San Jose Mercury News, Hansen commented, *"It's been nothing but excitement…in saying that something is different from what is in the history books."* She has become in expert in debunking the myths created by misinformation (and missing information) stemming from the days when the San Francisco business and political establishment tried to minimize the extent of the devastation and the resulting deaths.

In 1974 Gladys Hansen was placed in charge of the archives of the City and County of San Francisco, and in 1991 she was a founder, and became the archivist, for the Museum of the City of San Francisco, the city's first history museum. In 1994, San Francisco's Mayor, Frank M. Jordan, issued a proclamation to recognize and honor Gladys Hansen as the city's Official Archivist Emeritus.

In addition to her research, Gladys Hansen has made hundreds of appearances before professional organizations, civic groups, and classes to present her findings and to offer her unique insights into the history of San Francisco, the city where she was born and has called "home" for almost nine decades. Hansen has served on the Board of Directors for Drew School, the Saint Francis Hook & Ladder Society, the Chinese Historical Society, and American Women for International Understanding. As a writer and historian, Hansen has authored, co-authored, or edited such books as *The Chinese in California: A Brief Bibliographic History* (1970), *San Francisco, The Bay and Its Cities* (1973), *San Francisco Almanac* (1975, 1980 and 1995), *Behind The Silver Star: An Account of the San Francisco Police Department* (1981), and *Denial of Disaster: The Untold Story of the San Francisco Earthquake of 1906* (1989).

Her most recent book, *Earthquake, Fire and Epidemic: San Francisco's Great 1906 Disaster*, was co-authored with Richard Hansen and Dr. William Blaisdell, M.D. With a Spring, 2013, release date, the book depicts the years leading up to the earthquake and fire, while providing new insights into, and details about, the catastrophic aftermath throughout the Bay Area during the days, weeks, months and years following that fateful day: Wednesday, April 18, 1906. We miss you Gladys.