City Shock

The Political Game of Hiding the Long-Term Debt

By George Wooding

San Francisco’s cash-strapped politicians are relying heavily on an expensive form of debt called Certificates of Participation (COPs) to pay San Francisco’s bills, perhaps hoping they can continue hiding this practice from voters.

The public doesn’t know what COPs are, which seems to suit San Francisco politicians just fine. San Francisco construction projects that are either unaffordable, unpopular, or need to keep a low profile can be funded by COPs — without any public input or oversight whatsoever. Over a billion dollars in long-term City debt and interest have been issued with just the approval of the City’s finance committee and our Board of Supervisors. Unlike issuing general obligation bonds or putting up property, COPs don’t need public approval, public voting, or public discussion. COPs don’t need public approval, public voting, or public discussion. COPs don’t need public approval, public voting, or public discussion.

COPs were specifically developed in San Francisco by the Controller’s Office, a hybrid funding scheme by a local law firm to provide a loophole to Proposition 13 borrowing requirements. The lack of public transparency and ease of approval made COPs irresistible to San Francisco’s local politicians. COPs are now the City’s primary vehicle for non-voter-approved debt.

Someone stole Mom’s credit card: According to a May 14th Legislative Analyst report, San Francisco has the highest COP debt per capita, $735 per person, of all California jurisdictions surveyed. By comparison, the City of Los Angeles had the second highest COP debt per capita California COP debt at $393 per person.

Due to arcane accounting rules, the money borrowed by COPs is not considered to be “long-term debt.” Instead, this borrowed money is lumped into “long-term rental/lease” payments. The City can borrow hundreds of millions of dollars by issuing blank-check COPs. In this way, the City can raise money shown as debt on a balance statement, or on the City’s Comprehensive Annual Financial Report (CAFR) summarizing the City’s detailed financial condition. An accounting practice that has become the nationwide paradigm for local government accounting practices.

San Francisco’s COPs are always reported as leases or long-term obligations. These long-term obligations usually consist of large upfront fees and two payments a year, a variable interest payment, and a semi-annual debt-service payment. Lease payments can be scheduled for as long as 12 to 33 years. The City also needs to pledge an existing City-owned asset as collateral worth at least as much as the money borrowed. If San Francisco subsequently defaults on its rent payments, the City may lose its pledged collateral.

COPs are the latest and greatest, right? District 2 Supervisor Mark Farrell, a financial expert, stated a contrary opinion: Examiner article, “Masking the true cost of our City government is horrible financial planning. We have over 1.3 billion in non-voter approved debt (COPs) on our books right now. What really concerns me is the fact that we have over $100 million on our books where voters have rejected bond measures, but we go ahead and issue the bonds anyway and run routine maintenance operations. It’s costing us millions of dollars a year in interest payments. We need to have a clear, transparent dialogue with the public about what we are doing.”

Supervisor Farrell isn’t kidding. His is a long-overdue voice of rationality on a Board of Supervisors who have lead us into a financial mess over the past decade, including current and past supervisors and the approval of our last two Mayors, Willie Brown and, Gavin Newsom, who all avoided like the plague having this difficult conversation and dialog with voters.

Until 2000, San Francisco COPs were used responsibly. This changed when U.S. District Judge William Orrick ruled that conditions at the San Francisco-owned San Bruno jail were unhealthy and that a new jail needed to be built. City voters twice rejected General Obligation Bond measures to fund the project and the City was forced in 2001 to use COP funding instead.

The construction costs of the new jail were $137.2 million. The actual cost to City taxpayers, including loan costs and interest to December 31, 2010, was $13 million annually, for the next 33 years (until 2033). The City is hoping to hold down the final cost to approximately $350 million. This will mean that only thirty-nine cents of every dollar will have gone to actual construction costs, and the City will go to interest payments and fees. A voter-approved general obligation bond would have probably cost at least a $50 million less.

COP funding costs San Francisco more than voter-approved general obligation bond funding. According to Nadia Sessa, Director of Public Finance, COPs usually cost 45-65 base rating points more than general obligation bonds. For example, if a general obligation bond interest rate was 4%, the corresponding COP interest rate would be approximately 4.55. This interest difference increases a huge amount of money.

General obligation bonds are a better financing tool than COPs because they create a new, voter-approved source of funding.
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Parkmerced Edges Out Critics
By Jonathan Farrell

The proposal to redevelop Parkmerced passed the SF Board of Supervisors on a 5-6 vote. Speaker for the 116-acre high-rise apartment and garden townhouse complex P [Johnston said that the redevelopment project would be a "win-win].

Parkmerced was constructed between 1948-59. It was never full and still remains the largest privately-owned single apartment complex in the City. Designed by landscape architect Thomas Church, it is one of four such places in the nation. Parkmerced’s layout encompasses courtyards, gardens and wide sweeps of green space, giving the complex a sense of community and urban convenience. The townhouses total 3,221 units of housing into 8,900 units by demolishing the garden townhouses and replacing them with high rises.

Once the project gets underway, demolition will eventually displace families and relocate more than 7,000 residents. Current Parkmerced owners, under the management of Stellar/ Fortress, believe this is the best plan for the future. In return for the city's agreement to proceed until the previous phase has been closed, 2,500 households were pushed out of contract.

The plot thickens. For purposes of "urban renewal" of a neighborhood, said Sural. With housing the way it is now and loans hard to find, she asked, "how will families be able to afford the new units when go on the market at full value?"

Russom, who has lived in Parkmerced for more than 20 years and raised his chil- dren there, believes the real plan is not about creating more housing, but for greedy investors to make more money. "This all seems like a conspiracy to build a great deal by allowing the developer to build more housing to increase tax revenues."

He fears that once the proposed proj- ect gets underway, unforeseen complic- ations will prompt Stellar/Fortress to step away from the project and hand it over to another investor/developer.

Sural said as it is important for the City to really look at their track record. "With the current recession, this is not the time to be doing this kind of project," she said.

As Parkmerced envisioned as the team of Skidmore Owings & Merrill will be more transit-centered instead of car- centered. The new design challenges Chronicle reporter Pam Suriel. "Instead of design by incorporating an ecologically holistic pedestrian-focused design to create a place for the 21st Century."

It will take an estimated 30 years to complete.

Sural is a partner in the legal firm of Leibson, and the site he has been retained to be a spokesperson for Supervisor Sean Elsbernd by phone he assured that "this will be done in phases, gradually. Each phase will not proceed until the previous phase has been completed in full," said Elsbernd.

Serving Parkmerced as part of his constituency, he is confident developers will honor their agreement. Elsbernd said that with the cooperation of Stellar/Fort- ness/Edison, the developers have agreed to pay for all relocation costs. He also said that rent control would remain for the new units.

The SF Board of Supervisors will award $15 million to park merced residents as at least a partial reimbursement for the loss of the neighborhood, and 883 Victorian houses demolished.

SFL Planning Commission Vice Pres- ident Ron Mignel insists that scenario was different. Elsbernd tried to reassure them that such a scenario could not happen. But Omerberg and architectural analyst Aaron Goodman question the Planning Commission in its 4.3 approval to allow the proposal to go on the Board of Supervisors.

Goodman used to live in Parkmerced and coordinated a neighborhood alliance which helped the developer get the approval. He assures the developer agreement with the Mayor’s Office will be ironclad. To use this as a means to increase potential tax income Goodman sees is off balance.

Planning Commissioner Kathrin Moore questioned the feasibility of the project. "This is all speculative," she said.

She pointed out Parkmerced is along 19th Ave., one of the most congested com- mutes in the City. "It’s not a city street," she said. "It belongs to the State of California, part of I-280 going south and of Highway 1 going north, the construction will go on for years," she noted. "The State and Caltrans has not even weighed in on this yet," said Moore.

Jonathan Farrell is a freelance reporter liv- ing in San Francisco.
The official Department Notices for the Playfields Initiative projects at Garfield Square, Silver Terrace, Crocker Amazon, South Sunset and Kimball Field also never mentioned the use of artificial turf or synthetic products. Instead, the Notices used the phrase “the renovation and improvement of the soccer field” or “the renovation and improvement of the turf field.”

The San Francisco Recreation & Park Commission Gift Policy (Resolution #9716-230) reads “Any gift-in-place or in-kind gift valued in excess of $10,000 must go to the Board of Supervisors for approval.” The RPD General Manager has set up a procedure to expedite such gift before construction may begin or a gift is used. Yet, according to official Commission records, the Recreation & Park Commission has never considered or approved the San Francisco Board of Supervisors. The San Francisco Recreation & Park Commission Gift Policy (Resolution #9716-230) reads “Any gift-in-place or in-kind gift valued in excess of $10,000 must go to the Board of Supervisors for approval.”

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The required Board of Supervisors approval for these gifts is also lacking. Administrative Code Section 10.100-305(b) clearly states “The acceptance of any gift-in-place or in-kind gift valued in excess of $10,000 must go to the Board of Supervisors for approval.”

Love him or hate him, there’s no in-between, and that includes his own party. To some Republicans, he’s Moses led out of the desert to the promised land of taking back the House in 1994, for the only time in 40 years. To others he’s Vorderman. Sparking an ill-fated government shutdown then resigning under a cloud of ethics violations: some still refer to him as “He Who Must Not Be Named.”

Today was the pre 50th Reunion of my graduating class at Abraham Lincoln High School. We were given an organized tour of the school in honor of Mrs. Penelope Harris, Director of the Museum Tour, one of my classmates, Arthur Elvin of Pacheco Street (Forest Hill), brought the clipping to me and asked if I was the “yes”

My Uniform was sponsored by Saks/Westfield Drug, located next to Angelico’s Restaurant, just across from the Tunnel Entrance. The Coach on the right rear is John Pearce, and the Coach on the left rear is John Pearce, Jr. It is in the back row, (Big Smile) third from left. I am the little guy, middle row, far right. Next to Mr. Pearce is Gil “Buddy” Haskell, now prominent in the NFL, as a coach. I remember several of our coaches, namely Coach Russell and Coach Kinney.

Even the name of Walt Lunny rings a bell, but I’m not sure which one he is. I still have a copy of this actual photo. I wish I would have written down the names.

Where are they now? Here I am. Mark D. Zimmerman, Emeryville. age 67 +. Semi-retired Real Estate Broker.

Before the School tour today, Three of us had lunch at El Toreador, 50 West Portal Ave., and it was exciting. We didn’t know then that I would be getting the photo from your Westside Observer, so it is funny, in a way, that I made conversation about our West Portal Merchants Midget Baseball Team. Truly a great neighborhood memory.

By Anamarie Mobbutt

Anamarie Mobbutt: A California attorney and former long-time resident, Anamarie is currently writing a book about the privatization of San Francisco’s public park space. She can be reached at teatsilemmay@yahoo.com.
Neighbor-on-Neighbor Disputes Resolved

Bruce Tow is a volunteer mediator for Community Boards, and has lived in the Westwood Highlands for nearly twenty years. He hears cases like this all the time, and finds that solutions are more readily accessible when neighbors take advantage of the non-profit’s services. Community Boards settles disputes between neighbors, roommates, families, co-workers, landlords and tenants, and consumers and merchants, offering services in English, Spanish, Mandarin and Cantonese.

“Now they call each other and talk directly, and the notes left by the upstairs neighbor did nothing to solve the conflict, as it was for two neighbors in the Sunset. A downstairs neighbor was disturbed by noise coming from the upstairs neighbor’s television, which was left on all night. The two did not even know each other by name, and the notes left by the upstairs neighbor did nothing to solve the situation. When the police were called, they referred the issue to Community Boards.

Bruce Tow agrees that the tools learned in community mediation serve him well in other aspects of his life. “I too have become a better listener, and gained a better set of tools for dealing with problems that involve high emotions and disputes. I encourage someone who is interested in a quite satisfying form of volunteer service to work with Community Boards. You see firsthand that you are making a fairly significant difference in the peace and tranquility of lives of both individuals and communities,” said Tow.

Community Boards offers mediation services to resolve conflicts between communities, individuals and businesses. The 40-hour basic training includes specialized testing to ensure the best result of the mediation and felt that the result of the mediation and felt that they gained valuable communication and dispute resolution skills that will serve them well in the future.

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"I suspect the mediation services offered by Community Boards slightly lower the temperature in San Francisco. It is a materially more peaceful place where people can live higher quality lives with fewer painful disputes than they might otherwise. Community Boards has certainly made the city a better place," said Tow. In recognition of Community Boards’ 35th anniversary last month, the San Francisco Board of Supervisors officially commended the organization, whose work has inspired similar community mediation efforts across the world. Community Boards helped solve the conflict between the West Portal neighbors and escalators.

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opening pandora's secrecy box: corruption of san francisco's whistleblower program

In March 2010, former Laguna Honda Hospital (LHH) doctors Maria Rivero and Derek Kerr filed a whistleblower complaint concerning potential misuse of patient gift funds donated for patient amenities. Had the gift fund scandal never been exposed, perhaps the commingling of public and private funds by the City, Laguna Honda Hospital, and two non-profit organizations, Laguna Honda Volunteers, Inc. and former city attorney Louise Renne's separate Laguna Honda Foundation, may not have come to light. The second scandal is still unexplained.

Now it appears clear the LHH patient gift fund scandal led to exposing a third scandal — the correction of the voter-approved whistleblower program.

What started out as a model whistleblower program has become a byword of open government, with apparent collaborative consent of the City Attorney's Office, the Controller's Office, and the Ethics Commission.

Proposition C in 2003 created the whistleblower program that requires the Controller to investigate whistleblower complaints unless the Ethics Commission states in writing that an investigation would substantially impede or delay the Ethics Commission's own investigation of whistleblower complaints.

A Sunshine complaint was filed to obtain any and all routine, but non-exempt, correspondence between the City Controller's Office and the Ethics Commission regarding Kerr's and Rivero's gift fund whistleblower complaint. When both agencies refused to provide the correspondence, the author filed a Sunshine complaint on March 6.

The Ethics Commission claimed that all of its records, including routine correspondence between the two agencies, were totally confidential.

Amazingly, Deputy City Attorney Jerry Threet combined Kerr's and Rivero's gift fund whistleblower complaint, which had met alleged a conflict of interest, with two other whistleblower complaints the doctors had submitted that did involve conflicts of interest. By lumping all three cases together, Threet wrongly sought to justify that the Ethics Commission had jurisdiction over all of the gift fund whistleblower complaints.

City Charter Section C.693.19 applies only to cases involving Ethics Law, not Public Records Access Law. On April 26, Sunshine Task Force members voted unanimously that both agencies had violated sections 67.27, 67.26, and 67.25 of the Sunshine Ordinance regarding untimely response from the Controller, that withholding of records must be kept to a minimum, and that materials exempt from balance school and work? Continue to work full time, shift to part time, or not work at all? If your income will drop while you're in school, remember to add the gap in living expenses to your total education expenses. If you're only going to school at night, it will take longer to graduate and tuition costs will rise significantly during that time.

There are other factors that will influence your total sum, so be realistic to get a clear idea of how much you need to help you.

Leverage What You've Got Since most student aid has to be repaid, a smaller debt will make life easier once you've graduated. Here are some resources you might already have access to: savings, retirement accounts, money market accounts, CDs, bonds, the cash under your mattress — the source doesn't matter. Just the amount.

- Traditional or Roth IRAs. Even if you're not 59½, you may be able to make early withdrawals without penalty to pay for school. Restrictions apply, of course, such as distributions can only be used for qualified higher education expenses and you have to own the IRA for at least five years. Just remember that any amount you withdraw will not be available for your retirement.

- 529 savings plan. If you have a few years to save, you might consider this account, where earnings grow tax free, but must be used for tuition, books and other related education expenses. You have to designate a student beneficiary, which can be yourself or a child.

Find a Helping Hand(Out) To help yourself out what your savings won't build: this includes these sources:

- Government-sponsored financial aid.
- Federal student loans usually offer lower interest rates and more flexible repayment options than loans from private sources. That's why it's wise to start here before turning elsewhere. At www.FAFSA.
ed.gov, you can fill out one application to determine your eligibility for available scholarships, grants, work-study opportunities and federal student loans.

- Employer financing. Many employers offer education assistance as part of their benefits package. Even if you're facing a layoff, some companies will pay for all or part of education costs for train- ing in a new field. Check with your HR department to see if you're eligible for any assistance.

- Pension plan. If you can afford to pay against your contributions, that could help you finance your education. The advantage to this loan type is that you don't need to worry about qualifying as long as you maintain your eligibility requirements.

- Private and home equity loans. Your great credit might qualify you for funding. You will have to pay interest, just be aware that you'll probably have to begin repaying immediately. Other forms of student aid often defer repayment until after you leave school.

Any loans you secure could mean years—even decades—of repayment. Depending on where you borrowed, you can possibly modify the terms to suit your circumstances, such as making payments that get gradually higher as your salary increases. There are also government programs that will forgive all or part of your education debt if you stay in the job for a set number of years.

The smart first step may be to sit down with a financial professional to assess your situation before, during and after school. With a little planning—and a lot of hard work—you could be hanging a tassel from your rear-view mirror sooner than you think.
Planning, the Housing Element and another Supervisor/Mayoral Candidate
visit highlighted the May 23 meeting of the West of Twin Peaks Central
Council, held at the Forest Hills Clubhouse.
WOTPCC President George Wooding called the meeting to order at 7:30 PM with
about 30 people in the audience and an agenda which would stretch the meeting until 9
PM. After the roll call of member organizations, and the approval of the minutes from
last month, Treasurer Carolyn Squeri followed with her report stating the dollars in the
account and reminding the organizations to file their IRS form 990 to stay in compli-
ance, as it is now an annual requirement.
Committee reports followed as Avrum Shepard (Transportation), George Wood-
ing (Public Health and Open Space), Matt Chamberlain (Planning and Land Use) and
Dave Bisho, representing the Nominating Committee, gave updates.
Shepard detailed MUNI’s disagreement with the State Transportation Board, requiring MUNI to improve in safety. MUNI feels no improvement is necessary.
Wooding reported on the issues with the concession bid at Stow Lake where the
incumbent operator (for 67 years) has been outbid by a new bidder in a problematic bid
practice where allegations of wrong doing have been reported. These allegations resulted
in lobbyist and political guru Alex Tourk resigning from affiliation with DA George
Gascon’s campaign for election. Wooding also detailed the situation at the Arboretum
where the admission fees have not nearly approached the levels that were predicted
when implemented. The Board of Supervisors recently voted to keep the entrance fees
in place. In the Public Health sector, Wooding reported that things at Laguna Honda
were basically unchanged, with the exception of ongoing problems with neighbors who
are complaining about the excessive noise generated by the air conditioning units in the
new portion of the hospital.
Matt Chamberlain’s report on planning issues continued with the main emphasis
being on five topics that have been reviewed by the WOTPCC in the past: urban wind
generation (on which a policy declaration has been prepared); cellular antennae (no
policy yet); the AT&T boxes that were discussed last month; the Parkmere Special
Use District; and the Housing Element.
As to the Housing Element, Chamberlain believes that the Supervisors will vote to
approve it, probably by an 8-3 count, or no vote will be held and it will automatically go
into effect on June 22nd. Dave Bisho informed the attendees that he is part of a group
that sued to stop the 2004 Housing Element. The case took 5 years and the arguments
against the HE were upheld. The group is prepared to sue again over the 3rd draft of the
2009 HE – more on the HE below.
Bisho also spoke as head of the Nominating Committee. The slate as proposed by the
Nominating Committee for the 2012 WOTPCC is: President – Matt Chamberlain;
VP – George Wooding; Treasurer – Carolyn Squeri; Secretary – Blue Mudbhary. The
Parliamentarian (Avrum Shepard) serves at the request of the President. The floor is
open to other nominations up to and including next months meeting prior to the vote
for the new term, which takes effect with the September meeting.
SF Planning Chief John Rahaim was the first speaker and he opened the floor up
to discussion on issues involving the proposed 3rd draft of the Housing Element.
Rahaim answered each question courteously while maintaining his view that the HE is a
planning guide and not a policy, and not one that is a zoning change to the RH1 and RH2
designations. He explained the rationale that zoning can only be changed by the Board of
Supervisors and the Planning Commission. Questions centered around the definition of
height and bulk density guidelines for projects in RH1 neighborhoods, and the impor-
tance of preserving the neighborhood ambience, and not allowing a property owner to
purchase an existing home, gut the interior and build a non-single family structure like a
tri-plex, etc. Rahaim expressed surprise and disagreed with people concerned and upset
about infill projects (from ABAG - Association of Bay Area Governments) showing overviews
of infill projects expected to be zoned for the Westside. Overall, he made his case for the
3rd draft of the HE and the changes from the 2nd draft. For many in the audience, they
seem resigned to agree to disagree.
Rahaim reiterated that the purpose of the Planning Department is to give everyone
involved the best advice and information on planning for the city as a whole, not just for
neighborhood activists or the political will of the day.
The final speaker of the evening was District 11 Supervisor John Avalos, a resident
of the Excelsior who is also running for Mayor. The candidate spoke about the makeup of
the district (67% single family homes) and his involvement as he has two children
in the SF public schools. (His wife is also a teacher at a SF school.) During his talk he
touched on his achievements as a Supervisor on legislation he has sponsored, as well as
the challenges of the Park and Rec department, the ongoing battle with graffiti, the lack
of “transit first transit” in his district, and the need to bring people and institutions
together for the betterment of the city.

The supervisor answered questions ranging from reinstituting SF Police Dept.
Academy classes, to Pension Reform (supports it), the Housing Element (will prob-
ably vote for it, as he feels the process is in place to maintain the characteristics of each
neighborhood), and some lively questions on how non-profit dollars are
allocated from City Hall to the non-profit service providers within the
City and County of SF.
After the presentations, the speakers and the attendees spent the
better part of the next hour having smaller discussions on the topics in
small groups and one-on-ones.
Next meeting: June 27th at the Forest Hills clubhouse at 7:30 PM.
tax revenue to pay for all project debt service. General obligation bonds are considered to be the safest kind of municipal debt and typically garner higher ratings from the credit rating agencies and, in turn, cost issuers less in debt service payments and set-up fees.

COPs have lower credit ratings and higher set-up charges as non-voter-approved debt is considered less secure by credit rating agencies. COPs have to be paid entirely from existing General Fund resources or revenue that would flow to the City's General Fund.

Every penny spent on COPs takes money directly out of the General Fund — money that could have been spent on basic City services like fixing potholes (which street maintenance the City now wants to put as a general obligation bond measure next November, kicking the can on basic maintenance down the road). The main problem with general obligation bonds is that the unpredictable citizenry of San Francisco have to be convinced to pass ballot measures. During the Newsom administration, it became easier and easier to rely on COP funding, even though COP funding costs more, but was always a sure thing. Dealing with the public can be messy. Newsom and others before him feared embarrassing losses at the ballot box.

Interestingly, COP money does not even have to be spent on the project for which it was appropriated. COPs usually include a clause which states, "The project lease permits the City with the consent of the Trustee and Certificate holder to amend the Project lease to add any property and improvements to the Project or to substitute other property for all or any portion of the Project."

Sound like a blank check?

Once issued, COP money can be spent anywhere. In 2005, the City declared a “state of emergency” when San Francisco General Hospital’s (SGH) two auxiliary steam powered generators started to fail. According to City documents, both generators could have been replaced for $7 million. Currently, the City has a generator replacement date of January 1, 2012 and has already spent over $700,000 in generator repairs.

The City issued a COP for $36 million, which included combined fees, principle and interest to be paid over a 16-year period. Five years and eleven months after the City declared “emergency”— and $29 million over the initial replacement cost estimate — the back-up generators will be replaced. No wonder the City has a budget deficit, which can’t be blamed solely on the need for pension reform.

Even worse, COPs are now being used for services and maintenance that taxpayers have already paid for, but have been deferred by the City. On May 5, 2009, then-Mayor Newsom authorized the execution and delivery of COPs to fix City streets, using the brand new Laguna Honda Hospital as collateral. The Laguna Honda - collateral COP generated approximately $39 million for road repairs. Its COP expense fees cost an additional $5.6 million, and its twenty-year interest payments will total $38.9 million. The total cost to the public for this road-repair COP was $88.5 million. Approximately forty-seven cents of every COP dollar was actually spent on road repair, with the rebuilt Laguna Honda Hospital swinging in the wind as collateral.

It was approved because polling numbers showed a general obligation bond to fund the same work would not be passed by voters; a bond measure to do so was previously rejected by Supervisor Elsbernd as a long-term debt financing solution for one-time, or ongoing, needs. History will likely repeat itself next November, when voters will be asked to approve a new street, and pot-hole-fixing bond measure.

This road-repair COP is an example of terrible financial waste and mismanagement for several reasons:
1) citizen tax dollars are already supposed to pay for annual road repairs; 2) it’s stupid to use 20 years of long-term debt to pay for short-term road maintenance; 3) it costs $83.5 million to collect just $39 million for road repairs; and 4) San Francisco’s General Fund will have to pay $4.2 million annually for the next twenty years, rather...
“I have to write, it’s what I am meant to do. I have always had this preoccupation of being ‘incomplete’ in various ways, not physically incomplete, but looking at the incompleteness of the spirit. That’s what guided the stories in this collection.”

Sitting with West Portal writer Ethel Rohan, I am struck by her intensity and dedication to the craft of writing. An accomplished and prolific magazine and short story author, she has recently celebrated the publishing of her first novel. In the debut, Cut Through the Bone, she has given us a set of 30 stories, most spanning only 3-4 pages, but in those pages we are teased with prose in which there are no pat endings and where every word and phrase counts. We have to “guess” what happens next, a little unsettling for those of us that “want to know.”

Recently, the writer celebrated the launch of the book with 200 friends and family at the United Irish Cultural Center, a logical place for the Dublin-born wordsmith. “It was one of the most special nights of my life,” she said. “The release of the book is every writer’s dream, and it has helped me to put aside the angst and self-doubt that all writers share. I’ve spent three years in my office/dungeon asking myself, am I delusional? Is my writing any good?”

In the reading stories, the elements of uncertainty and fear are everywhere and yet the reader is drawn to the characters and wants some sort of resolution, but is denied, left to ponder “what if?” She explains that the ideas are very family-centered, often times focusing on historical ideas of family function and dysfunction and the emotions that are involved.

The writer is currently completing her next project, a first novel, which she is busy shopping to agents. “Set in Ireland, it’s the story of a 47 year old Dublin bus driver. I’ve been working on it for nine years. It’s tentatively titled, “Kisses with Teeth.”

Born in Dublin, Rohan came to San Francisco 18 years ago for a three-month vacation, and decided to stay, eventually graduating from Mills College with a Master’s Degree in Fine Art. She jokes that she had to come all the way to San Francisco to find her Irish-born husband. The couple lives in West Portal, raising two daughters.

The literary world is also taking notice of her work. She has been invited to give a reading at the Frank O’Connor Literary Festival in Cork (Ireland) during September, and the novel was long listed as a finalist for the Story Prize Award in 2010.

In closing I asked her what she wants to leave her readers with when they are reading her work. “I would like readers to appreciate the power of imagination and story telling. The words can transport us, and make us ask ‘what if’? I hope the readers also are able to think and be empathetic towards the characters, by disengaging judgment to look beyond the superficial.”


COPs/Money (Cont. from p. 4) than using this money for road repairs.

San Francisco has to become more careful about COP funding. Citizens have a right to know what is happening with their tax money. The entire COP process needs to become more transparent and politicians need to become more responsible.

Supervisor Farrell should introduce legislation that will impose a requirement that voter approval be obtained prior to the issuance of COPs. If local politicians don’t have the will power to enact this legislation, the voters should consider mounting a referendum—a signature-petition ballot measure—to restrict the City’s ability to unilaterally issue COPs as long-term debt. Someone needs to take back Mom’s missing credit card.

Feedback: wooding@westsideobserver.com.
PERFORMANCES  
EVENTS  
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UNIVERSITY

STERN GROVE FESTIVAL-JUNE 19-AUGUST 21 2011

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The New State of Wonder

The author will discuss Saved by Beauty at BookShop West Portal.

June 9 | 7pm

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The Klein String Competition is a resource for neighborhood organizations. 4th Mon.
Forest Hill Clubhouse at 381 Magellan.
JUNE 6

SUN • STERN GROVE MUSIC FESTIVAL

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Whistleblower Scandal  

cited a CPRA exemption for withholding records, that the Ethics Commission had not appropriately interpreted. A CPRA exemption was introduced by the Task Force’s Hope Johnson, a motion which passed unanimously, finding that the Commission violated that requirement, with the purpose of keeping the records secret.

There are two types of strokes:

Ischemic - when an artery in the brain leaks or bursts

Hemorrhagic - when a stroke occurs

A Transient Ischemic Attack (TIA) is sometimes mistaken as a stroke but it's actually a warning sign that a stroke may occur. Prompt medical attention may help prevent a stroke. Seek immediate emergency medical help just as you would for the two others. To determine the type of stroke, the doctor will perform an X-ray called a CT scan and an MRI. Other tests are done to find the location of the clot or bleeding. A Hemorrhagic stroke can be harder to treat. Surgery may be required to stop the bleeding or reduce pressure on the brain. Medicines can also control blood pressure or brain swelling.

Stroke rehab is the best way to get better and the greatest chance of recovery is during the first few months. The goal is to regain skills lost or at least make the most out of the remaining abilities. It's important to take steps to prevent future strokes.

Hemorrhagic stroke is when an artery in the brain leaks or bursts. Hemorrhagic stroke is more common than ischemic stroke, but it's more dangerous. Hemorrhagic stroke is caused by high blood pressure, smoking, alcohol use, and family history. The most common signs of Hemorrhagic stroke are:

- Severe headache
- Nausea and vomiting
- Loss of consciousness
- Paralysis on one side of the body
- Pupil unequal
- Pulse slow and weak
- Resprratory slow or irregular

Ischemic stroke is when an artery in the brain堵塞 or closed, claiming Commission regulations permit internal within department heads, potential reputation damage, and the use of ARRAs (recovering Act stimulus) funds.

All whistleblower complaints are rated according to “risk of loss to the City” and are handled by the City Attorney’s office. The City Controller does not investigate whistleblower complaints.

When voters passed Prop C in 2003, they were told the City Controller would investigate whistleblower complaints. But the City Controller’s whistleblower website does not disclose the use of such risk profiles—they are kept secret.

Whistleblower Scandal (Cont. from p. 6) should be redacted rather than withheld entirely.

The City Attorney’s office apparently believes the Sunshine Ordinance does not apply to the Ethics Commission, despite the fact that there is nothing in the Ordinance that exempts any City department, board, or commission.

Garrett Chatfield, Ethics Commission investigated and made a finding of fact that Kerr and Rivera submitted a whistleblower complaint, though both doctors were present during the meeting. Chatfield repeatedly refused to disclose whether the investigation was on-going or closed, claiming Commission regulations prevented him from disclosing.

Task Force member David Snyder introduced a motion which passed unanimously, finding that the Ethics Commission had violated California’s Public Records Act (CPRA).

A second motion, asserting that the Ordinance expands state law by requiring that the various City departments who may have engaged in wrongdoing at the highest levels of City government, are told the City Controller would investigate whistleblower complaints. But the City Controller’s whistleblower website does not disclose the use of such risk profiles—they are kept secret.

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One effect of our de-emphasis on math in this country is that we have stopped thinking with numbers, preferring descriptive adjectives that are more forgiving and less intimidating. Instead of saying that it is 3,200 feet high, we say that it was very tall. Instead of saying that a car was 183 inches long, we say that it is a compact. Instead of being told that our cholesterol is 150 or 205, we are told that it is normal.

Unfortunately, I usually don’t do ALL of these things at once.

You would think I would learn.

Well, I guess I have. I have learned the 7 habits of highly effective multi-taskers.

1. Program a shuffle on your iPhone that includes multiple learning opportunities.

Now this is really fun.

Just last week on a two-hour drive to Sacramento, I hit the jackpot. Not only did I hear Tina Turner remind me that I am the BEST, Better than All the rest, but through the magic of shuffle, this was followed by a five-minute podcast in Japanese helping me find the ladies room on the second floor of a department store. And then Ricky Martin sang to me in Spanish. Could I ask for more?

2. Create a new calendar that works on your phone and your laptop and the computer at work.

This is a really good thing to do when you are traveling. Before you do this, make sure you download all of your meetings onto your phone.

Be really efficient. Eliminate all paper, including your airplane ticket and your hotel reservation. Store it in the cloud. Now update your calendar for all of your contact, your calendar, and your tasks. But don’t forget your password.

3. Download one of those simple checklist apps so that you know the best ways to get anything done.

I just did this and discovered a world of possibilities. There is the checklist to make sure I know what to buy at the grocery store. And while I am at it, I can select wardrobe basics. But who knew I could also organize a wedding and work on getting out of debt at the same time.

4. Clean your office.

5. Clean your computer.

6. Clean your office.

7. Clean your computer.

This is the best opportunity of all, especially if this is your home office.

It can involve washing dishes, shredding highly confidential notes, and finally, getting where you left your stash of secret passwords—so everything works soooo smoothly. The multi-tasking involved here is hitting your phone, your laptop, and your head all at the same time.

Be really efficient. Eliminate all paper, including your airplane ticket and your hotel reservation. Store it in the cloud. Now update your calendar for all of your contact, your calendar, and your tasks. But don’t forget your password.

The most exciting part of steps 4 and 5 and 6 and 7 is that after you have carefully labeled all your binders and even made notes to yourself in

5. Clean your office.

Finally discovering where you left your stash of secret passwords—all at the same time.

I think that the largest size should be no more than 190 inches.

There are many examples of this.

The only problem is that America car companies are not producing quality small cars. American buyers and car makers seem to not really see the problem. The large cars and SUVs many of us are driving are not only gas guzzlers and a danger to my health, but they are also much more difficult and less fun to drive than smaller cars. And they are harder to park.

Chevy and Ford do have some smaller cars, but who wants them? Who even knows what they are? The Chev Malibu, and the Ford Taurus, and the Ford Focus and the Ford Cruze.

Yes, we have seen this repeatedly with American fashion. Remember when women’s shoulder pads made them look like linebackers in unis for the time, or women’s pant legs that were several sizes too large. We are still designing and producing men’s shorts and bathing suits that are so long that they appear to be attempting to conceal as much as possible while covering the body, the wearer look unappealing as he can be. They cannot be described as “shorts” and should be referred to as “mudsuits.”

There were times when men’s ties were clearly much too wide and suit jackets had lapels that were grossly oversized.

Now we have a cacusa among some to wear pants many sizes too large so that they settle much too low and leave the wearers looking clown-like in their clothing.

And as mentioned in an earlier column, watches have gotten too big since Rolex underwatches got popular in the mid 1970’s. Most men today have separate trust funds and their costs do not add to our budget deficit and won’t for at least 15 years. Yet another example mentioned is that the bigger item is defense at more than $800 billion a year running two unnecessary wars and staffing more than 20 bases in Europe to protect the citizens of other countries from possible attack from a Soviet Union that no longer exists and a North Korea that is barely feed or interested in people.

But what most concerns me at this moment is the size of American family cars and the public’s unawareness of the vast variations. What American car companies call a compact car is what I consider a large car, but I use actual numbers to describe their differences.

The American car industry decided to go the other way. Instead of making small cars, they decided that they would make high-powered, large cars. Then they realized they could take cheap pick-up trucks, doll them up and make them into sedans and call them SUVs.

We have seen this repeatedly with American fashion. Remember when women’s shoulder pads made them look like linebackers in unis for the time, or women’s pant legs that were several sizes too large. We are still designing and producing men’s shorts and bathing suits that are so long that they appear to be attempting to conceal as much as possible while covering the body, the wearer look unappealing as he can be. They cannot be described as “shorts” and should be referred to as “mudsuits.”

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BRIEFTED

Annie: Kristin Wiig (also co-producer and co-writer), chosen as head bridesmaid by her lifelong best friend, Lillian: Maya Rudolph, co-writer), chosen as head bridesmaid by her family estate, she and Annie vie for the microphone by Gregg Leblanc is Becca's mate, handsome Dex: Colin Egglesfield, who has been strung along by Ted: Jon Hamm. The action is richly flavored by the verbal aspect of the solo in which he is not only an actor but a multi skilled stage performer. The character is not miscast in Hoyl's captivating so-called workshop of Geetzer: throughout July. For information call 415-282-3055 or click on www.themarah.com. on BEETLEJUICE: JUST ADD LIFE

A wiggle and a hint of a smile is all that separates Bette Midler from a universally recognized celebrity. Her voice is strong, her presence is commanding, and her ability to inhabit a role with such ease and grace is something that has become almost second nature to her fans. She has been captivating audiences for decades now, and her latest venture into the world of performing arts has been no different. In her new production, "Beetlejuice: Just Add Life," Midler takes on the iconic role of the titular character in a way that is both entertaining and inspiring.

The story is set in a small seaside town called Oyster Bay, where Bette Midler's character, Beetlejuice, has made his mark on the community with his irrepressible spirit and love for pranks. Despite his bullying tendencies, Beetlejuice is also a charming and lovable figure, with a deep love for his town and its inhabitants. The show follows his journey as he navigates the challenges of life and learns to embrace his own uniqueness.

Midler's portrayal of Beetlejuice is nothing short of brilliant. Her ability to bring the character to life on stage is a testament to her skill as an actress. She brings a warmth and humanity to the role that makes it impossible not to fall in love with Beetlejuice all over again.

The production is a feast for the eyes as well, with a set that is both visually striking and perfectly complemented by the costuming. The attention to detail is evident in every aspect of the show, from the costumes to the lighting and sound design.

In summary, "Beetlejuice: Just Add Life" is a must-see production for anyone who loves music, comedy, and a good old-fashioned ghost story. With Bette Midler's魅力无限的存在，这个作品不仅在剧情上引人入胜，也在视觉和听觉上提供了无尽的享受。

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THOR

Arrogant powerful handsome Thor: Chris Hemsworth is cast from the planet Asgard by his father, King Odin: Anthony Hopkins. His love for life on Earth. There he meets the pretty scientist, Jane Foster: Natalie Portman, whose specialty is Surprise! Asgard. When government agents seize all her research and records, her friends Erik Selvig: Stellan Skarsgard and Darcy Lewis: toyota. The修养 of the control when Odin falls into a coma, sending mighty characters from Asgard Belding. Thor: a name. Several Yetians making contact with hideous underworld critters. The action is richly flavored by the verbal aspect of the solo in which he is not only an actor but a multi skilled stage performer. The character is not miscast in Hoyl's captivating so-called workshop of Geetzer: throughout July. For information call 415-282-3055 or click on www.themarah.com. on BEETLEJUICE: JUST ADD LIFE

TIDE OF WATER TO ELEPHANTS

During the Depression, Jacob Robert Pat- ners' Puniwell Curch exam for his license as a veterinarian is interrupted by the tragic news that his Polish parents have died in a fire. His farm is in debt to the bank. When Jacob happens upon a travelling circus in town and comes to the rescue of an ailing show animal, the owner, August. Christiph Wals hires Jacob as their vet. The circus stars August's equestrian wife, Marlena: Reese With- apercus. When they have to shoot her crippled horse, she is despondent until they acquire Rosie, an elephant. Jacob finds that Rosie only understands German commands and is able to train her for Marlena. August has workers thrown from the moving train at night to keep the payroll under control. He is a bomb wait- ing to explode and, soon enough, it happens in a way that brings Jacob and Marlena closer. Old World charm and grace we have come to rely upon.

RABBIT HOLE: A FAMILY COPES WITH THE PAIN OF LOSS

Eight months after the accidental death of their four year old son, Daniel (played by Beth Kellerman) and Hope Holbrook (played by LeBlanc) are struggling to return to their daily lives when Becca younger and perpetually troubled sister, Izzy: (Flo- rida Alessandria) tries to escape the curtain of her own pain, the girl is in love with the captured mermaid, Syrana: Astrid Berges-Frisbey, will soon be the Princes of the Merfolk surrounding the Huntsgar. Violence. Gore. 3-D, IMAX.

TEMPLE-MOUNT

His meeting with an ispowerful handsome Thor: Chris Hemsworth is cast from the planet Asgard by his father, King Odin: Anthony Hopkins. His love for life on Earth. There he meets the pretty scientist, Jane Foster: Natalie Portman, whose specialty is Surprise! Asgard. When government agents seize all her research and records, her friends Erik Selvig: Stellan Skarsgard and Darcy Lewis: toyota. The修养 of the control when Odin falls into a coma, sending mighty characters from Asgard Belding. Thor: a name. Several Yetians making contact with hideous underworld critters. The action is richly flavored by the verbal aspect of the solo in which he is not only an actor but a multi skilled stage performer. The character is not miscast in Hoyl's captivating so-called workshop of Geetzer: throughout July. For information call 415-282-3055 or click on www.themarah.com. on BEETLEJUICE: JUST ADD LIFE

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The Incredible Shrinking Everything

I read a lot and I'm constantly reading that manufacturers are surreptitiously shrinking the size of their products as a sneaky way to avoid raising prices (although their not adverse to do that also.) So many half-gallon containers of orange juice now hold 59 ounces, not 64. And many bags of sugar are now 4 pounds, not 5. Although I haven't actually gone out and measured them, I suspect that many foot-long subs now log in at a demure 10 inches.

The shrinkage problem applies to many things. The sum of $24,000 used to be good for a huge van or a flashy sedan. Now it gets you a dinky Prius. The world of culture is no exception to this gimmick. Concerts at Carnegie Hall used to last 2½ hours; sometimes three. Now they last an hour and three quarters, including a late start, and a long intermission. Encores used to be freebies; now forget it, they're things of the past.

Surreptitious product shrinkage also applies to the world of politics, the world of academe, the world of travel. Six hundred dollars used to be good for a round trip to Venice, Italy, plus space for your coat in the overhead bin, plus a hot meal, plus a couple of drinks, plus a movie, plus room for your legs, plus friendly staff. Now it will just get you the round-trip to Venice. California. Think it ends there? For your legs, plus friendly staff. Now it will just get you the round-trip to Venice.

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May Day is like Christmas for gardeners except all the packages are opening themselves simultaneously. There is so much to fall in love with. Here are a few of my heartthrobs this month.

The compost thermometer jumping up to 140 degrees when the compost is built right, it heats up so hot that you can’t put your hands on it. If you dig in a little way, steam starts to rise in the cold air. Every single day, this generous mirage of food is cleared away by my mind. Thanks, Sir Science and the intern crew, for building such a great pile.

The spring mix lettuces standing erect and gorgeous like Carnival marching bands, each group with different costumes on…snap, snap, snap, go the harvest volunteers, and the lettuces fluff into a bag of salad mix for our harvest box. Off they go to feed salad to yarkin Street Youth Services.

California wild lilies (Ceanothus show above) blooming in the Native Backyard, and buzzing with a dozen different pollinators and beneficial insects…

Real Travel

By Sergio Nibbi

Business Corner

(Cont. from p. 5)

closed in” and helps to contribute to a more comfortable, interactive experience. Dr. Little playbook is in Miraloma Park before attending Lowell High School, and eventually receiving her Audiology degrees at California State University, Sacramento and Salus University in Pennsylvania. She has worked in the field in both the US and in New Zealand and cites a major difference between the countries, “Here in the US, the testing and verification of the fitting of hearing aids is a bit different. In New Zealand the industry is much more stringent in the verification process and as a result the clients have a much better chance of receiving the best amplification for their individual needs,” said the audiologist.

Both Gilligan and Little stress the importance of working with a client to fit a device. “Without testing there can be no realistic outcome that can be predicted. We work with each client individually to set realistic expectations of what improvement can be expected,” said Gilligan, who explained some of the challenges for people.

“It has been studied all around the world, and pretty much universally it takes a person 7 to 9 years from the time they first think they just stop in to say hello. But through careful planning and gutsy decisions, the addition of a new Napa is a welcome sight, but for the new tourists and visitors, they will be a great success. The Napa Valley Opera House has been in existence since the late 1800s and has been home to famous performers like Wynton Marsalis and Willie Nelson. Across the river is the new Oxbow Public Market, a spin-off of San Francisco’s Ferry Building Marketplace. With over two dozen merchants one can enjoy oysters on the half shell, followed by wood-fired pizzas, cupcakes and delicious cheeses from near and far. Of course a nice glass of wine is never far away and during late spring and summer months, 1st Street is closed to traffic on Thursday nights, where people stroll with a glass of wine in one hand and a huge bar-b-que turkey leg in the other. Veteran’s Park on the river’s bank anchors the end of the line. Free music and dancing caps off the evening as the ducks and swans float silently on the outgoing

Crazy Like a Fox

By Sergio Nibbi

Street is directly across the street from Oenotri and Norman Rose, and for the less sophisticated there’s even a Subway next door. The Uptown Theater, a masterpiece of Art Deco, has been newly remodeled and features major performers on a regular basis. Sweetie Pie Bakery is a desert-lover’s dream come true, and who can resist the late-bake baguettes at Model Bakery?

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So no longer is anyone kicking sand in Napa’s face. The City is facing an amazing renaissance, and in the last year or so all the premier publications in the country have published major stories, from the New York Times to the San Francisco papers and local travel magazines. The Wine Spectator this month did a 37 page spread, appropriately titled “Napa, A City Reborn.”

For those of us who have been enjoying the Napa Valley for all these years the addition of a new Napa is a welcome sight, but for the new tourists and visitors, they will appreciate the transition? I certainly hope so. Old or new, Chardonnay or Cabernet, it’s still one of the most beautiful valleys in the world. No need to go to France, Italy or Australia. A short role over one of the most beautiful bridges in the world and the experience becomes magical. Let’s all raise a glass in appreciation. “Salute a Tuti.”

Feedback: sergio@westsidelobserver.com

From the Border

THE PENINSULA FROM LONG AGO

By Hilary Gordon/Photos by Blair Randall, 2010

The Garden for the Environment nestles under Mt. Parnassus in the watershed coming down through Laguna Honda reservoir from Twin Peaks. We are contiguous with some of the remaining chaparral in San Francisco. So we have some cool foggy summers, not that they need no summer water. My favorite is Alum and Mutabilis, both single roses… old-fashioned, like me.

Happy June, and see you in the Garden.

Hilary Gordon is Sustainable Landscape Education Manager at the GFI, A life-long gardener, trained at the City College Horticulture program, she has worked as a professional landscape gardener from 1984 until the present. Have a question for Hilary? Meet her in the garden Wednesdays 10-2 and Saturdays 10-4.
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