

Miraloma Life

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San Francisco's Private Clubs: A Rich History of Patricians and Plebians

By Jim O'Donnell

San Francisco was the financial and economic hub of the Pacific Rim for a hundred years, beginning in the mid-19th century. The growth was stimulated by the gold and silver rush, but San Francisco would have been an important part of the western United States in any event. As the City was an economic hub, many of the wealthy businessmen, such as the silver and railroad barons, built homes in town as well as estates in nearby counties. They also established exclusive clubs. Admission was tied to your station in the business community. "If you can't run with the alpha dogs, then you can't rub shoulders with them either" is a fitting description of the membership requirements of these clubs.

Clubs were also founded for the men of lesser means: the workingmen's fraternal organizations. These organizations provided more than just a place to socialize, including actual benefits not available from other sources. The union movement was an extension of what these fraternities offered in the 19th Century.

(continued on page 2)

Reflections on Living With Lupus and Hiking the Inca Trail

by Pamela Chan of Miraloma Park

What is lupus? Instead of telling you what you can look up on the internet, I've decided to share my personal experience of living with the disease.

2008 was a great year for me. After hip surgery and twenty two years of learning how to control my lupus symptoms, I was finally able to do my favorite activities with minimal pain. I felt so good physically that I decided to hike the Inca Trail to Machu Picchu in Peru, a 28-mile walk starting at 8817 ft and peaking at 13,818 ft and spanning 4 days and 3 nights. As the trip approached, I started to get more and more nervous. Aside from the usual concern of altitude sickness, I was also worried about my lupus flaring up. What kind of medical care would they have in the mountains of Peru? Would I get an infection—since I take immune system suppressing medications—that could trigger a flare?

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Money Matters: Am I Ready for Retirement?

by Bill Kan, CFA

A friend recently asked me if I thought he was ready for retirement. Fred's nest egg had grown nicely over his 20-year career. Retirement meant leaving behind a steady paycheck and the benefits of a big company with a generous stock option plan. But as someone in his mid-40s, Fred could return to work if necessary, and he felt now was the time to enjoy life in the Bay Area. He might pursue something entrepreneurial over the next few years, but the family goal was for both him and his wife to be altogether retired within the next 10 years. Near term, they would live off one income and not tap into their nest egg until his wife joined him in early retirement. They knew their options but were not confident enough about their retirement readiness to take the next step.

Fred had already answered one of the three key questions to explore how well he was

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Events in October

1

MPIC
Board
Meeting*

Thursday, 7 pm
Clubhouse

21

MP
Resiliency/
NERT

Wed, 5:30 pm,
Clubhouse

24

CA
Native
Plant Sale

Sat, 1-5 pm,
Clubhouse

25

Walk to
End Lupus
Now

Sun, 9 am,
Bandshell
Golden Gate Park



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

San Francisco's Private Clubs

(Continued from page 1)

San Francisco history is rich with sagas of both types of club, and many are still active today. San Francisco City Guides features a recently developed tour called *Club Land: Hidden in Plain Sight*. In less than 2 hours, a visitor or a local can see a number of still operational and former clubs from Nob Hill to Union Square. Visit sfcityguides.org for the schedule of this twice monthly tour.

The oldest and most exclusive club, the Pacific Union on Nob Hill, occupies the old Flood Mansion across from the Fairmont Hotel. The building was completely gutted during the 1906 earthquake and fire, but the recently

combined Pacific and Union Clubs bought and repurposed it as a club with an extra floor for offices. Both these clubs were formed in the 1850s for San Francisco's burgeoning business elite. The current membership is limited to 775, and is a "Who's Who" of elite citizens in the SF Bay Area. Dave Packard and Bill Hewlett, Caspar Weinberger (former Secretary of Defense), and Henry Kaiser were just a few of the members of this prestigious organization. Admission and monthly fees are a well-kept secret, but if you have to look at the numbers too carefully, this club is not for you, especially if you are "a woman, a Democrat, or a reporter," the first rule for exclusion from membership in the club when it was rebuilt in 1908.

The *University Club* at Powell and California is more inclusive, in that anyone can join and children are welcome to enter. This full-service club, designed by well-known local architects Bliss and Faville, is in the Italian Renaissance style popular about a century ago when it was built. It was originally established for single men with college degrees who had moved to San Francisco, and was built on the site of Leland Stanford's stables.

Down from Nob Hill are two institutions with a common origin, the *Family Club* at Powell and Sutter and the *Bohemian Club* at Post and Taylor. The *Bohemian Club* began in the 1870s as a club for artists—a far cry from the elite businessmen's club it became by 1900, although even today there is still an emphasis on having artistic and literary skills. The *Bohemian Club* is still exclusively for men, and membership is limited. Every year the Club hosts members from all over the country at their famous Bohemian Grove in Sonoma County. A high school friend of mine whose father was a member worked in the parking lot of the Bohemian Grove in the 1960s. He remembers Hubert Humphrey, Andy Devine, Bing Crosby, and many other famous members of the Club visiting during one summer. He said that most members tipped the lot attendants except Bing Crosby. "A real tightwad," my friend complained.

There is a "chicken and egg" aspect of the story of the Bohemian and Family clubs. The chicken is the *Bohemian Club* and the *Family Club* is the egg. The Family was an off-shoot of the Bohemian after a row over a poem by Ambrose Bierce, probably the most famous writer in San Francisco in 1901. His poem seemed to predict the death of William McKinley, who was assassinated a few months later. Outraged, the Bohemians expelled him. However, he took 14 of his literary cronies with him to form the new *Family Club*. Relations between the two

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571 Myra	3/1.5	\$999,000
44 Sequoia	2/1	\$1,095,000
450 Teresita	2/1	\$1,100,000
640 Teresita	3/2.5	\$1,375,000

PENDING SALES

139 Marietta	4/1	\$998,000
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PENDING SALES, continued

218 Marietta	3/2	\$1,149,000
795 Foerster	5/4	\$2,199,000
SOLD		
600 Myra	2/1	\$1,160,000
1001 Portola	3/2	\$1,250,000
453 Myra	3/2.5	\$1,250,000
775 Rockdale	4/2	\$1,275,000
46 El Sereno	3/1	\$1,313,000
244 Juanita	4/2	\$1,450,000
232 Fowler	4/3.5	\$1,475,000
715 Foerster	4/2.5	\$1,495,000



San Francisco's Private Clubs

(Continued from page 2)

exclusive clubs, originally antagonistic, have improved over the years. Instead of a wise old owl that symbolized the *Bohemian Club*, the *Family Club* logo is a stork with the motto "Keep young." The Family's farm in Woodside is used frequently throughout the year. Famous members included Timothy Pflueger, architect of the Castro Theatre, William Randolph Hearst, William Saroyan, Herbert Hoover, and Herbert Fleishhacker.

Next to the *Bohemian Club* on Post Street is the *Olympic Club*, which has sponsored many sports over the



Historic Olympic Club at Post and Mason pre-1906



Olympic Club Today

years, including gymnastics, boxing, track and field, and cycling, and still maintains a world-class cycling team. Originally the *Lafayette Hook and Ladder*, a volunteer fire fighting club in the mid-19th Century, the *Olympic Club* added golf and women members in the 20th Century. Typically, the Olympic's membership fees and monthly dues were and remain hefty, and quite a bit higher for the golf membership. The Olympic Golf Courses have hosted the *US Open Golf Tournament* five times, lastly in 2012. The most famous athlete member was Gentleman Jim Corbett, World Heavyweight Boxing Champion from 1892 to 1897. He even had a movie made about him in 1942, *Gentleman Jim*, starring Errol Flynn and Alexis Smith.

Within a few blocks of one another are five women's clubs established to offset all the men's clubs. At Sutter and Taylor was the *Women's Athletic Club*, now known as the *Metropolitan Club*, and formed as a counterpart to the *Olympic Club*. It is a Bliss and Faville building, as was the former *San Francisco Women's Club*, now *Marines Memorial*, and is located next door to the former *Young Women's Christian Association* (YWCA). These were clubs at which single women from the middle and upper classes could reside in safety in the City. All had athletic facilities. The YWCA is now part of the *Academy of Art University*. The other two oldest women's clubs in San Francisco, the *Francisca* on Sutter and the *Town and Country* on Stockton, are still operating although their membership is becoming quite elderly.

On Post Street toward Union Square is an example of a working man's fraternity: *The Elks Club*. Built in 1925, the Elks later morphed from the entertainer's fraternal organization into a more middle class organization. The Elks are one of a cadre of fraternities dedicated to the social and economic benefit of their members. Founded in 1868 in New York as the Jolly Corks, the *Elks Club* in San Francisco was started in 1873 by Thomas Keane, an actor. An actor's life always involves being without a job

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San Francisco's Private Clubs

(Continued from page 3)

for periods of time. The Elks would collect dues from the working members to provide a stipend to those presently out of work. Other well-known clubs of this stripe are



Ribbon cutting ceremony at Union Square Elks Lodge



SF Elks Lodge No. 3 Swimming Pool

the *Oddfellows* (with a building at 7th and Market), the *Moose*, and the *Eagles*.

By 1900, one out of five American men belonged to at least one fraternal organization. Many of these fraternities provided the basis for unions in various industries. Some offered annuities and retirement homes, as well as unemployment benefits. After 1900, these benefits were taken over by government agencies and publicly traded

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insurance companies such as Metlife, New York Life, and Massachusetts Mutual.

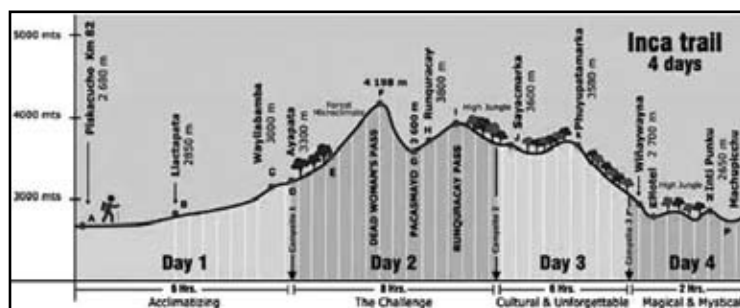
Illustrating the importance of these clubs in maintaining the working man, by 1900 the *Ancient Order of Workmen* had \$100 million in assets for the benefit of its members. Membership fees and dues were quite a bit less for this club than in the exclusive men's and women's clubs: roughly \$300 to join and \$60 per month for annual dues and health club membership, including an Olympic-size pool in the basement. Only American citizens without criminal records are allowed to apply. Harking back to the 1950s House Un-American Activities Committee, the application form still reads "Are you now or have you ever been a member of the Communist Party?" Some outdated and unsavory historical remnants are still

Reflections on Living With Lupus

(Continued from page 1)

I arrived a week early to give myself plenty of time to acclimate to the altitude. I noticed right away that the air was much thinner. I found myself winded after walking only a couple of blocks. The day before embarking on the Inca Trail, I caught a cold. I feared all my concerns were starting to come true.

On the trail, I lagged behind everyone in my tour group. Each breath I took required great effort and my legs felt like they were attached to bricks. At some moments, I felt so light-headed, I thought I would pass out. I kept saying to myself, "put one foot in front of the other." I was determined to finish this trail on my own. I felt as long as I kept moving, I would eventually reach the destination. In the evenings, I ate very little or nothing at all. The exhaustion and altitude made me very nauseous. I do not know how I found strength every morning to continue, but I did. By the end of the trip, I had lost 10 lbs.



SAS Travel Peru

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Reflections on Living With Lupus

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Over the 4 days, temperatures ranged from very warm—in the 80s—to freezing cold. When we crossed Dead Woman's Pass to reach the highest peak at 13,818 ft, it was actually snowing. In addition to lupus I also have Raynaud's disease, a condition that makes my fingers or toes turn blue or numb from lack of blood circulation in response to the cold. The Raynaud's caused the skin around my fingers to crack and bleed. I had to put bandages around my fingers to protect them from infection. Eventually, the infection won out and I started to get a fever. Luckily, I was traveling with a pharmacist and it was easy to get medicine without a prescription in Peru. Once we got back to Cusco, all we had to do was we walk up to the pharmacy and ask them for antibiotics. I was also very lucky because the infection did not trigger a lupus flare.

In many ways, my journey to Machu Picchu was not that different from my journey living with lupus. I had felt the same lack of oxygen when lupus attacked my lungs. I had felt so fatigued from lupus that I couldn't bring myself to get up in the mornings. I had trouble eating and I lost close to 30 lbs over the course of a year. My joints felt so inflamed that I had trouble lifting my arms and legs. Lupus made me lose the ability to enjoy myself and my surroundings. It is an uphill climb that has many peaks and troughs. The difference is lupus does not end. There is currently no cure for the disease and the medications available to treat it have side effects. I mentioned that I had a hip replacement, which was partly because a drug I was taking for lupus caused degeneration in my hip.

I do not want to leave you with the impression that I did not enjoy my trip. Even though I struggled, the scenery surrounding the trail was too beautiful to go unnoticed. With milder temperatures at lower altitudes, I actually felt better after we arrived at Machu Picchu. I knew I would be taking a risk hiking the Inca trail, but I was not about to let lupus prevent me from living life. I am very proud that I made the entire trek on my own two feet, but I did not do it alone. My tour guide and my good friend patiently stayed with me every step of the way. They offered to carry my backpack and even to carry me. Just as with lupus, I've been very fortunate to have a strong support system of family, friends and coworkers who are

there for me every step of the way.

I invite you to walk with me on Sunday, October 25 in Golden Gate Park and participate in the *Walk to End Lupus Now*. Come learn about lupus and meet the people affected by this disease. For more information and required registration, visit lupus.org/california/events/entry/walk-to-end-lupus-now-san-francisco.

Money Matters

(Continued from page 1)

prepared for retirement. He knew about the timing. Leaving work now would mean a retirement lasting roughly 45 years based on average life expectancy. According to the actuaries at the US Social Security Department, men and women aged 65 have a life expectancy of 84 and 87, respectively. One in four 65-year-olds can expect to live beyond age 90 and one in ten beyond 95. Not knowing if he would be in one of these select groups, Fred wanted assurance that he would be covered in case he was among the one in ten.

Fred needed to assess his situation based on his unique definition of retirement. He did not envision retirement to mean golfing every day or sitting on a beach. It was not a simple dollar figure either. Many retirement calculators assume that retirement income will be equal to 70% to 85% of the retiree's pre-retirement income. This did not apply because in order to save money Fred and his wife had a very frugal lifestyle for which they spent well below the standard assumptions. The solution for them was to take a closer look at their daily spending. Fred and his wife identified their essentials—housing and related expenses, food, medical, etc. They made a separate account estimating the discretionary spending they hoped would define their lifestyle in the retirement they'd worked so hard to save for: fine dining, visits to wine country, travel overseas, a number of cable TV channels, and spending for regular technology upgrades and new musical instruments. Lastly, they created a wish-list for things that weren't critical to their happiness but would be nice to have. Knowing their requirements, they would be worry-free if their nest egg could cover the essentials. They would be happy if they had the resources for the essentials and to sustain their lifestyle.

Now that they had a handle on how much they needed for retirement, their attention shifted to whether their ac-

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Money Matters

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cumulated savings were sufficient to provide the money they would need. Many factors must be considered to make this determination, and the answer is not always a simple yes or no. Retirement readiness can change, influenced by factors such as investment conditions, taxes, job situation, lifestyle, health, and unexpected events in life.

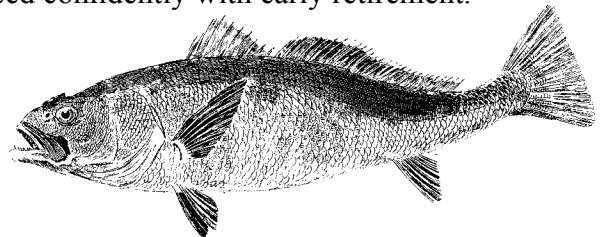
Fred considered the habits that had led up to this situation. His savings habits were good, as he and his wife saved more than 10% of every paycheck. Unfortunately, good habits don't automatically mean retirement readiness. The rule is based on the idea that someone starts saving early and saves regularly. It assumes that they save from their 20s into their 60s, when they retire. It also assumes that the savings are held in investments with annual returns several percentage points over inflation during this 40+ year period. In today's low-interest-rate environment, too much safety can be dangerous. Flags came up for Fred and his wife in this test. Their savings habit would end once he took early retirement. They saved, but they did not invest to let their money grow. Fred and his wife liked to save by putting money in their checking account. Checking gave them ready access and no risk of loss. Unfortunately, checking also

meant that they did not earn any interest and they didn't let their money work for them.

Fred and his wife also tried to assess their situation using several retirement calculators available from the Web. They found calculators offered by his company's 401(k) plan, brokerage firms, and websites such as marketwatch.com and aarp.org. After entry of current age, expected retirement age, current income, and assets, the calculators quickly provided simple yes/no assessments. One calculator said they were on track based on assumptions of how much it expected the investments and spending to grow.

The retirement calculators helped Fred and his wife start to understand their situation but also raised more questions. Some calculators allow users to factor in other sources of income such as Social Security and pension benefits, different spending levels, and inflation rates. Fred found that his results varied depending on the calculator. In general, he could cover his essential spending. The calculators differed when Fred included his discretionary spending and wishes. His retirement readiness was very sensitive to assumptions about investment returns, inflation, taxes, spending, and saving. For example, he noticed that using investment return assumptions based on long-term history produced results that were very different than using returns based on recent history. He saw how sensitive retirement readiness was to inflation and what would happen if his wife lost her income.

Fred and his wife felt that early retirement is a very big decision that warranted a more detailed review of their nest egg. They also saw the need to monitor and regularly review their portfolio of investments. In the end, after considering all the factors described above, they concluded that their nest egg was sufficient for Fred to proceed confidently with early retirement.



Resilient Miraloma Park Working Group Meetings

September 16, October 21, November 18, and December 16, all Wednesdays, 5:30-7:30 pm at the MPIC Clubhouse. Meetings are open to everyone in the community, especially recent NERT graduates and residents who were NERT-trained but are no longer certified. The MPIC will provide dinner.



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What's Growing in Our Backyards?

by Denise Louie

The California Department of Fish and Wildlife says it best: "California hosts approximately 6,500 species, subspecies, and varieties of plants that occur naturally in the state, and many of these are found nowhere else in the world. Some are adapted to unique habitats or harsh conditions, and some occur in such low numbers or have been so impacted by human influence that they are at risk of permanent extinction from the wild. California's native plants should be conserved not only because of their beauty and intrinsic value, but also because they are essential components of ecosystems and natural processes, and provide us with valuable renewable materials and other benefits." [wildlife.ca.gov/conservation/plants]

In June 2015, the California Fish and Game Commission approved a comprehensive *State Policy on Native Plants*. It may seem tardy, but we can thank the California Native Plant Society (CPNS) for making this happen. The important principle in this document is that policies and practices should reflect not just wildlife, but plants as well. After all, wildlife depend on plants. Speaking of CPNS, a member recently developed a website to help us save water and restore nature. Visit calscape.com to see which plants grow naturally in different parts of the state. Then you can purchase plants with a San Francisco heritage.

In May 2015, Pope Francis released a well-received encyclical (a letter sent to all Roman Catholic bishops). He devoted significant attention to the crisis of biodiversity loss. Invasive plants are one of the major causes of habitat loss. We can each do our part by removing weeds from our backyards and from the open spaces in our neighborhood. Let's do whatever we can to prevent species from going extinct due to habitat loss and climate disruption. [w2.vatican.va/content/francesco/en/encyclicals/documents/papa-francesco_20150524_enciclica-laudato-si.html] – Select 'EN' for English.]

In August 2015, the Pope established in the Roman Catholic Church, to be celebrated on September 1 each year (as the Orthodox Church has done for some time), an annual *World Day of Prayer for the Care of Creation*. This special day "will offer to individual believers and to the community a precious opportunity to renew our personal participation ... as custodians of creation." As the Pope envisions it, we would use this day to renew and further our dedication both to protecting the marvels of nature and repairing environmental damage our prior activities may have caused. [<http://en.radiovaticana>]

va/news/2015/08/10/pope_francis_announces_day_of_prayer_for_creation/1164087]

Individually, each of us can promote the spirit of this special day by the simple act of regularly removing weeds from our yards and open spaces. I know how endless this task may seem, but it is important to think of it not all at once, but like the proverbial "first step in a journey of a thousand miles." It can take 5 or 6 years to eradicate oxalis by hand* and decades to get rid of

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Wash

Cut

Perm

Style

What's Growing in Our Backyards?

(Continued from page 7)

French broom. But the task can be accomplished with patience and persistence: getting started and then regularly dedicating time each week to the job. The reward is more than worth the effort. You get exercise, fresh air, and periods of calm and meditation while doing

the work. Your mental and physical health benefits and you get the satisfaction of helping to save local native plants from extinction and providing food and habitat for creatures that co-evolved with them. *[baynature.org/articles/a-natural-history-of-that-little-yellow-flower-thats-everywhere-right-now]

Trees on Mt. Davidson are stressed in this fourth consecutive year of drought, including some on private property. Stressed and dying trees are hazardous. The wind can easily topple trees with shallow roots. Dense stands of stressed trees with a volatile oil can easily contribute to a firestorm. Embers can fly more than a mile downhill. An important trend to note is the 30% increase in California wildfires during the first half of 2015, compared to the same period in 2014, due to hotter and drier conditions.

I have asked the MPIC to add fire hazard to its *Resilient Miraloma Park* plan. City officials are aware of drought-stricken, stressed and dying trees on City-owned land. We should encourage them to take preventive measures to protect us, our homes, and our neighborhood. If you check whether your fire insurance includes replacement value and building code upgrades, I think you'll agree with the exigent need to remove hazardous trees. Fire danger makes it wise to remove dry and dead vegetation around our homes and encourage neighbors to do the same. We always have the option of replacing these plants and trees with more suitable, drought-tolerant, healthy native alternatives. For more information on hazardous dying trees, see Jake Sigg's article on the front page of the September issue of *Westside Observer* at westsideobserver.com/news/sigg.html#sep15.

Amidst our current water crisis, I think it worthwhile to consider that the late Nobel Peace Prize Laureate Wangari Maathai, scientist and environmentalist, advocated removal of thirsty non-native trees in drought-stricken Kenya. She pointed out many adverse effects of these trees on the soil, the water cycle, biodiversity, and local vegetation. She wasn't against trees, only those harmful to the natural environment. In fact, she founded the *Green Belt Movement* in 1977, which has assisted Kenyan communities to plant over 51 million drought-tolerant, non-invasive trees on both public and private lands. [wrm.org.uy/articles-from-the-wrm-bulletin/section2/kenya-laureate-maathai-advises-discouraging-plantation-of-eucalyptus]

I invite everyone to come to the CNPS annual plant sale at the MPIC Clubhouse on Saturday, October 24, from 1 to 5 pm. Credit cards are now accepted.



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Summary of the MPIC Board Meeting of September 3, 2015

by Joanne Whitney and Dan Liberthson

Treasurer's Report Highlights (R Gee): During August, MPIC net worth increased from \$33,219 to \$34,301. From 1/1/15 through 8/31/15, total income exceeded total expenses by \$1,510. August income from membership dues was \$1,092, and from rentals, \$4,175. Expenses included \$81 for food/refreshments at the Aug 19 Resilient Miraloma Park Working Group Meeting, \$300 deposit for the taco truck for the Fall Festival, \$180 for supervision of a PG&E visit to change the gas meter.

Committees: Membership (B Kan)—There were 425 MPIC members as of Aug 31, up from 407 on Jul 31. Total renewals in Aug were 59; reminder letters to 170 members with lapsed memberships netted 50 responses. Thanks to Vivienne Antal and Deb Atkins for helping with distribution. Our goal is 600 members. **Clubhouse Maintenance (K Rawlins)**—Del Vale neighbors have been parking in the lot during road construction and have taken garbage cans in and out and been otherwise helpful. **Streets and Transportation (R Gee)**—Traffic problems because of Miraloma School's opening have been minimal. Principal Bass cautions parents daily not to block driveways and the school website addresses traffic courtesy in neighborhood. **Events (K Rawlins)**—Fall Festival preparations are on schedule. **Zoning and Planning (ZAP, T Armour)**—Architect Steven Whitney has been monitoring 596 Teresita and 727 Forester for consistency with the *Miraloma Park Design Guidelines*. C Mettling-Davis will also look at the plans. **Resiliency (D Homsey)**—Both Resiliency and NERT programs very active. Tool kit for having block parties has been assembled. Kudos to R Gee for providing great home-cooked meals at meetings. Next meeting is Oct 21.

Community Organizations: Coalition for SF Neighborhoods (CSFN, K Breslin)—Voted to support Prop C.

The Environmental Impact of Cigarette Butt Waste

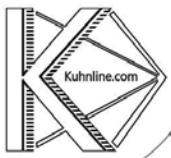
from the Cigarette Waste Pollution Project

Booker T. Neal, Miraloma Park resident for over 34 years, brought the Cigarette Waste Pollution Project (website cigwaste.org) and the issue of cigarette butt pollution to my attention. Booker wrote "In my opinion discarded cigarette butt pollution is a concern for public awareness in Miraloma Park. I constantly have to sweep

cigarette butts out of my driveway. Also, I notice discarded cigarette butts in our shopping areas." He suggests that merchants install outdoor ashtray containers in front of their businesses and educate smokers about how carelessly discarded butts negatively impact the environment and citizens' health. Like the vast collection of degrading plastic, estimated to be the size of Texas, now polluting the south Pacific Ocean, discarded cigarette butts are a threat to us, our animals, and our environment.

Trying to keep the streets around my house clean of trash, I often need to pick up cigarette butts as well as wind-blown items: both discards by neglectful individuals and items lost from trash and recycling bins during Sunset Scavenger collection and not picked up by their hurried truck operators. It's a bit of work, but worth it to look out my window or walk along my street and see a

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Cigarette Butt Waste

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tidy expanse not marred by trash and butts. My suggestion to those who drop their empty drink and food containers on the street: please make our neighborhood look better by putting these items in a bag and taking them with you. My suggestion to Sunset Scavenger: Please give your drivers the time on their routes to pick up trash that has escaped and request them to do it. My suggestion for smokers: please consider carrying a small, lidded can, so you can put out cigarettes, contain them, and dispose of them in your garbage rather than throwing them on the sidewalks or streets. -Ed

Following are facts from cigwaste.org:

1. Trillions of cigarettes: 5.6 trillion cigarettes sold globally every year; 360 billion are sold annually in the United States.



2. Butt waste is everywhere: 99% of the 360 billion cigarettes sold have cellulose acetate (plastic) filters; at least one-third of those—120 billion—are discarded into the environment. Washed into rivers, lakes and the ocean, and eaten by birds, animals and fish, they are the most littered item in the US and the world. Smoking-related debris is 1/3 or more of all debris items found on US beaches and in rivers and streams.

3. Butt waste is not biodegradable: Filters are non-biodegradable, and while ultraviolet rays from the sun will eventually break them into smaller pieces, the toxic material never disappears.

4. Butt waste is toxic: Cigarette butts leach organic chemicals and heavy metals into the environment that are toxic to fresh- and salt-water fish. They are poisonous when ingested by children and other living organisms.

5. Cigarettes kill: Containing so many highly toxic, carcinogenic chemicals, pesticides, and nicotine, tobacco use is the No. 1 cause of preventable death globally, taking over 5 million lives a year, and is likely to kill 1 billion people in this century alone (ten times the 20th century toll).

6. Cigarette butts are dangerous: Discarded cigarettes can ignite very destructive, deadly, and injurious fires. More than 900 people in the United States die each year in fires started by cigarettes, and about 2,500 are injured. Nationally, annual human and property costs of fires caused by careless smoking total about \$6 billion.

7. Butt waste cleanup is expensive: Cigarette butt waste cleanup is very costly, with a San Francisco litter audit study finding the price to be more than \$7 million annually. Taxpayers and local authorities currently bear these costs, but cleanup and prevention need to be the responsibility of the tobacco industry.

8. Filters don't make cigarettes safer: National Cancer Institute publications, among others, show there have been no benefits to public health from filters.

9. The tobacco industry blames smokers: Tobacco companies oppose regulations compelling them to take responsibility for butt waste—despite the widely recognized environmental principle of Extended Producer Responsibility; instead, they say 'the responsibility for proper disposal' of cigarette waste belongs to the smoker.

Butt waste isn't just litter: Filters falsely reassure smokers, and cigarette waste damages habitat, landscapes, and ecosystems; ignites destructive, deadly fires; poisons wildlife and children; consumes tax dollars for cleanup and disposal; and lasts forever!

Sources: "The Environmental Burden of Cigarette

(continued on page 10)



Pop's Sandwich Shop

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Cigarette Butt Waste

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Butts," Tobacco Control, April 2011, (http://tobaccocontrol.bmj.com/content/20/Supp_1.toc); "The Impact of Tobacco on the Environment," Legacy Factsheet, April 2010 (www.LegacyforHealth.org); "Tobacco and the environment," ASH fact sheet, 2009 (www.ash.org.uk); CA Dept. of Public Health's Butt Waste "Toolkit Project," (www.toxicbutts.com); "Tobacco Watch," Framework Convention Alliance, 2010 (www.fctc.org)

Calling All Nerts!

by Joanie van Rijn, Co-coordinator of Miraloma NERTs
San Francisco NERT (Neighborhood Emergency Response Team) is celebrating 25 years of successful emergency training. This training teaches residents hands-on skills to show them how to be prepared for an earthquake; how to assist their neighbors following the earthquake; and how to do light search and rescue.

In April, Miraloma Park graduated 33 new NERTs. Now it's time for NERTs to put their training into practice at the Citywide Drill.

The drill is on Saturday, October 17, 2015, at the Fort Mason Great Meadow. If you are a certified NERT, please join us at the drill and help create a dynamic Miraloma Park team. Please RSVP for the drill at: www.eventbrite.com/e/25th-anniversary-nert-drill-early-pledge-to-attend-tickets-16959698916.

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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.



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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: _____

Address: _____

Phone: _____ Email: _____

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

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

- | | |
|---|---|
| ☐ \$12 Senior Member(s) | ☐ \$15 Single Member |
| ☐ \$25 Family Membership | ☐ \$35 Supporting Member |
| ☐ \$50 Contributing Member | ☐ \$_____ 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	1-800-222-1222
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)	1-800-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	1-510-835-5900
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



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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.

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Article Submission Policy

Deadline for November 2015 issue articles is Monday, October 12.

E-mail copies of your article to miralomapark@gmail.com, with "Miraloma Life" in the Subject. Or mail to:
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