

# Miraloma Life

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## Reflections on Veterans Day: San Francisco's Own 363rd Division in the Great War\*

by Jim O'Donnell

One hundred years ago, the Panama-Pacific International Exposition was under construction in the Marina, getting ready to celebrate the opening of the Panama Canal, which reinforced San Francisco's position as the hub of commerce on the Pacific Rim. When the Exposition was open, from February to December in 1915, attendance suffered because the conflagration of World War I prevented normal exchange of tourism between America and Europe. The Great War, as it was known then, was the most destructive war up to that point in world history, only to be surpassed by World War II, which occurred as a direct result of the botched treaty of Versailles at the close of the Great War.

San Francisco influenced America's participation in the World War I even before America's declaration of war on the Germany and the Central Powers in April, 1917. The need of money and munitions by France and Britain boosted the US economy in an unprecedented way and brought acts of German sabotage on the East Coast, where most of the munitions were manufactured. As a result, more defense work came to be situated in San Francisco, where the Union Iron Works near Pier 70 built ships for the Navy and artillery for the Army.

The US stayed out of the war even in the face of Germany's sinking of the British cruise liner Lusitania on May 7, 1915, which killed 1,198 passengers and crew, including 128 American citizens. But by early 1917, after several years of bowing to isolationist sentiment in the majority of the US population and his own reluctance to go to war, President Woodrow Wilson and the legislature finally reached the limit of their tolerance for Germany's unrestricted submarine warfare against both the Western allies and the US. The German army's atrocities in Belgium and other countries added fuel to the fire, and Congress finally declared war on the Central Powers. The US had a strong navy, but its army, while it had been capable of subduing Filipino rebels in the Philippine-American War of 1899-1902, had been neglected thereafter and was small and woefully unprepared to take on the vaunted German army in Europe.

All this changed in the summer of 1917 as the country ramped up for war. On August 16, new "National Army" divisions were created. These were later renamed "National Guard" and served with distinction in both world wars. The 91st "Pine Tree" Division was made up of volunteers and draftees from Washington, Oregon, Montana, and California. The 363rd Infantry Regiment, one of four regiments in the 91st Division, was distinct because almost all of the officers and enlisted men came from northern California, with preponderance from

(continued with photos on page 4)

### Events in December

4

MPIC  
Board  
Meeting\*

Thursday, 7 pm  
Clubhouse

7

MPIC  
Holiday  
Party and

Cook-Off, 5-8 pm  
Clubhouse (see  
Nov newsletter &  
flyer)

### Events in January

8

MPIC  
Board  
Meeting\*

Thursday, 7 pm  
Clubhouse

\* Members wishing to address the Board of Directors should call 281-0892 to request placement on the agenda.

## Resilient Miraloma Park

by the Resilient Miraloma Park Team

Back in June, the Miraloma Park Improvement Club (MPIC) embarked on a new journey, with one over-arching purpose: to make Miraloma Park resilient in the face of a disaster. We took the first steps that would lead us to where we want to be by launching Resilient Miraloma Park. With the support of the Neighborhood Empowerment Network (NEN), the MPIC adopted the framework of the Empowered Communities Program, enriched by the technical skills of the MIT Urban Risk Lab. These partners worked with us to craft a strategy of engagement and coproduction that ensured our end product would be something the neighborhood would own.

Through these meetings, the team and the MPIC Board were constantly impressed by how many new faces we saw and how many of our neighbors kept coming back to the table. For many of us, the educational meetings in July and August about heatwaves and earthquakes were eye-opening as to how vulnerable parts of our neighborhood really are. Perhaps more impressive, though, was how many of those attending were ready to assume the responsibility of caring for potentially vulnerable neighbors.

In October, we reconnected over the Build Your Resilientville exercise. This mapping tool prompted us to articulate the investments we can make in our neighborhood to mitigate the problems that arise from disasters and what we can do during and after an event to help those in need. Following this meeting, a volunteer group of residents met to generate Resilient Miraloma Park's vision, mission, and goals for our community's resilience.

Our November meeting was a celebration of the progress we made over the past five months in true community fashion. This meeting aggregated the information from the meetings stretching back to June into a master document, the Resilient Miraloma Park Resilience Action Plan. Since no celebration is complete without food, we hosted a neighborhood potluck and cook-off and were blown away by the creativity and quality of foods that participants were able to make with simple ingredients from disaster food supplies. In the best neighborhood spirit, Mollie Stone's Tower Market generously donated gift cards as prizes for the winners of each category of the cook-off: appetizer, entrée, and dessert.

To help build out the Resilience Action Plan for the future, we set objectives to achieve our goals for indi-

viduals and organizations within Miraloma Park and the larger community. These objectives will be the blueprints upon which we can build our 2015 Project Management Plan and other plans moving forward. While it has been a long road to where we are now, the path ahead of us is full of new opportunities every day to create the change we want to see in our neighborhood.

Resilient Miraloma Park Vision: Miraloma Park will be an energetic and engaged community where everyone has the same opportunity to live healthy and safe lives surrounded by networks rich in trust and reciprocity. During times of stress, our community will come together to support each other, as would members of a family, with a core focus on addressing the needs of our more vulnerable residents and visitors. As a result of the work we put into building community, Miraloma Park will be a closer, more connected neighborhood.

(continued on page 5)

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256 Fowler	3/3	\$1,475,000
15 Miraloma	3/2	\$1,575,000
207 Los Palms	3/3.5	\$1,980,000

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438 Melrose	2/1	\$699,000
400 Melrose	2/1	\$785,000
136 Marietta	3/2	\$849,000
225 Teresita	3/2	\$1,149,000

#### SOLD

366 Los Palms	2/1	\$720,000
317 Los Palms	2/1	\$750,000
190 Marietta	3/2	\$949,000
661 Rockdale	2/1	\$950,000
815 Teresita	3/2	\$1,125,000
741 Teresita	3/2	\$1,220,000
10 El Sereno	2/3	\$1,265,000
396 Marietta	4/2	\$1,400,000
19 Gaviota	3/2	\$1,412,000
213 Los Palms	3/3.5	\$2,025,000
19 Sherwood	4/3	\$2,087,500



## Money Matters: Five Reminders for a Healthy and Happy Holiday Season

By Bill Kan, CFA

With the holidays around the corner, reviewing personal finance is not an activity that excites people. Yet now is the time many of us need to make important decisions about work benefits, open enrollment for health insurance, and all sorts of other financial matters that must be settled before the year ends. Below are five strategies to consider now for happy and healthy holiday seasons this year and in the years ahead. These summaries are for informational purposes and should not be viewed as investment, tax, or legal advice.

Maximize Your Match—I am always surprised when people tell me they don't take advantage of their employer's matching programs for contributions to qualified retirement plans such as a 401(k) and charitable contributions. An employer match for contributions to 401(k) plans and the like is like a free lunch. Dollar-for-dollar matches are effectively a 100% return on the dollars saved, with essentially no risk. Qualified plans are governed by ERISA and IRS rules and regulations, which makes them more solid in my opinion than other investments that claim to offer high returns with little risk. Everyone should take full advantage of employer matches, or as much as they can.

People donate to causes they care about. Why not double the impact by taking advantage of your employer's matching program for charitable contributions, if available? In our fund raising efforts for the 2014 Walk to End Lupus Now in San Francisco, my wife and I increased our team's fundraising total by 30% by reminding donors to use their corporate match.

Use Losses to Keep More Gains: I hate to book losses as much as the next person, but all is not lost. Losses can be used to reduce taxes on gains with a tax-loss harvesting strategy. This strategy can boost returns net of fees and taxes, i.e., returns that I get to keep. The federal tax rate on long-term capital gains is 15% for many taxpayers, and can be as high as 23.8% effectively for someone in the highest federal tax bracket and subject to the net investment income tax. But if you sell losing investments, the resulting losses are recognized by the tax code and can be used to offset capital gains, thus reducing your total amount subject to tax. An added benefit is that if your capital losses exceed your gains, a net loss up to \$3,000 can be used to offset other earned income. Money raised from realizing the loss can be reinvested or used for other purposes, such as paying down debt. In considering

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this strategy, review the investment merits of portfolio holdings with an investment advisor and the overall tax impact with a tax advisor well before year's end.

Don't Pay Taxes for Gains You Didn't Enjoy: To be tax-smart, around this time of the year be extra mindful in reviewing mutual funds for investment. Now is usually when mutual funds make sizable distributions for capital gains and dividends, which are subject to tax. Buying into a fund now right before the distribution can result in a tax bill for upcoming distributions based on gains that you did not see. Last year, some funds paid out as much as 30% of their net asset value (NAV). In this example, those unfortunate last year got a tax bill shortly after their investment for 30 cents for every dollar they invested even if the fund did not appreciate. Some fund companies have started to announce estimated distributions for 2014. We expect to see high distributions, between 10% and 30% of NAV, for many funds, given the strong appreciation in the stock market in recent years.

Take advantage of Flexible Spending Arrangement

(continued on page 7)

## Summary of MPIC Board Meeting of November 6, 2014

by Dan Liberthson, Robert Gee, and Daniel Homsey  
Treasurer's Report (T Sauvain): The MPIC's net worth in October decreased \$52 from September's \$22,588. October's rental income was \$3240, vs \$2890 in September. This compares to \$3890 in October 2013 and \$3167 in October 2012. In October, we received \$675 in newsletter advertising income and \$246 in membership dues. Expenses out of the ordinary included a \$300 donation to the Miraloma Elementary School Fun Run, \$95 for an extra clubhouse cleaning in September, and \$470 for our

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## Reflections on Veteran's Day

(Continued from page 1)

San Francisco itself.

The City was very supportive of "San Francisco's Own" Regiment. Even Mayor "Sunny Jim" Rolph ventured north to Fort Lewis, Washington to visit the 4,000-man unit while it trained for combat with the rest of the 91st Division, with its complement of around 20,000 men.

By the third week of July, 1918, the regiment and division found themselves in Britain and then France. After wrapping up its training, the 91st Division moved up to the front to participate in the Meuse-Argonne offensive that caused the collapse of the German Army on the Western Front. As Adjutant Charles Ross put it, "How the men of the Regiment marched on, slept in holes, barns and many times in the open under nightly aeroplane bombardment is a story in itself. How they made their meals at times from the turnip patches will live long in their memory."

By this time, America had over 2 million men in France, and the Germans saw the handwriting on the wall. SF's 363rd Regiment quickly became known as the "shock troops" of the 91st Division and led the way in all offensives. Starting on Sept. 26, the 91st broke through and captured hundreds of prisoners.

After 9 days, the division was transferred to the Belgian front. Once again, the 363rd led the way in the Ypres offensive against well-entrenched German defenders. As Adjutant Ross remembered it, "On October 30, 1918, the

Regiment moved up to the Lys river, east of Oostrosbeke ... When the Regiment went into position, the line, in many places, was less than 50 yards from the Boche [*derogatory slang for German soldiers-Ed*].



"Unlike the shell-torn fields of the Argonne, the Flanders battlefield of this offensive was over farms and villages occupied at that very time by Belgian civilians. The Boche took advantage of the cover afforded by hedges. He placed machine guns in the attics of farm houses. Snipers were concealed behind windows. At 6:30 o'clock on the morning of October 31, 1918, the Regiment went 'over the top' under a barrage which failed to clean out the Boche, who were at close range. The assault waves were met by a storm of machine-gun fire. There was a canal and barbed wire to cross under this fire, but the men dashed to their task with determination. It was only thus that the Regiment was saved from being wiped out, for the losses in killed and wounded were withering in the first half hour. .... Driving on in the face of this fire and

in a heavy gas and high-explosive shell bombardment that the Germans laid down on the advancing troops, the Regiment drove the Boche from his first position and the retreat began which carried him over the Scheldt river. As the men pushed forward through farm fields, the Belgians, who for four years had been under the heel of the Boche, rushed out with food and wine, cheering the Americans on their way."

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## Reflections on Veteran's Day

(Continued from page 4)

Suffering more casualties than in the Meuse-Argonne, the 363rd was again victorious. When the armistice was declared on November 11, 1918, the 91st Division was poised to break through into Germany. As Adjutant Ross put it, "The end of the war, the signing of the armistice, the final moment of the struggle, found the Regiment in position ready to attack. ... But one who might expect to have found the men cheering and dancing with one another would have been disappointed. Strained to the high pitch of the struggle, waiting to go forward again into the hell of battle, the men heard the word as in a dream and moved wearily into billets, there to fall into the first sound sleep they had had in two months."

Sailing into San Francisco Bay in late April, 1919, the soldiers of the victorious 363rd Regiment were given a hero's welcome and a parade of honor through the city. The cost of being the 91st Division's shock troops was high; 35% of the original unit were killed or wounded. However, the men of the 363rd won more medals than most other regiments in the US Army, including 40 Croix de Guerre from both France and Belgium, 20 Distinguished Service Crosses, and one Medal of Honor.

This year marked the 100th anniversary of the start of World War I. Veterans Day, November 11, was established to commemorate and honor American servicemen who fought and died in that war and has been observed annually ever since to honor veterans of all of our wars. There never will be another regiment like the 363rd during the Great War, because thereafter membership in the regiment came to resemble that of the "Pine Tree" Division overall, drawn from several northern and western states. On Veterans Day we should remember with particular pride "San Francisco's Own"—distinguished representatives of the golden age of our City by the Bay.

*\*Jim O'Donnell is an Advisor to the Executive Board of the World War I Historical Association. The source of much of the information, the quotations, and the photos in this article is the "Regimental History of the Famous 363d Infantry" by Captain Charles M. Ross, Adjutant (1919), available on the World-Wide Web. Fascinating film footage of the landing and parade of the 363rd in SF can be found on YouTube at <http://www.youtube.com/watch?v=ugJhfKrBTmI>.*

## Resilient Miraloma Park

(Continued from page 2)

Resilient Miraloma Park Mission: The MPIC will be responsible for achieving the vision of the Resilient Action Plan by crafting, with the help of our residents and partner organizations, an annual program management plan that will implement our resilience mission.

Resilient Miraloma Park Goals: *Individual:* Every resident will have the capacity to care for himself/herself on a daily basis, either independently or with the support of others, and to assist others in times of stress. *Organizational:* Businesses, non-profits, and community organizations within Miraloma Park will have the capacity to meet the needs of their existing audience and to increase their ability to support new audiences. *Community:* The Miraloma Park community will function as a single entity with the capacity to respond to the challenges and opportunities of community building in a manner reflecting the goals and priorities of the individuals and organizations that comprise it. (Examples of community building would include holding block and house parties, inventorying community assets such as space and supply resources, and engaging in planning that will involve our residents, merchants and non-profit leaders.)

If you want to learn about the amazing ideas we have developed to date, visit the Neighborland website at <https://neighborland.com/miraloma>.

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## Money Matters

(Continued from page 3)

(FSA) Accounts: The "treat" that the US Treasury and the IRS gave us last Halloween was a modification to the "use-or-lose" nature of health FSA accounts. FSAs allow employees to use tax-favored dollars to pay for medical expenses not covered by insurance. If you participate in an FSA program, check with your employer to see if you can carry over, instead of forfeiting, up to \$500 of unused balances at year end. Employers can adopt either the carry-over method or a grace period but not both.

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## Money Matters

(Continued from page 5)

Knowing which applies can help you make your savings go further to cover healthcare expenses.

Avoid unnecessary taxes, take your RMD: Once someone reaches age 70 ½, they generally need to take required minimum distributions (RMDs) from their IRA or retirement plan accounts. An exception is the Roth IRA account. Seniors subject to RMD have until December 31 to take the distribution. Not taking enough can be costly. The penalty is an additional tax equal to 50% of the undistributed RMD. RMD is calculated using a formula from the IRS and is based on the value of your IRAs as of December 31 of the prior year. My guess is that taking 100% of your RMD will bring more holiday cheer than sharing some of it with the IRS.

## Summary of MPIC Board Meeting

(Continued from page 3)

2014-2015 property tax bill. The current reserve total is \$7895.

Committees: *Membership* (B Kan)—MPIC Membership decreased from 518 on Sept 30 to 514 on Oct 31. Three new members joined in October. The Membership Committee met on Oct 16 to sign renewal letters and send e-mail reminders using an MPIC MailChimp account. The renewal letters now use a tabular format to describe the Club's accomplishments. The need to freshen the MPIC website was discussed. B Kan moved to approve up to \$700 to purchase membership remit envelopes, club envelopes, and stationery (tabled pending price research) and also to approve up to \$200 to purchase two banners displaying the MPIC logo and name for use at Club events (passed unanimously). Design of banners to be developed by B Kan and D Homsey and shared with Board before production. *Clubhouse Maintenance* (K Rawlins)—K Rawlins presented findings of her research on replacement of the corroded Clubhouse fireplace gas insert unit. She moved to allocate up to \$1,200 to replace the unit (passed unanimously). *Plan-*

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## Summary of MPIC Board Meeting

(Continued from page 6)

ning (K Breslin, T Armour)—K Wood discussed how SF Planning Code Article 1.2, Section 132 was changed to remove the requirement of having at least 20 percent of the front setback area remain unpaved and devoted to plant material in cases where 200 square feet or less of the front setback is repaved. D Liberthson will research this issue. Tim Armour shared recent communications re proposed Code changes from San Franciscans for Livable Neighborhoods. R Gee shared comments of resident who emailed thanks for writing the Nov 9, 2014 letter to the SF Supervisors re the AirBnb legislation, citing importance of maintaining neighborhood quality. *Resilience* (R Gee, D Homsey)—Report on the Nov 5 event, draft action plan, mission statement and goals and the implementation working group. Thank you to Jeff Thorsby and Matt Channing, MIT interns, both instrumental in helping MPIC on the resiliency initiative. Cornerstone Church wants to be an integral part of the future action plan. Next implementation group meeting will be in Jan 2015. *Events* (R Gee)—Volunteer needs and logistics of Holiday Party on December 7 discussed. *Newsletter* (D Liberthson)—Discussed ad-to-article ratio, better way to organize multi-page articles, interest in historical and cultural articles going forward. *Graffiti* (S Kirkham)—K Wood notified Mollie Stones of graffiti on their garbage bin; it was subsequently painted over by employees.

Community Organizations: *Coalition for SF Neighborhoods* (T Armour)—In the Ocean Avenue area an elderly owner moved out of a house for medical reasons and then an out-of-state company came in and posted official-looking signage saying the property was being taken over. *West of Twin Peaks Central Council* (K Breslin)—SF has issued one permit to legalize illegal

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## ADVENT

*Come,  
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Come*

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### WORSHIP ON SUNDAYS:

NOV 30, DEC 7, DEC 14  
11 AM-12:15 PM

DEC 21  
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## Summary of MPIC Board Meeting

(Continued from page 7)

units and seven are pending. Re AirBnb, Doug Engmann of San Franciscans for Neighborhoods, said he withdrew the referendum from the Nov 2014 ballot because polls predicted it would not pass. A revision of the existing referendum, which might have a better chance of passing, would have to be filed by June 2015 for the November 2015 election.

**Old Business:** First community playground meeting held on Nov 1; future meetings to be held to develop a vision. Discussed the Community Opportunity Fund as an option. Playgrounds were selected to get bond money based on use of chemical pressure treated wood (Miraloma did not get funded as it doesn't have this wood.) D Homsey reported that Phil Ginsberg of SF Rec and Park has some funds for repairs. Joanne Whitney conveyed thanks from CA Native Plant Society for use of the Clubhouse for recent plant sale event. Society donated 25 plants to MPIC for use around Clubhouse.





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## St Nicholas, Turkey, and Myra: a Holiday Story

by Kathy Rawlins

Last March, while touring Turkey, we stopped in a village called Demre, formerly named Myra, in the district of Kekova along the Turquoise (Mediterranean) coast. To my surprise, I learned that St Nicholas, alias St. Nick and Santa Claus, was once Bishop of this area.

Saint Nicholas was born at the end of the third century AD in a town called Patara. The son of wealthy parents, he began secretly giving gifts to children of poor families when he was a child. Every year at Christmas the poor found golden apples, toys, and food on their door steps. Many years passed before a night watchman observed a man in a strange suit, carrying a large sack, wandering the streets. Nicholas was discovered, and in response he invited all the citizens of Myra to a Christmas party at his home. Now he became publicly known and much loved for his generosity.

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### DONNA SULLIVAN

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## St Nicholas, Turkey, and Myra

(Continued from page 8)

After Nicholas became a priest, while he was traveling to Myra by ship, a huge storm blew in. The sailors, feeling that the priest was a holy person, asked him to intercede for them and ask God to help them get home safely. The ship made it to port and Father Nicholas was praised as being a saint. The next morning when he went to church early for Mass, the other priests gathered around him and said "Here is our new Bishop." Nicholas was confused until the priests told him that their bishop had died a few days earlier. They had been unable to decide on a replacement. While praying for guidance they heard a voice say "Elect as your bishop the first person to enter the church the next morning." They had all spent the night in the church to see who would enter it first.

As Bishop, Nicholas worked hard, and he was credited with many miracles including ending a famine in Myra, saving sailors from storms, and protecting the innocent. His fame spread far and wide, and he became the protector saint of charities, workers, children, and sailors not only in Turkey but also in Russia and Greece.

I am not sure how Myra Way got its name. It is popularly believed that many streets in Miraloma Park and throughout SF were named after the wives, relatives, or mistresses of the contractors who built the neighborhoods. But I like to remember that Myra was where St. Nicholas lived, and I like to think that his character of kindness and generosity lives on in the street of that name and in all of our City.

I and the MPIC Board wish all our *Miraloma Life* readers a magnificent Holiday Season. Please join us at the Clubhouse on Sunday, December 7, from 5 to 8 pm, for a neighborhood-wide celebration at our Holiday Potluck Cook-off on December 7 (see the November newsletter and flyer for details).

## What's Growing in Our Backyards?

by Denise Louie

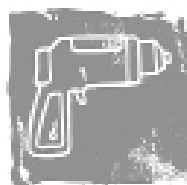
In September, I volunteered with the Natural Areas Program to remove French broom from Mt. Davidson near O'Shaughnessy. There was so much of it, we had to leave a lot for another day. My reward was seeing native wildflowers in bloom: pearly everlasting, whose white

flowers resemble pearls; goldenrod with its gold flowers covering tall stems; and willow herb with petite pink flowers. Of course, different native plants bloom at different times of the year. If we plant local native plants, our gardens can have green foliage and colorful flowers year round, which is perfect not only for human viewing but also for wildlife. On this day, we saw honey bees collecting nectar from the native willow herb.

Lately, I've been wondering about links between synthetic chemical use and human health. Instead of using herbicide on dandelions, maybe we should just eat them! Did you know dandelions are edible and have more beta carotene than carrots? If you want to eat what's growing in your backyard, try using compost or compost tea instead of chemical herbicides, pesticides, and fertilizers. Chemicals kill soil organisms, whereas compost and compost tea feed the soil organisms that make nutrients available to plant roots. It's fun to make your own compost tea: to find out how, visit <http://www.youtube.com/watch?v=GCbeALuAYsg>.

If you have a lawn you want to keep, try soil aeration (removing plugs of soil), compost tea, and organic pellets that feed soil organisms. See what's possible even on a large scale without any synthetic chemicals at <http://www.growingagreenerworld.com/organic-lawn-care/>. And consider using graywater to water that lawn or letting it go brown. Or consider replacing it altogether.

(continued on page 10)



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by Manuel Garcia  
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Wood Floor & Cabinet Refinishing

## What's Growing in Our Backyards?

(Continued from page 9)

We're not the only ones learning to garden smarter. I asked the Department of Recreation and Park (SF-DRP) how they keep the grass green in our parks. Their response: "Starting early September, 2014, The Bay-Friendly Landscaping & Gardening Coalition will be conducting a monthly-long certification program that includes a series of weekly training sessions for SF-DRP. The trainings will equip the Department to implement sustainable parkland management practices, responding to ecosystems changes throughout the City's park system due to the changing weather conditions associated with climate change. The first of the series is Soil Management, followed by Plant Material, Integrated Pest Management and Habitat and Water Management."

In Miraloma Park, SF-DRP has plans for Sequoia Way, which borders Miraloma Playground: "Biodiverse planting will be implemented along Sequoia. This will attract native wildlife, be sustainably drought-tolerant, and enhance the beauty of the park. The scope of work includes removing the front lawn and replacing it with a Bay-friendly biodiverse planting area, installing a rain garden along the slope to eliminate puddling on the field, and using only organic fertilizers in the park."

I especially appreciate Bay-Friendly's idea about local native plants. "In the same way that there can be micro-climates within a garden, conditions can vary in small but significant ways in the landscape scale as well. You can't find plants better adapted to life in the San Francisco Bay Area or are better fitted to support local wildlife than the ones that evolved here." or more information about choosing environmentally positive plants, visit <http://www.bayfriendlycoalition.org/ChoosingBFPlants.shtml>.

## Racism in Miraloma Park? Once Upon a Time...

by Dan Liberthson

Responding to a recent query on *NextDoor Miraloma Park*, I noted that the CC&Rs (Codes, Covenants, and Restrictions) attached to older deeds in some subdivisions of Miraloma Park have obsolete language that once restricted home ownership by minorities. This language no longer is valid, as indicated by the cover sheet generally included with the CC&Rs, which states that such discrimination violates state and federal fair housing laws, is therefore void, and may be removed. Therein lies an important story of the history of the US.

Many West of Twin Peaks neighborhoods have CC&Rs dating from the original developments in the late 1920s and 1930s. The racially restrictive language in some of these CC&Rs was not put in place by the original residents, but rather by the developers. Racial discrimination in housing was legal and often practiced in neighbor-

(continued on page 11)

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## Racism in Miraloma Park?

(Continued from page 10)

hoods across the country until the 1960s. However, the Civil Rights Act of April 1968, generally known as the Fair Housing Act, thereafter banned, in the sale, rental and financing of housing, any discrimination based on race, religion, national origin, and sex.

Recorded documents, including death certificates, birth certificates, marriage/divorce certificates, and CC&Rs, are seldom re-issued. As Georgine Lonero, Assistant VP of Stewart Title Company commented, "Really rarely have I seen old CC&Rs amended. I believe Diane Feinstein had that done when she was running for governor and the press was giving her a bad time about the racially discriminatory language in her CC&Rs, but other than that, they follow the property." Therefore, including a cover sheet informing readers of the disqualified language in CC&Rs has become the common practice.

The CC&Rs for some houses built in the first half of the 1900s have restrictions requiring no piggeries, tanneries, or distilleries, in addition to exclusionary clauses based on color and religion. We can laugh at or be appalled by the CCRs of older times, but they reflected the beliefs of those times. Those prejudices are part of our history, as evident in our recorded documents, and remind us both of how far we have come as a nation and what we have yet to accomplish to rid ourselves of all groundless discrimination. Notably, the resident population of the West of Twin Peaks area is today over 40% non-Caucasian.

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### Miraloma Park Improvement Club Membership Application

Please complete and mail with your dues to the Club address below. Make check payable to Miraloma Park Improvement Club, 350 O'Shaughnessy Blvd., San Francisco, CA 94127. (No cash, please). Thank you!

☐ New Member      ☐ Renewing Member      Date: \_\_\_\_\_

Name: \_\_\_\_\_

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☐ Please send me an email reminder to renew my membership.

Enclosed are my dues for the next twelve months (check one):

- |   |   |
|---|---|
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No MPIC membership information is shared with other parties or organizations.

## Important Phone Numbers

EMERGENCY	9-1-1
All City Calls	3-1-1
Poison Control Center	1-800-222-1222
Non-emergency Police Dispatch	553-0123
Suicide Prevention Hotline	781-0500
Ingleside Police Community Room	404-4000
Parking Complaints	553-1200
Abandoned Cars	553-9817
Security Survey/Nbd. Watch	673-SAFE
Office of Citizen's Complaints Against SFPD	241-7711
Narcotics Tips (anonymous)	1-800-CRACKIT
SFPD Tip Line	587-8984
Domestic/Family Violence (24hrs)	864-4722
Stray, Abused, or Dangerous Animals	554-6364
Dumped Item Pickup – DPW	3-1-1
Vital Records	3-1-1
Code Enforcement Hotline	554-3977
Graffiti Cleanup – DPW	3-1-1
Police New Graffiti Hotline	278-9454
MUNI Shelter Damage/Graffiti	1-510-835-5900
Ingleside SFPD Hearing-Impaired line	404-4009
School of the Arts	695-5700
Norman Yee, Supervisor Dist. 7	554-6516
(norman.yee.bos@sfgov.org)	

## RENT the MPIC Clubhouse



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## Miraloma Park Residential Design Guidelines:

Adopted in 1999 by the SF Planning Commission to promote preservation of neighborhood character by encouraging residential design compatible with neighborhood setting, these Guidelines facilitate the complex process of permit application and design review and can prevent costly, time-consuming Discretionary Review proceedings.

The Guidelines are at [www.miralomapark.org](http://www.miralomapark.org).

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### Miraloma Life Staff

Editor: Dan Liberthson .....281-0892  
 Advertising: Brian Stone .....860-6483  
 (brianstone8585@gmail.com)  
 Distribution: Gary Isaacson.....281-0892  
 Graphics/Layout: Christopher Long .....281-0892

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E-mail copies of your article to [miralomapark@gmail.com](mailto:miralomapark@gmail.com), with "Miraloma Life" in the Subject. Or mail to:  
 Editor, Miraloma Life, 350 O'Shaughnessy Blvd.,  
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