



Miraloma Life

www.miralomapark.org

An Interview with Miraloma Elementary Principal Sam Bass

By Jim O'Donnell



Sam Bass

In recent years, Miraloma Elementary at Myra and Omar has climbed the ratings to become one of the most sought after public schools in SF and, with busing decreased, more a neighborhood school than before. Principal Sam Bass, who has been in the SF School District since 2011, came to the school last year, at the start of major renovations of the building. "High academic expectations are the cornerstone of our work with students, and we are successful," writes Principal Bass on the school website. "Teachers have been trained in the latest strategies designed to promote student growth and elicit high intellectual performance. High academic performance also requires high standards for behavior. Miraloma is an RTI school. RTI stands for Response to Intervention, which means we focus on teaching expected behaviors, practicing the behaviors, and rewarding students who exhibit those behaviors."

(continued on page 2)

Resiliency

by Daniel Homsey

As San Francisco, California state, and the entire US east of the Rockies endured one of the most extreme winters in memory (either no snow or too much), Miraloma Park started 2015 with an action plan to prepare for a future rich in uncertainty and stress. Launched last year through a partnership with the MPIC, the City of San Francisco, the MIT Urban Risk Lab, Team Rubicon, and San Francisco State, *Resilient Miraloma* is a community-based planning initiative that brought together hundreds of residents to better understand the stresses that we will likely face in the future (heatwaves, droughts, and earthquakes) and how we can mitigate their impact.

The Resilient Miraloma Park Action Plan is a comprehensive framework that outlines goals and objectives for the community to follow for years to come. Upon its comple-

(continued with photo on page 3)

Don't be Fooled by IRS Phone Scams

by Robert Gee

In just the last month, I received two recorded phone calls from the Internal Revenue Service (IRS) threatening me with arrest and lawsuits unless I call them back immediately. I know of many other friends and colleagues who have received similar calls. The irony is that I work for the IRS and knew immediately that I was yet another target of this scam.

The IRS has announced that aggressive and threatening phone calls are being made by criminals impersonating IRS agents. This scam remains near the top of the annual "Dirty Dozen" list of tax scams for the 2015 filing season. The number of phone scams has surged as the income tax filing deadline has approached, with scam artists threatening police arrest, deportation, license revocation and other consequences. The IRS reminds taxpayers to guard against the con games that arise during any filing season.

"If someone calls unexpectedly claiming to be from the IRS with aggressive threats if you don't pay immediately, it's a scam artist call-

(continued on page 4)

Events in April

2

MPIC Board Meeting*

Thursday, 7 pm
Clubhouse

Events in May

7

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.

Interview with Principal Sam Bass

(Continued from page 1)

Based on recent studies of US education, American students lose ground compared with foreign students in the critical grades 4-7, ground they rarely regain. One cause is that many subjects are taught similarly to all students in those grades, rather than introducing new content for those who can handle and deserve more depth. Foreign students benefit from the latter approach. Miraloma Elementary, our local Kindergarten through grade 5 public institution of learning, is moving strongly to address shortcomings in education for all of its 360 students, especially those in grades 4 and 5.

A bond-supported construction project begun last June to

renovate and modernize the 65-year-old school is nearing completion in August, 2015. Modifications include a modern STEM (Science, Technology, Engineering, and Mathematics) lab that is not just a renovation, but a true upgrade from anything in the past. In addition to computerized, interactive hardware and software, the lab will host a project-based curriculum, previously only available in higher school grades. The end result should be deeper content levels with commensurate improved comprehension and retention at a younger age, and increased ability to meet the needs of more advanced students. Miraloma Elementary also is part of the Green Schoolyards Initiative, funded by another bond. Begun in 2006, the initiative aims to improve the outside environment where the students play and take part in outdoor programs. For more information on this district-wide program visit sfusd.edu.

“We want to provide a ‘heavily enriched’ education, and modernizing the physical environment will help us do that,” says Mr. Bass. “In the bygone days of the 20th Century, SF United School District fully funded all programs: athletics, art, music, science, math, language arts, etc.” Nowadays, continued maintenance of these programs requires support from parental and non-profit sources. Fortunately for Miraloma Elementary, these new sources support more programs than ever available during the days of property tax-supported funding, resulting in a curriculum described as “heavily enriched.” First and foremost, the local Parent-Teacher Association (PTA) raises a big chunk: over \$400,000 last year. The PTA funds literary specialists for students who need intensive support to improve their reading skills. It also funds a poetry program, normally not featured in early development of writing skills.

The other big funding source is the non-profit San Francisco Arts Education Project (SFArtsEd). They support dance, music, sing-along and theater programs not only at Miraloma, but also two dozen other SF schools. Begun in 1968, SFArtsEd has enhanced the learning experience of hundreds of thousands of schoolchildren and thousands of adults as well. You can learn more about this organization at sfartsed.org.

Miraloma Elementary has two big annual fundraising events: the Auction, held March 7 this year, and the Fun Run, held every October. However, donations to the school and volunteers are welcome all year round. Be sure to visit the school’s website, miralomasf.com, for more details on the renovation as well all the activities and programs at the school.

Sue Kirkham

Realtor

Ca. Lic. #00898385

www.suekirkham.com

For Miraloma Park home Sellers seeking:

Highest Sales Prices

Seller only representation

State of the art marketing plan and tools

Expert preparation and negotiation skills

Honesty, integrity and good judgment

Attention to detail.

Full time Realtor in San Francisco since 1985.

Neighborhood knowledge, and much more.

Putting YOUR interests first

Phone: 415-229-1297

Home office: 415-333-9840

www.suekirkham.com

info@suekirkham.com

www.SueKirkham.com for selling guide, resources & more

CALL OR E-MAIL FOR A FREE EVALUATION OF YOUR HOME

ACTIVE LISTINGS

| | | | | | |
|----------------|-----|-------------|----------------|-----|-------------|
| 168 Juanita | 2/2 | \$839,000 | 317 Los Palmos | 2/1 | \$875,000 |
| 751 Foerster | 2/2 | \$950,000 | 24 Arroyo | 2/1 | \$1,215,000 |
| 450 Los Palmos | 3/2 | \$1,049,000 | | | |

PENDING SALES

| | | |
|--------------|-----|-------------|
| 234 Teresita | 0/2 | \$837,000 |
| 50 Juanita | 2/1 | \$888,000 |
| 830 Rockdale | 3/2 | \$1,095,000 |



Resiliency

(Continued from page 1)

tion, an implementation committee convened, made up of residents who participated in the planning process, to guide the investment strategy for the neighborhood and its partners. At the first two meetings of the year, we made great progress in outlining an annual action plan. The primary objectives are as follows:

1. Revitalize the Miraloma Park Neighborhood Emergency Response Team (NERT)
2. Map all of the assets in our community that we may need to rely on during times of stress
3. Identify and engage key local stakeholder organizations about the goals of the community outlined in the Resilient Miraloma Park initiative
4. Design a neighborhood support center to support our community during times of stress
5. Generate a community-building strategy to strengthen the connections amongst our neighbors

By focusing our energy on these five action items, the community will lay the foundation in Year One that will allow it to enter 2016 prepared for any challenges that might arise.

Progress report:

1. Revitalize NERT—On 3/12 over 70 people packed the meeting hall at the Cornerstone Baptist Church on Teresita to start NERT training. The class will meet weekly for 6 weeks and learn the essentials of contributing to the City's efforts to respond to severe events such as earthquakes. Almost 30 people from Miraloma Park attended Week 1, and if they complete the training we'll more than triple the number of certified NERT members in our neighborhood.
2. Map Community Assets—Miraloma Park and adjoining areas are rich in resources that could be very valuable after a disaster. From the reservoir on Aqua to Mollie Stones to Walgreens, it is important to map these re-

sources and prepare to use them when most needed. At our March meeting, the Implementation Working Group heard a presentation by the company Apallicious, a new powerful disaster resilience mapping platform (think Google Maps meets FEMA), and then mapped assets



Resilient Miraloma Park Working Group meeting at MPIC Clubhouse

all over Miraloma Park, Glen Park, and Diamond Heights. The group will work to create profiles for each asset to be sure we get the data needed to plan accordingly (e.g., does the building have a backup generator?).

3. Identify and engage key local stakeholders—As part of the asset mapping exercise, the Implementation

Working Group identified a host of organizations that need to be engaged about what their plans are during an earthquake and how we can work together to make sure we all succeed. A top priority is the Miraloma Elementary School, and in early March a delegation from the Resilient Miraloma Park initiative met with school principle Sam Bass and outlined an exciting agenda to work on together.

4. Design a Neighborhood Support Center (NSC)—A key component of the Resilient Miraloma strategy is to create an NSC for the community to ensure that we understand the challenges our community will face during times of stress and how we can work together to address them. This month, a working group comprised of city agencies including SFFD NERT, Team Rubicon, and the Departments of Health and Human Services will convene and begin to plan how to support communities as they design, build, and exercise their NSC.

5. Generate strategy to strengthen connections among

(continued on page 4)

Cassandra Mettling-Davis, Architect
415 664 3400

Kitchens, Bathrooms, Complete Remodels and Additions
CMDarchitecture.com 801 Portola Dr Suite 104 SF CA 94127

CMD Architecture | San Francisco



Resiliency

(Continued from page 3)

neighbors—Engaged neighborhoods where people trust each other and are daily committed to each other's success are most likely to succeed during times of stress. At the March meeting, the Working Group's agenda will focus on how to encourage our neighbors to meet each other and stay in touch. From hosting block parties to planning progressive dinners, community building is fun and essential to supporting each other in times of need.

In summary, the Resilient Miraloma Park initiative is firing on all cylinders. To learn more about the program, visit resilientmiralomapark.org and download the Resilience Action Plan. If you want to get more prepared today, visit sf72.org for personal preparedness, sf-fire.org/index.aspx?page=879 to sign up for NERT training, and, if you haven't already, visit miralomapark.org to join the MPIC, which is 100% committed to our collective success every day and when times get tough. To join the Resilient Miraloma Park Implementation Working Group please email me at danielhomsey@yahoo.com.

IRS Scams

(Continued from page 1)

ing,” says IRS Commissioner John Koskinen. “The first IRS contact with taxpayers is usually through the mail. Taxpayers have rights, and this is not how we do business.”

Phone scams have been a persistent and pervasive problem for many taxpayers for many months. Scammers are able to alter caller ID numbers to make it look like the IRS is calling. They use fake names and bogus IRS badge numbers. They often leave “urgent” callback requests. They prey on the most vulnerable people: the elderly, newly arrived immigrants, and those whose first language is not English. Scammers have been known to impersonate agents from the IRS Criminal Investigation Department as well.

“These criminals try to scare and shock you into providing personal financial information on the spot while you are off guard,” Koskinen says. “Don't be taken in and don't engage these people over the phone.”

The Treasury Inspector General for Tax Administration (TIGTA) has received reports of roughly 290,000 contacts since October 2013 and has become aware of nearly 3,000 victims who collectively paid over \$14 million as a result of the scam in which individuals make unsolicited calls to taxpayers fraudulently claiming to be IRS officials and demanding that they send cash via prepaid debit cards.

Protect Yourself

These callers may demand money or may say you have a refund due and try to trick you into sharing private information. Such con artists can sound convincing when they call. They may know a lot about you. The IRS reminds people that they can know pretty easily when a supposed IRS caller is a fake. Here are five things the scammers often do but the IRS will not do. Any one of these five things is a tell-tale sign of a scam.

The IRS will never:

- Call to demand immediate payment, nor will the agency call about taxes owed without first having mailed you a bill.
- Demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe.
- Require you to use a specific payment method for your taxes, such as a prepaid debit card.
- Ask for credit or debit card numbers over the phone.
- Threaten to bring in local police or other law-enforcement groups to have you arrested for not paying.

If you get a phone call from someone claiming to be from the IRS and asking for money, here's what you should do:

- If you know you owe taxes or think you might owe, call the IRS at 1-800-829-1040. IRS workers can help you with a payment issue.
- If you know you don't owe taxes or have no reason to believe that you do, report the incident to TIGTA at 1-800-366-4484 or tigta.gov. Click the link “IRS Impersonation Scam Reporting” on the right side.
- If you've been targeted by this scam, also contact the Federal Trade Commission and use their “FTC Complaint Assistant” at FTC.gov. Please add “IRS Telephone Scam” to the comments of your complaint.

Remember, too, the IRS does not use email, text messages, or any social media to discuss your personal tax issue involving bills or refunds.

MPIC Bids Farewell to Board Members Thad Sauvain and Carl Schick

by Robert Gee

MPIC Board Members Thad Sauvain and Carl Schick have resigned from the Board, as they are moving out of San Francisco. Thad joined the Board in 2009 and became Treasurer in July 2010. He was also Rental Agent Manager, served on the Finance Committee, and volunteered on the anti-graffiti team, doing excellent work in all these roles. Carl joined the Board in July of 2011 and served as our Recording Secretary, diligently preparing the monthly Board meeting minutes.

Both Thad and Carl have been involved in the planning and coordination of some of our popular annual MPIC events, including the Spring BBQ in 2010, Spring Fling in 2012, Fall Fiesta in 2012 and 2013, and Spring Fling 2014. The MPIC very much appreciates all of their contributions and wishes them well in their new endeavors.

The departure of Thad and Carl leaves the Board with 13 members; up to 17 are authorized in the Bylaws. For the benefit of Miraloma Park, we are always looking to strengthen our bench with future leaders interested in serving on the Board or on a committee, or just participating in a project, such as Resilient Miraloma Park. Such volunteers work on a wide range of community activities and directly impact our quality of life.

If you are interested in serving in some capacity but want to test the waters first, or aren't sure what sort of commitment you can make, please email the MPIC at miralomapark@gmail.com or phone us at 415-281-0892. One of our committee chairs will be happy to meet with you to discuss all of the different opportunities. Quality of life in Miraloma Park is high today because of the hard work of dedicated volunteer residents. As the Board expands our activities and the scope of our effort on behalf of the community, we will need more residents to help. Even if you can give only a little of your time, please contact us. The MPIC and Miraloma Park need you.

Thank you to our Del Vale Residents!

The MPIC thanks Del Vale resident Daniel Louie for volunteering to take out the Clubhouse garbage cans every week. Thanks also to Peter Mahon, who did this job for much of 2014. We really appreciate it!

Summary of the MPIC Board Meeting of March 5, 2015

by Robert Gee and Dan Liberthson

Guests: Jennifer Dolan, Pratibha Tekkey, Miraloma Park residents and MPIC members

Treasurer's Report (T Sauvain): February net worth was \$24,048, with rental income of \$4780 (vs \$3140 in January) and \$1631 in dues. Current reserve total is \$1018.

Committees: *Membership* (B Kan)—J Dolan suggested an automatic membership renewal option on PayPal. Membership was 489 as of February 28. *Clubhouse Maintenance* (K Rawlins)—Basement door replaced (\$480). *Safety* (Committee)—Responded to Sup. Yee's request for input re safety by expressing concern that Ingleside Station, like SFPD overall, is significantly understaffed—a community emergency resulting in less officer presence, slow response times, and general erosion of community policing. Board of Supervisors should be urged to allocate funding to bring SFPD staffing at least to the City Charter mandated level. *Planning* (K Breslin for T Armour)—Secondary kitchen unit on Rockdale in realtor listing; notice of Club position and zoning laws against secondary units to be sent. Very few requests to City to legalize illegal secondary units under Sup. Chiu legislation. Teresita project where the final design not consistent with original plans to be followed up with Planning Dept. and Sup. Yee. *Resiliency* (D Homsey)—See article on page 1. *Streets and Transportation* (K Breslin)—Proposal for "Traffic and Pedestrian Safety on Teresita Blvd" submitted by K Breslin on 1/24 selected for Participatory Budget vote (see page 5). Meeting on 3/25 to discuss Teresita traffic improvement/pedestrian safety plan (see "Resiliency" article in this issue).

Community Organizations: *Coalition for SF Neighborhoods* (CSFN, K Breslin)—Motion passed to support retaining parking on Polk St., eliminating proposed tow away zone, and to require the City to prepare an environmental impact report. Discussion of Prop M by Calvin Welch (see CSFN January newsletter at csfn.net/Newsletters/CSFN-NL-2015-01.pdf) *West of Twin Peaks Central Council* (WTPCC, K Breslin)—Sutro Towers applied for 15 new cell towers. Motion passed to write support letter for Twin Peaks Improvement Assn when they present their objections. Sup. Jane Kim talked about finding ways of enforcing Airbnb laws and cleaning up the Tenderloin.

Old Business: K Rawlins volunteered to work on preparing the 501(c)3 tax exempt application started in 2009.

(continued on page 6)

MPIC Board Meeting of March 5, 2015

(Continued from page 5)

New Business: Interim board members needed to replace Treasurer and Recording Secretary (see article on page 5). Need to monitor Sup. Wiener's proposed law to limit citizen ballot initiatives. K Breslin asked PUC to present to the Board on plan to mix groundwater with drinking water. Letter signed by MPIC President Robert Gee sent on 3/5 to SF-PUC General Manager Harlan Kelly re the unsightly new reservoir fencing on Teresita at Isola.

Proposed Changes to the MPIC Bylaws

by the MPIC Board

The MPIC is currently a 501(c)4 nonprofit organization. A long-term project of the Board is to convert to a 501(c)3 corporation, which would make dues and other contributions tax deductible for the donor. With the following Bylaws changes to more accurately reflect the MPIC's current mission, we believe the Club will qualify for the 501(c)3 classification, which would have obvious advantages to members and donors. According to the present Bylaws, notice of proposed changes must appear in the newsletter 60 days before the membership votes on their adoption. Therefore, we are publishing these proposed changes in this edition of the newsletter, and will call a vote on their adoption at the June 18, 2015 Board

Election meeting. Assuming approval of the changes, we will complete application for 501(c)3 status over the summer. Following are the proposed changes:

Exclusion:

Section 1.01(b) To promote sociability and friendship, and to provide recreation and entertainment among its [MPIC's] members.—We proposed removing this article. Similar wording in the Articles of Incorporation will also be deleted. Although the Club does indeed provide these amenities to its members and the present Board intends to continue doing so, regulations require a 501(c)3 organization to have as its primary purpose more than social facilitation. The following new language proposed for insertion in the Bylaws would reflect the MPIC's broader and more significant purposes in the community:

New, revised, or relocated language:

Section 1.01(b) To maintain and enhance the character, the quality of life, and the natural environment and open spaces of areas within and adjacent to Miraloma Park. [was 1.01 (c) in prior version]

Section 1.01(c) To provide a forum for issues that concern the Miraloma Park community and to present educational events for the community, using the Clubhouse as a venue and the monthly newsletter and website for communication.


Section 1.01(d) To develop and implement policies and recommendations for the maintenance and enhancement of the physical, architectural, and social dimensions of Miraloma Park.

Section 1.01(e) To maintain the architectural character of Miraloma Park by supporting relevant planning and building codes and controls, monitoring and addressing proposed city-wide residential zoning changes, and monitoring applications for new construction and alteration in Miraloma Park.

Section 1.01(f) To address transportation and traffic safety issues as they affect Miraloma Park: e.g., maintaining or improving Muni service and working with City agencies on traffic calming.

Section 1.01(g) To promote public safety in Miraloma Park by building and maintaining a relationship with officers of our police district and other relevant law-enforcement agencies, educating the community with respect to crime prevention, and educating and preparing the community to be resilient in disaster and emergency situations.

(continued on page 7)



SINCE 1975

CARLOS CARPET & LINOLEUM SERVICE

FREE ESTIMATES

National Brand Names
Karastan, Wool, Armstrong,
Shaw, Mohawk, Coronet
Many colors in stock

CARLOS RIOS
415-533-3697
600 ROCKDALE DR.
S.F. CA. 94127

- RESIDENTIAL
- COMMERCIAL
- SALES
- REPAIRS



Bill Kan, CFA
Founder & Managing Member
(415) 742-1681

candent
CAPITAL, LLC

Independent Advice, based in Miraloma Park
Financial Planning | Investment Management | Wealth Advisory

bill.kan@candentcap.com www.candentcap.com

Proposed Bylaw Changes

(Continued from page 6)

Section 1.01(h) To support local and adjacent schools (e.g., Miraloma Elementary and Ruth Asawa School of the Arts) when possible, for example, by assisting with traffic control, program promotion, and student-community relations.

Section 1.01(i) To carry out such other purposes as are specified in the Articles of Incorporation of the Miraloma Park Improvement Club *[was 1.01 (d) in prior version]*.

Section 1.03 Upon the dissolution of this organization, assets shall be distributed for one or more exempt purposes within the meaning of section 501(c)3 of the Internal Revenue Code, or corresponding section of any future federal tax code, or shall be distributed to the federal government, or to a state or local government, for a public purpose.

Section 5.09 Action Without Meeting. Any action required or permitted to be taken by the Board may be taken without a meeting if the majority of Board members agree by telephone or email to take this action. Such agreement will be confirmed by vote at the next Board meeting and filed with the minutes of the proceedings of the Board. *["or email" added]*

Section 5.11. Conflict of Interest

(a) An interested person may make a presentation at the Board or committee meeting, but he or she shall leave the meeting during the discussion of, and the vote on, any transaction or arrangement with said person involving possible conflict of interest. The Chairperson of the Board or committee shall, if appropriate, appoint a disinterested person or committee to investigate alternatives to the transaction or arrangement in question.

After exercising due diligence, the governing Board or committee shall determine whether the Corporation can obtain with reasonable efforts a more advantageous transaction or arrangement from a person or entity that would not give rise to a conflict of interest. If a more advantageous transaction or arrangement is not reasonably possible under circumstances not producing a conflict of interest, the Board or committee shall determine by a majority vote of the disinterested Directors whether the transaction or arrangement is in the Corporation's best interest, for its own benefit, and whether it is fair and reasonable. In conformity with this determination, the Board shall decide whether or not to enter into the trans-

action or arrangement.

(b) Violations of the Conflicts of Interest Policy—If the Board or committee has reasonable cause to believe a member has failed to disclose actual or possible conflicts of interest, it shall inform the member of the basis for such belief and afford the member an opportunity to explain the alleged failure to disclose. If, after hearing the member's response and after making further investigation as warranted by the circumstances, the Board or

(continued on page 8)



CHARLES BLACK
B R O K E R

415.353.5789
CBlackSF@aol.com

BUYING OR SELLING A HOME?

Call me today for a
FREE, NO OBLIGATION MARKET ANALYSIS
of your home – or to locate and visit
available properties meeting your needs!

Competence and Integrity

Strong Negotiating Skills

30 Years of
International Business Experience

Miraloma Park Homeowner
and Resident Since 1994

Third Generation San Franciscan



ALAIN PINEL
REALTORS

www.apr.com




**Izabella's
Beauty
Salon**

21 Evelyn Way
San Francisco,
Ca. 94127

W: (415) 564-8100
C: (415) 254-6175

Salon Hours
Tue-Sat
9:00am-6:00pm



Proposed Bylaw Changes

(Continued from page 7)

committee determines the member has failed to disclose an actual or possible conflict of interest, it shall take appropriate disciplinary and corrective action.

District 7 Participatory Budgeting

Through our district's participatory budgeting process we can develop and propose community projects and then vote on which projects will be funded. This year a project proposed by MPIC Director Karen Breslin, Traffic and Pedestrian Safety on Teresita Boulevard, has made the final list. The proposal includes additional speed cushions, speed radar signs, 25 mph painted on the pavement, and additional stop signs. The MPIC Board urges all Miraloma Park residents to vote for funding of much needed improvements in traffic management on Teresita. District 7 residents aged 16 and up can vote by visiting sfbos.org/participatorybudgeting from March 30 to April 10 or vote in person at the following times and locations: Thurs, April 2: West Portal Library, 10 am-noon; Alice Fong Yu Alternative School, 1-4 pm; Ingleside Library, 4-7 pm; Fri, April 3: Ingleside Library, 1-3 pm; West Portal Library, 3-6 pm; Sat, April 4: West Portal Library, 10 am-1 pm; Stonestown Family YMCA, 1-5 pm; Ingleside Library, 3-6 pm.



MELINDA ATTAR

Cleaning Service
Serving the Community Since 1986

Local References Available (415) 640-2839



DONNA SULLIVAN
YOUR MIRALOMA
NEIGHBOR SINCE 1986

*"Because I live in the neighborhood,
I am a relentless advocate of our
home and quality of life"*

22 years of experience
combining state-of-the-art marketing
with old fashioned personal service.

Check out my recent 2014 District 4 sales



Call Me. I'm At Your Service.

Donna Sullivan
REALTOR® CREDIT ADVISOR
415.370.8845
donnasullivan@real.com
Senior Sales Associate

Z
ZEPHYR
REAL ESTATE

Money Matters: Which IRA?

by Bill Kan, CFA

Savings and brokerage accounts are like cracked buckets, leaking money because their income is taxed, though withdrawals any time are not penalized. Individual Retirement Arrangements (IRAs), a class of financial accounts focusing on retirement savings, are like more water-tight buckets. You fill them with retirement money that compounds and grows faster because the income it earns will not be taxed until withdrawn. IRAs can be set up by banks, insurance or mutual fund companies, or stockbrokers, but should be considered long-term investments, as early withdrawals can be penalized by the IRS. For 2014 and 2015, the IRA contribution cap is \$5,500, and \$6,000 for people 50 or over.

For most people, the key decision is between a Traditional or a Roth IRA, a choice I start assessing with the checklist and questions below. Note that this article is for informational purposes only and is not legal or tax advice.

Checklist

- Deadline: For a 2014 IRA, the deadline for contributions is April 15, 2015, or October 15, 2015 with a tax filing extension. Confirm that the year is noted as 2014 on the contribution form.
- Age: Under 70.5 years for contributors to Traditional

(continued on page 9)

Money Matters

(Continued from page 8)

IRAs; unlimited for Roth IRAs.

- **Earnings limits:** Unlimited for Traditional IRA contributions (though the tax deduction for contributions may be limited by high earnings or by an employer-sponsored retirement plan). Limited for Roth IRAs to less than \$190,000 modified adjusted gross income for married couples filing jointly and \$129,000 for single filers. For high earners, “backdoor Roth IRA” strategies involve converting balances from a Traditional to a Roth IRA; consult your tax advisor to learn more.

Starter Questions

Do I want to pay taxes now or later? Traditional IRAs are the pay-later option. Contributions may be tax-free until withdrawal, when they are taxed as ordinary income. If income taxes are expected to be lower at withdrawal, advantage goes to Traditional IRAs. Roth IRAs are the pay-now option. Contributions are taxed, but withdrawals are tax-free. If income taxes are expected to be higher in the future, advantage goes to Roth IRAs.

Will I need access the money before retirement? Money in a Traditional IRA account can be withdrawn at any time, but the IRS may charge a 10% penalty for withdrawals made before age 59.5. For Roth IRAs, withdrawals of contributed money at any time are not penalized but withdrawals that include investment income made before age 59.5 may be penalized. In my opinion, this flexibility gives advantage to Roth IRAs. Note that the 10% penalty does not apply to early withdrawals for certain exceptions including purchase of a first home, qualified higher education expenses, and hardship (e.g., disability).

What if I want to stay invested in an IRA? For Traditional IRAs, annual Required Minimum Distributions (RMDs) rules apply starting at age 70.5. If the RMD is not satisfied, a 50% excise tax on the undistributed amount will be charged. For Roth IRAs, the RMD does not apply. Balances can keep growing in a tax-preferred manner, which can benefit estate planning.

There are many considerations in choosing a Traditional or Roth IRA, some beyond the scope of this article. For those discussed, it is hard to forecast changes in tax rules and regulations. The answer may be to diversify accounts and use both types of IRAs. Consult financial and tax advisors to determine the most appropriate choice for you.

What's Growing in our Backyards?

by Denise Louie

Science informs us that climate and ecologic change are increasing, but also how we can respond to protect our sustaining biosphere and further green our cities. In 1987, we heard, “As human populations and resource consumption grow, they threaten the ability of natural ecosystems ... that, ironically, we are becoming more dependent on.”¹ By 2013, we heard, “By the time today’s children reach middle age, it is extremely likely that Earth’s life-support systems, critical for human prosperity and existence, will be irretrievably damaged by the magnitude, global extent, and combination of ... human-caused environmental stressors, unless we take concrete, immediate actions to ensure a sustainable, high-quality future.”² We must become more aware of our environ-

(continued on page 10)



Phone: 415.244.0701
help@kuhnline.com

www.kuhnline.com
Complete computer support for your home or business

Based in Miraloma Park
Available for Housecalls
Over 10 Years Experience
Free Estimates

virus cleanup | backups | data recovery | wireless networks | file/printer sharing | email | mobile devices | desktops | laptops | Windows | Mac



**Handyman Services
by Manuel Garcia
415-438-0987**

Free Estimates
Available 24/7 for emergency calls
with established customers

Excellent work! Neighborhood references available
Responsible, Reliable -- Reasonable Rates!



Rough & Finish Carpentry
Plumbing
Painting
Plaster/Crack Repair
Fire & Water Damage
Kitchens, Closets, Bathrooms, Decks
Install/Replace Flooring
Wood Floor & Cabinet Refinishing



What's Growing in our Backyards?

(Continued from page 9)

mental impact and future prospects for all life, including other species.

Burning of fossil fuels is related to our water crisis. Carbon pollution has exacerbated California's searing drought while amplifying severe floods in the Midwest

and along the Atlantic coast. With sparse rainfall, we need to minimize our carbon footprint and water use. One way to do this is to replace lawns with drought-tolerant local native plants. Planting what truly belongs here and asking neighbors to do the same will collectively reduce resource consumption and improve our future environment and quality of life.

In 2013, San Francisco joined the launch of Biophilic Cities. "Biophilia" is a new term, coined by renowned scientist E. O. Wilson. It means people are hard-wired to connect with nature in its undisturbed form, natural assemblages of plants and wildlife. It's appropriate for SF to be a Biophilic City because we are located in one of 35 internationally recognized biodiversity hotspots—the California Floristic Province, comprising most of California and parts of Oregon and Baja CA. We live in the home of 3,500 native plant species, 61% of which live nowhere else.

The Bay Area is particularly rich in native plant and wildlife species, but they are threatened by habitat destruction, invasive species, and global climate disruption (e.g., warming, drought, more intense wildfires). Recent studies have clarified where the most vulnerable species live and how human activity has induced climate disruption driving their extinction. The Xerces butterfly was the first American butterfly to have become extinct due to human land development—in San Francisco. I encourage you to read Elizabeth Colbert's *The Sixth Extinction: An Unnatural History* (one SF Chronicle's top ten 2014 books) to learn more about the worldwide extinction phenomenon we may be causing and how we could solve it.

Biodiversity and *natural biodiversity* differ as the latter includes native species and the former may not. It is natural biodiversity and diverse habitats that we should celebrate and encourage. Our geologic history of tectonic movement has caused a high variety of rock and soil types and microclimates: we have duneland, grassland, woodland, scrubland, wetland, and riparian (freshwater) habitats. Each habitat type supports its own assemblage of native plants and the animals that co-evolved with it. Native plants are the foundation of these ecosystems. Grasslands are my favorite habitat type. Recently, I planted a typical grassland local native plant, "red maid" (*Calandrinia ciliata*), new to my backyard. They have small red flowers and are self-seeding, so they propagate well on their own, dropping plentiful seeds—and they are edible!

(continued on page 11)

A Woman's Eye (AWE) Gallery
678 Portola Drive, San Francisco

A cooperative, featuring
art by local women
artists.



OPEN EVERY WEEKEND
Saturday and Sunday 12:00-5:00
and by appointment 265-8237

Free Parking at the Purple Church
(across from Mollie Stone's, a.k.a. Tower Market)

AWEGallery.com

MOLLIE STONE'S



www.molliestones.com

San Francisco • Burlingame • Greenbrae
Palo Alto • San Bruno • San Mateo • Sausalito



Maria Spiegel
Owner

737B Portola Drive
San Francisco, CA 94127
415-681-9501
www.pops-sandwichshop.com

Cell: 415-519-5064
E-Mail: loukoume@aol.com

What's Growing in our Backyards?

(Continued from page 10)

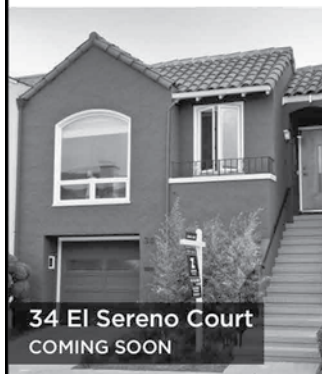
Grassland is also home for butterflies. Mission blue butterflies likely inhabited Mt. Davidson in the not too distant past. Lech Naumovich, of *Golden Hour Restoration*, explains that these lovely butterflies do not fly very far, so if their habitat is disturbed, they easily perish. His group is working to re-establish a self-sustaining population of Mission blue butterflies on Twin Peaks by enhancing habitat for the butterflies' preferred and required plants, including lupine. Golden Hour members also remove invasive plants and relocate to Twin Peaks adult butterflies and eggs from a healthier population on San Bruno Mountain in Brisbane.

Native plants typical of any particular habitat are identified at plantfinder.sfplanning.org, a new website created by City agencies, including the Planning Department and the Department of the Environment. It is a "plant database for creating habitat." The best source for local native plants is the California Native Plant Society Yerba Buena (Bay Area) chapter. Call Sales Coordinator and Chapter President Ellen Edelson at 415-531-2140 for more information.

¹Airola D, Messick T, Jones & Stokes Associates. *Sliding Toward Extinction: The State of California's Natural Heritage*, 1987

²consensusforaction.stanford.edu/see-scientific-consensus/execsummary_english.pdf

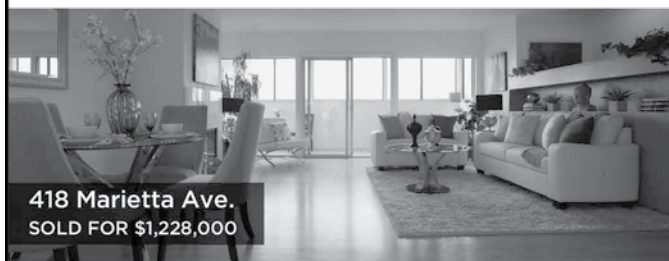
Your Miraloma neighbor
for 15 years!



34 El Sereno Court
COMING SOON



531 Mangels Ave.
COMING SOON



418 Marietta Ave.
SOLD FOR \$1,228,000

I have successfully represented many buyers and sellers in this coveted neighborhood of ours. Please feel free to contact me anytime for any of your real estate needs.



Bill Kitchen

Top Producing REALTOR®
415.309.7279
BillKitchen@zephyrsf.com
www.billkitchensf.com
CalBRE# 01395888



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: _____

Address: _____

Phone: _____ Email: _____

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

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

- | | |
|---|---|
| <input type="checkbox"/> \$12 Senior Member(s) | <input type="checkbox"/> \$15 Single Member |
| <input type="checkbox"/> \$25 Family Membership | <input type="checkbox"/> \$35 Supporting Member |
| <input type="checkbox"/> \$50 Contributing Member | <input type="checkbox"/> \$_____ Other |

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 | 800-222-1222 |
| Non-emergency Police Dispatch | 415-553-0123 |
| Suicide Prevention Hotline | 415-781-0500 |
| Ingleside Police Community Room | 415-404-4000 |
| Parking Complaints | 415-553-1200 |
| Abandoned Cars | 415-553-9817 |
| Security Survey/Nbd. Watch | 415-673-SAFE |
| Office of Citizen's Complaints Against SFPD | 415-241-7711 |
| Narcotics Tips (anonymous) | 800-CRACKIT |
| SFPD Tip Line | 415-587-8984 |
| Domestic/Family Violence (24hrs) | 415-864-4722 |
| Stray, Abused, or Dangerous Animals | 415-554-6364 |
| Dumped Item Pickup – DPW | 3-1-1 |
| Vital Records | 3-1-1 |
| Code Enforcement Hotline | 415-554-3977 |
| Graffiti Cleanup – DPW | 3-1-1 |
| Police New Graffiti Hotline | 415-278-9454 |
| MUNI Shelter Damage/Graffiti | 415-835-5900 |
| Ingleside SFPD Hearing-Impaired line | 415-404-4009 |
| School of the Arts | 415-695-5700 |
| Norman Yee, Supervisor Dist. 7 | 415-554-6516 |
| (norman.yee.bos@sfgov.org) | |

RENT the MPIC Clubhouse



MPIC Members get a discount.

Trash and recycling available.

Free parking in the adjacent parking lot.

Call 415-281-0892 for rates/availability

Or E-mail: miralomapark@gmail.com

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.

MPIC Board of Directors

| | |
|-----------------------------------|----------------|
| President..... | Robert Gee |
| Vice President (acting) | Robert Gee |
| Recording Secretary (acting)..... | Robert Gee |
| Corresponding Secretary | Dan Liberthson |
| Treasurer (acting)..... | Robert Gee |
| Sergeant-at-arms..... | Joanne Whitney |

Bill Kan

Karen Miller Wood

Karen Breslin

Gary Isaacson

Kathy Rawlins

Sue Kirkham

Brian Stone

Cassandra Mettling-Davis

Tim Armour

Daniel Homsey

Directory

| | |
|---|--------------|
| General Inquiries for MPIC | 415-281-0892 |
| Clubhouse Manager..... | 415-281-0892 |
| Clubhouse Rental Agent: Steve Davis..... | 415-794-7885 |
| Website: www.miralomapark.org | |
| Webmaster: Ron Proctor..... | 415-281-0892 |
| Mayor's Office of Neighborhood Services..... | 415-554-7111 |
| Miraloma Elementary School..... | 415-469-4734 |
| Miraloma CoOp Nursery School | 415-585-6789 |
| Miraloma Playground | 415-337-4704 |

Miraloma Life Staff

| | |
|---|--------------|
| Editor: Dan Liberthson | 415-281-0892 |
| Advertising: Brian Stone | 415-860-6483 |
| (brianstone8585@gmail.com) | |
| Distribution: Gary Isaacson..... | 415-281-0892 |
| Graphics/Layout: Christopher Long | 415-281-0892 |

Article Submission Policy

Deadline for May 2015 issue articles is Monday, April 13.

E-mail copies of your article to miralomapark@gmail.com, with "Miraloma Life" in the Subject. Or mail to: Editor, Miraloma Life, 350 O'Shaughnessy Blvd., San Francisco, CA 94127.