



Miraloma Life

www.miralomapark.org

President's Report

by Robert Gee, MPIC President

Fall Festival

I want to thank everyone who attended our Fall Festival on September 26. Many thanks to my fellow Board member Kathy Rawlins for her coordination of the event. I also want to thank our NERT Co- Coordinator Bill Jeong and NERT volunteer Anne Marie Murtagh for staffing our NERT and Resilient Miraloma Park information tables. It was truly a pleasure to meet so many new Miraloma Park residents, including the many families with young children. It was great opportunity for me to hear from so many of you about what makes Miraloma Park a terrific place to live. Thank you to all the members who voted to support updating our By Laws so that we can move forward with submitting our 501(c) (3) application.

George Davidson: Pioneer, West Coast Scientist

by Jacquie Proctor, Author of
San Francisco's West of Twin Peaks



When I say that I live on Mt. Davidson, many of my fellow San Franciscans respond by saying "where is that?" Despite its being the

City's highest hill, even more obscure to most is its namesake, George Davidson. Oscar Lewis wrote the first detailed biography of our neighborhood mountain's namesake in 1954 and lauded the pioneer scholar as having, for more than half a century (1850-1911), a dominant role in the beginning of scientific activity on the Pacific Coast.

As head of a U.S. Coast Survey party in 1850, he prepared charts and other navigational aids for the sudden surge of Gold Rush ships coming to West Coast. For forty-five years he charted virtually every mile of

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MPIC Fall Festival: A Big Hit

The MPIC held its annual Fall Festival on Saturday, September 26. The weather was perfect, as over 70 adults and many children could attest. The Blue Castle Bouncy House was a big success with the kids. The adults loved the way it used up the kids energy in a safe way. The Taco Truck provided all with delicious tacos and burritos. Drinks, chips, and dessert were provided by the MPIC. NERT and Miraloma Resiliency Team volunteers were on hand to give information about MPIC's disaster preparedness and resiliency work.



The vote for changes in the MPIC By-laws and Articles of Incorporation passed. These changes allow MPIC to proceed to applying for 501c3 status. When this status is granted all donations will be fully tax deductible. Thanks to all who helped make this a great day!

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Events in November

5

MPIC
Board
Meeting*

Thursday, 7 pm
Clubhouse

November Contents

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* Members wishing to address the Board of Directors should call 415-281-0892 to request placement on the agenda.

President's Report

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The MPIC is now on Facebook!

The MPIC is expanding its social media presence. We are on Nextdoor Miraloma Park, and now we're on Facebook! Check out the MPIC Facebook page at [facebook.com/miralomapark](https://www.facebook.com/miralomapark). We appreciate everyone's support and ideas in building out a social media presence for the Club and the Miraloma Park community.

Update: District 7 Supervisor Norman Yee's Hearing on the City's Response Plan in the Event of a Forest or Brush Fire

District 7 Supervisor Norman Yee recently held a hearing

of the Government Audit and Oversight Committee on September 17 to find out about the City's response plan in the event of a forest or brush fire. After viewing the recorded hearing and reading the transcript, I wanted to share some of the important points made.

Deputy Fire Chief Mark Gonzales testified that the main concern in the City is with structure fires, because of the close proximity to each other of our many wood buildings. He said there are calls for outside fires, which tend to be concentrated around the south and east of the City. Because of the fog, the north and west of the city are generally moist and not a concern. Outside fires are typically in the drier southeast parts of San Francisco, such as Hunter's Point and McLaren Park.

The SFFD has 4 mini pumpers able to access areas not accessible by the fire engines. These mini pumpers carry water and equipment with smaller hoses and are maneuverable to get in and out of less accessible fire areas quickly as needed. More than 200 firefighters have been trained in wildland operations, and the SFFD is part of the mutual aid agreement with other counties. This agreement allows the SFFD to call for help from other agencies outside of the City. Supervisor Yee asked about airplane resources in case of fire: in the City's history, airplane resources have never been called in.

Deputy Chief Gonzales also explained that vegetation fires typically occur in grass and brush. He displayed a graph showing that fires in grassland and/or brush were about 12-13 times more likely than fires in forested areas. He presented charts of areas around the City that have had grass/outside fire responses. These were mainly in open areas around freeways and off-ramps—such as near Highways 101, 280 and 80—due to thrown cigarettes and to illegal encampments. There were also some incidents around the edges of Golden Gate Park and the Cliff House/Sutro Heights area.

Lt. Mary Shea from SFFD Fire Prevention (and one of our regular NERT instructors) said that San Francisco is not totally a Wildland Urban interface fire area, though there are some pockets. She said that according to CAL-FIRE, San Francisco is considered to be of moderate fire hazard severity. Main fire prevention efforts have been focused on overgrown weeds, grass, vines and other low vegetation, maintaining 30 foot fire breaks around buildings, any portion of trees extending within 10 feet of chimney outlets, removal of any dead or dying portions of trees adjacent to or overhanging a building, and removal of leaves and dead vegetative growth. There

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634 Rockdale	3/1	\$988,000	640 Teresita	3/2.5	\$1,375,000
495 Los Palmos	3/1	\$1,049,000	300 Cresta Vista	4/4	\$2,550,000
33 Endline	3/2	\$1,200,000	SOLD		
PENDING SALES			184 Del Vale	2/1	\$843,000
231 Molimo	3/2	\$895,000	718 Myra	2/1	\$900,000
139 Marietta	4/1	\$998,000	905 Portola	2/1	\$1,050,000
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926 Teresita	3/1	\$1,049,000	795 Foerster	5/4	\$2,080,000



President's Report

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is also a weed abatement program in coordination with DPW. Lt. Shea also reported on responding to complaints from neighbors disgruntled with a next-door neighbor's tree overhanging their house or yard. Of these complaints, half appeared to be justified; most complaints came from the Hunter's Point/Bayview, Bernal Heights, and areas around freeways.

Bijan Karimi, Assistant Deputy Director of the Department of Emergency Services, reported on his agency's role in preparing citizens for disasters, managing City's early warning and notification systems, and assisting displaced residents in the event of a disaster.

Traffic Issues: Del Vale and Myra Way

If you drive on Del Vale, you've noticed that after it was repaved, half of the little speed humps that were originally in place were not replaced. SFMTA informed the Del Vale residents that the default action on these speed humps was not to replace them after repaving. I want to thank Del Vale resident Steve Hess for taking the lead to contact Supervisor Yee's office to advocate with SFMTA for a new speed survey on Del Vale in the hope of having up-to-date speed humps installed.

I also want to thank Myra Way resident Reza Vagefi for bringing to MPIC's attention speeding and some hit and run incidents along Myra Way from Molimo Drive along the blind curve and in front of the Miraloma Elementary school to Reposa Way. Reza will be contacting his Myra Way neighbors to get them to sign a petition for consideration of traffic safety improvements that could include speed humps.

Resilient Miraloma Park



On behalf of the MPIC and our Resilient Miraloma Park Program partners, I'd like to extend a big Thank You to everyone who made it this year to our monthly Working

Group meetings. With the upcoming holidays approaching, we are taking a break from our official monthly

meetings. Do not worry! We will resume our meetings starting January 2016. Until then, community members are encouraged to continue to meet with each other as their availability allows.

The Resilient Miraloma Park Implementation Working Group will be meeting quarterly as of January 2016 so that community members can report on the progress being made in community building, stakeholder engagement, and disaster preparedness in the neighborhood. Each RMP Working Group (NERT, Community Preparedness Building, and Asset Mapping/Stakeholder Engagement) is creating its own detailed project plans with key actions and target dates. Each will take the lead in scheduling its own workgroup meetings.

Many of our RMP participants arrived at their first RMP meeting without knowing many of the other attendees. But they left with a new set of friends and acquaintances. As a result they are more empowered, and Miraloma Park is—already—more resilient. For those neighbors of ours who haven't yet been able to make it to one of our meetings, we hope you'll be able to attend the upcoming meetings in 2016. Stay tuned for invites. Again, thank you so much to those that were able to make it, and we look forward to seeing everyone at the next meeting.

MPIC Zoning and Planning Committee Update

I would like to introduce our newest member to the MPIC Zoning and Planning Committee: Steve Whitney, a Marietta Drive resident and an architect. We really appreciate all of Steve's contributions to MPIC with his analysis of certain residential expansion projects, the adherence to the *Miraloma Park Residential Design Guidelines* (adopted by the Planning Commission in 1999) and the preparation and submission of MPIC's comments to the Dept. of Planning.

You may have noticed that exterior construction activity on some of the houses in our neighborhood has stopped. The Dept. of Planning's website indicates that these

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President's Report

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properties as well as a proposed expansion project are now in the Environmental Evaluation stage due to the properties being a potential historic resource. So what is Environmental Evaluation? Environmental Evaluation (EE) is related to San Francisco's application of the California Environmental Quality Act (CEQA). The EE reviews identify any potential adverse environmental effects of proposed projects and defines measures to eliminate or mitigate significant impacts. On properties with slopes greater than 20% and in a seismic hazard landslide zone, for example, EE triggers include when 50 cubic yards or more of soil is proposed to be removed or a building addition of over 1,000 square feet beyond the existing building footprint is proposed, and in this case a geotechnical/soils report is required. EE can also be triggered if an excavation is over 8' in depth because of archeological concerns, or if the existing building is a potential historic resource.

Any building over 45 years in age is now considered to be a potential historic resource, so EE is triggered when Dept. of Planning staff feels that the proposed changes to such a building may cause a substantial change to the existing character of the building. For this type of EE, Historic Preservation staff within the Planning Dept. typically asks for a report on the history of the building that includes the permit history, any old photos of the building, etc. Most property owners hire a preservation architect to produce this report, which is then reviewed by a preservation planner. If the preservation planner determines that the building is a potential historic resource, a more detailed historical report is required for review. If the preservation planner determines that the building isn't a potential historic resource, then only the Planning Code, the San Francisco Residential Design Guidelines and, in our neighborhood, the Miraloma Park Residential Design Guidelines are used to evaluate the proposed exterior changes to the building. Because of the complexity of the process, EE usually takes many months to complete.

[Note: MPIC has striven for decades to promote quality architectural design and preservation of neighborhood character in Miraloma Park. The role of the MPIC Zoning and Planning Committee is to work with the Department of City Planning to ensure, as fully as possible,

compatibility between home expansion projects and the Miraloma Park Residential Design Guidelines. To this purpose, the Committee reviews projects for building expansion to assess their compatibility with the Guidelines. Any incompatibilities are brought to the attention of Planning. The MPIC does not support or oppose specific projects.]

George Davidson:

Pioneer West Coast Scientist

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the coastline from the Mexican border to northernmost Alaska. His navigational data was known by West Coast mariners as "Davidson's Bible." Davidson's Quadrilaterals, the base lines he measured in the Sacramento Valley and in southern California, upon which the primary triangulation of the Pacific Coast states is based, is considered one of his greatest achievements.

Elected President of the California Academy of Sciences in 1872, many consider him the "father of western science." One of the few in the Academy with formal scientific training, he began work to move it to a larger space, open exhibits, hold public meetings, host noted scientists from around the globe, and collect funds to build a brand new museum. Under his leadership, the Academy would become a major force in the development of astronomy on the West Coast and California becoming home to some of the finest astronomical instruments in existence.

Davidson established the first astronomical observatory on the Pacific Coast in what is now Lafayette Park in San Francisco. Millionaire Gold Rush landowner James Lick was persuaded by Davidson to use his fortune to build the world's first permanent mountain top observatory on Mt. Hamilton, as a gift to the University of California. This observatory set the standard for nearly every major astronomical facility built since and gained fame by bouncing lasers off mirrors placed on the moon by Neil Armstrong and Buzz Aldrin. Oakland's Chabot Observatory, one of the best available for public use, was built by Anthony Chabot at the urging of Davidson.

Expeditions to Japan and Corro Roblero to study the path of the planet Venus were led by Davidson, and his geographical exploration of Alaska in 1867 resulted in his recommendation that the U.S. purchase the territory from Russia. He studied irrigation and reclamation methods in China, India, and Egypt. The route for the Panama Canal

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George Davidson: Pioneer West Coast Scientist

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was mapped by Davidson. He held professorships and served on the Board of Regents for the University of CA during his tenure there from 1870 to his death in 1911.

Davidson wrote in 1900 that he had traveled 401,888 miles during his lifetime—roughly sixteen times the circumference of the world—an incredible accomplishment given the modes of transportation available at the time. The result of his many explorations and discoveries is that many geographical features are named for him, including our Mt. Davidson here in San Francisco. Because Davidson was a longtime member of the Sierra Club, the group successfully petitioned the Board of Supervisors to name San Francisco's highest hill for Davidson when he died in 1911. John Muir was to lead the dedication on Feb. 22nd. Drizzly weather caused Muir to cancel, and the ceremony was instead led by the club's vice-president, Professor Alexander McAdie. A news report of the planned event stated: "a large company of [Sierra Club] members...will start from Ingleside at 10 o'clock this morning and plunge into the little wildernesses of the Sutro Forest. Climbing to the highest point in San Francisco County, 960 feet in elevation, a ceremony will be held on the summit of this peak, which Professor McAdie will name in honor of the distinguished scientist, Professor George Davidson."

Two other mountains have been named for Davidson: above Virginia City, Nevada, and on Nagai Island in Alaska. Also in Alaska are the Davidson Glacier, Davidson Inlet, Davidson Bank, and the Davidson Range. Many more geographical locations bear his name, including the Davidson Seamount southwest of Monterey and a NOAA ship named Davidson. As part of his coast survey work, Davidson named many geographical features and locations along the Pacific Coast, but he never named anything after himself. He went to great lengths to research if a name already existed from previous explorations and to sort out multiple names and spellings given to a place by Native Americans, the early explorers, Spanish settlers, and subsequently, Americans. His preference was to use the earliest name and standardize its use and spelling, commenting once, "I found for Sausalito ten or twelve spellings and for Bonita four or five, to say nothing of different names applied for the same locality."

Our little mountain named to honor George Davidson's high number of achievements serves as an inspiration to all of us who enjoy this City park at its peak.

Sources: *George Davidson, Pioneer West Coast Scientist*, by Oscar Lewis; California Wild Spring 2003.

We Have a Team!

by Joanie van Rijn, Co-Coordinator,
Miraloma Park NERT

The Miraloma Park Improvement Club sponsored the April, 2015 San Francisco Fire Department NERT training at Cornerstone Trinity Baptist Church. Over 30 residents completed the six-week training. The challenge for those who graduated was then to form a neighborhood NERT team that will respond in the event of a catastrophic earthquake. On September 28, 2015, 15 Miraloma NERT members got together to form a team: WE HAVE A TEAM!

It is important for the Miraloma NERTs to gather their emergency supplies into a "Go Kit" so that they are ready when mobilized to start damage assessments on neighborhood property and to check on the well-being of neighbors. "Go Kits" must also be readily accessible. At the meeting, Guido van Rijn reviewed the list of supplies and asked the team to have their "Go Kits" ready by January 2016.

Members of the team have also agreed to become Block Captains. The Block Captain's role involves gathering info from neighbors and helping them to identify the household gas meter and to learn how to shut it off in an emergency. Block Captains will also be making a damage assessment after the "big one." Each Block Captain will map his/her block with the help of neighbors, so if a neighbor comes to your door and identifies himself/herself as a NERT Block Captain (NERT members have ID cards issued by the SFFD), please realize that you live on a special block, and help by providing the needed information.

Also at our 9/28 meeting, we conducted a pop-quiz for the NERTs on the questions from the training final exam. It was good to review, and we'll will continue to quiz ourselves at future meetings.

Darlene Ramlose, has recently moved into Miraloma Park. She has para-med training and will help NERTS with Triage, the process of sorting, or prioritizing, di-

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We Have a Team!

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saster victims according to the urgency of their need for medical assistance. This process must be performed quickly, with the requirement that a maximum of 30 seconds be devoted to each victim. NERTS learn how to make quick assessments using the “30 – 2 – can do” method. (If respiration is at 30+ breaths per minute, if normal color does not return within 2 seconds to a fingernail that has been squeezed to determine blood profusion, and/or if the victim cannot respond to a simple commands, treatment for shock must begin immediately.)

Triage is very emotional and stressful. NERTS need to be trained so they can manage their own emotional responses and be prepared for others’ in disaster situations. The team will create scenarios for NERTS to practice evaluating and sorting victims. After a big earthquake, triage information will be relayed by HAMM operators to the SFFD Battalion 9 station on Ocean at Phelan. If you are a HAMM operator and are NERT trained, please contact Joanie van Rijn at joanvanrijn@gmail.com. We would like to start training with you at our local drills.

Each NERT team member brings a set of skills and knowledge that makes this team very special. We are so fortunate to live in Miraloma Park with a dedicated and highly engaged group of individuals who will help

us to remain resilient when the Big One happens. If you would like to become a NERT volunteer, learn more about the program, and prepare your home and family to recover quickly from a major disaster, contact the San Francisco Fire Department NERT Program at sffd.org/NERT. The Miraloma NERT team is planning a new training class in 2016 that will be held in our neighborhood, so please consider taking his opportunity, and BE READY!

Quality of Life in Miraloma Park


by Susan Sidel

We talk a lot nowadays about the price of homes in San Francisco. There is less said about the quality of life that we have, the wonderful neighbors we share, and the sense of community that has always been essential to San Francisco life. Next time when talking about property values, please remember that here, the extra 300k is worthy of our great and wonderful neighbors in Miraloma Park.

I live in a cul-de-sac set back from the busy street of Teresita. We are high enough up the hill to not hear the screaming BART train horn. We overlook fantastic views of Downtown San Francisco and the Bay Bridge, while being far above the fray of the chaos of the City. We can watch the fog snake in through Glen Canyon Park as if we are floating above it, until it engulfs us an hour later. But the very best part of living here in Miraloma Park is the quality of friendships and the sense of community that we share with all of our neighbors. Our cul-de-sac represents the quintessential San Francisco that Armistead Maupin spoke of in his book “Tales of the City.”

In our little court we have together shared experiences of birth, death, Bar and Bat Mitzvahs. We have watched our children play together, grow up and return from college. We have even had a wedding on the court! We have together made a tradition to host a party for the newest neighbor given by the previous newest neighbor and so forth. We have together built a community of tolerance and kindness with respect for everybody. The relationships that we share increase safety when we go on vacation, decrease crime when we are at home, and act as a support system when needed most. The community that we have created here together is one of love and laughter, supportive neighbors, friends, and family. This truly captures the magical nature of the place that has always been San Francisco.

[Ed’s note: What a great model for every block in Miraloma Park! Thanks for sharing, Susan.]



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Glen Park Hardware—Not a Dying Breed

by Jim O'Donnell



Bookstores are not the only retail shops that have been affected by much larger competition. Neighborhood hardware stores have been hit over the years by mega-chains

such as Home Depot and Lowe's. Getting advice on how to fix or build things had been the specialty of neighborhood stores. Now you can find out how to do most things on the Internet...

Convenience and customer service is something that you don't often get from the mega-chains. Finding someone to help you at Home Depot was possible only if you got there before 7AM. Maybe that is why there are still over 40 locations in San Francisco to obtain hardware, tools and paint.

One of those neighborhood stores where you can still find convenience and customer service in abundance is Glen Park Hardware, 685 Chenery near Diamond. Hal and Susan Tauber were not natural-born tool users when they bought the shop from Ed Josephson in 1978. They were both teachers out-of-work from the cutbacks from Proposition 13 and decline in the number of school-children since the end of the baby boom in 1964. "We actually bought at a good time", says Hal Tauber, "Ed Josephson was ready to retire, but he had previously had stiff competition on the corner from the larger Page's Hardware, which was eliminated by eminent domain when Bosworth was widened." Hal Tauber is a native San Franciscan and his wife Susan is from Boston. They met in Jerusalem while attending Hebrew University in the late 1960's. Their worst experience with the store for the 37 years that they have owned it was when the apartment upstairs caught fire in 1985, and seriously damaged the shop. "It took us 6-8 months to recover from that fire", Hal remembers, "but we were not going anywhere". The Taubers live just a block and a half away from the store.

"We cannot carry large equipment or lumber because of our small space, but for the little things and paint, we are extremely convenient," Susan commented. Hal and

Susan give advice for problem-solving in home improvement and repair in a common sense way. "Some people have eyes bigger than their heads when it comes to home improvement" Hal relates. "Do-it-yourself home projects can easily get beyond what the homeowner can handle." A list of recommended handymen is available for those who need help finishing a home project. So if you are stressing over something broken over at your digs, stop by Glen Park Hardware and the Taubers will calm you down and get you well on the way to resolving the issue.



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Preparation for Winter Rains

by Sue Kirkham

We are being warned that we may experience exceptional El Niño rains this winter, and there are some things we should do to prepare:

- Do you have a light-well off your bathroom, kitchen, or hallway? If so, be sure to remove all leaf and other debris that has accumulated during the year. A blocked light-well drain can lead to water entering your home, dry rot, and mold.

- Clean out gutters and downspouts. Clogged gutters and downspouts can lead to the same problems noted above.

- If you have the possibility of water entering your basement or under doors, get some sandbags now before the rush is on. Alternately purchase HydraBarrier, an eco-friendly sandbag alternative. This product is re-usable, can be folded flat for storage, and can be molded to fit around corners or in doorways.

- A tarp and some buckets may come in handy if you get an unexpected roof leak. With the absence of much rain for so many years, many homeowners will be competing for the attention of roofers.

- Adopt a storm drain near you! Many storm drains have debris in them, or will have when rain starts washing leaves, pine needles, and other matter into them. Clogged storm drains put extra water into the streets and perhaps into your home or neighbor's home.

- Sweep up and dispose of in your green bin the accumulated leaf and pine needle matter that has collected in the front and rear of your home and in the gutter in front of your home. There is a great deal of leaf and pine needle matter in the street gutters and pavements of Miraloma Park. That matter will wash into open storm drains, and they too will become clogged. When the San Francisco combined sewer system becomes overloaded in heavy rains, untreated sewage runs into San Francisco Bay and the ocean.

- Can you assist one or more of your neighbors with the points above?

- If you are sweeping up accumulated debris in the gutters and pavement in front of your home, think about going a little further and cleaning in front of your neighbor's home, too.

- If high winds are expected, bring in or secure items that may fly through the air and damage your windows or a neighbor's property.

[Editor's Note: To learn about the City's sand bag distribution program, visit sfdpw.org/index.aspx?page=1810. HydraBarrier products can be found online.]



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Money Matters:

Five Things to Do Ahead of Retirement

by Bill Kan, CFA

Ready or not, retirement may be around the corner. Maybe it is coming early or is long coming. Either way, it

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Money Matters

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will be a time for adjustment for many people. By some estimates, 10,000 baby boomers will retire every day. Here are five things to do ahead of retirement.

1. Review investment portfolio and implement adjustments to reflect retirement needs. The purpose of an investment portfolio often changes as someone enters retirement. An investment strategy that is appropriate for building assets may not be appropriate for spending down assets. During the building phase, people invest savings for goals that are years and decades in the future. In the spending phase, they pull money out of the portfolio to fund goals today and in the immediate future.

Too much risk and bad timing can wreak havoc for someone making the transition to retirement. Before retirement, time and new savings can help a portfolio recover after a market sell-off. In retirement, portfolio recovery is greatly challenged. Time for recovery is limited. Many people are spending, rather than adding money to their portfolios.

Imagine being someone in 2008 planning to retire in 12 months. You believed you were ready for a happy and long retirement with your stock portfolio and home equity. Both stocks and homes were priced near their all-time highs. But as retirement day approaches in 2009, the happy and long retirement is now in serious doubt. With the drop in the market shown in Chart 1, the stock portfolio is now worth half and the home has lost one-fifth of its value. The retirement does not look so promising anymore. You may need to delay retirement, scale back retirement and/or spending, or redefine retirement to include work.

2. Diversify sources of retirement income for greater retirement security. When the unexpected happens, retirement plans can be derailed. Had retirement income, as discussed above, been diversified beyond a stock portfolio and home equity, retirement security would have been much higher. Having diversified income sources means having unrelated income streams. A disruption to one should not have much effect on others. Different types of income include guaranteed income, income from investment and liquidity accounts, and income from work, rental property, business, and other sources.

I would start with guaranteed sources of income as the first group. The payor has an obligation to provide a

fixed income stream over a predetermined period of time. Examples include Social Security benefits, pensions, and annuities. Guaranteed sources are an important start place because retirement security increases if guaranteed sources cover a greater portion of the estimated retirement income need.

Unfortunately, most workers do not expect guaranteed sources to be a major sources of retirement income. By itself, Social Security will not be enough for most people. Fewer and fewer people have access to pension benefits. Individuals can buy annuities for guaranteed income, but annuities may not be suitable for everyone.

Next, I would consider investment accounts, which will likely be the major source of retirement income. Investment accounts include retirement accounts such as traditional and Roth IRAs, and employer sponsored 401(k),

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Plaster/Crack Repair



Fire & Water Damage
Kitchens, Closets, Bathrooms, Decks
Install/Replace Flooring
Wood Floor & Cabinet Refinishing

Money Matters

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403(b) and 457(b) accounts. I would also add traditional brokerage accounts.

Developing a strategy for retirement income from investments can be complex. It requires careful consideration of your goals, tax situation and your holdings. Two important components are asset allocation and asset location. Asset allocation will determine the long-term growth and riskiness of an investment portfolio. It will also influence how long a portfolio will last and the security of the income stream. Asset location is about choosing the type of account to hold different investments for greater tax efficiency. A popular strategy is to hold investments that provide interest income in tax-preferred retirement accounts because the income may not be taxed until it is taken out of the account. If held in

a taxable account, the income would be taxed regardless of whether or not the money leaves the account. With a proper location strategy, taxes can be lowered, leaving more money for retirement.

Liquidity accounts are primarily bank accounts. They are among the most liquid and safest, and include CDs, savings, and checking accounts. The price for liquidity and safety is that money in these accounts is not expected to grow much. The risk is that inflation erodes the purchasing power of money in liquidity accounts.

Income from part- or full-time work during retirement is becoming increasingly popular. According to the 2015 Retirement Confidence Survey by the Employee Benefit Research Institute, about 73% of current workers expect employment to be a source of retirement income. In addition, the Survey highlights that many people work during retirement for reasons that are not financial. Nonetheless, one must consider that earning too much in retirement while receiving benefits can reduce the payout from Social Security.

3. Catch up on your retirement savings. Someone over age 50 can make catch-up contributions to boost their retirement accounts. Catch-up contributions are up to \$6,000 in 2015 for 401(k), 403(b) or 457(b) on top of the maximum contributions of \$18,000. Catch-ups are up to \$1,000 in addition to the annual contribution limit of \$5,500 for traditional and Roth IRAs.

4. File for Social Security about four months before you want benefits to begin. Having spent time waiting in a Social Security office, I am glad that online filing is available at www.socialsecurity.gov. Benefits can start as early as age 62 and as late as age 70. Full retirement age is 67 for someone born after 1960. Early retirement reduces benefits; late retirement increases benefits. For example, someone retiring at age 62, 60 months before their full retirement age, would receive monthly benefits 30% less. By waiting, benefits would increase by 8% per year or 24% if benefits did not start until age 70. One can also receive Social Security benefits based on a spouse's or ex-spouse's work history.

There is no single best answer for when to start receiving Social Security. The decision depends on a variety of considerations, which include expectations of longevity, health, and work. Someone younger than the full retirement age and receiving Social Security should be mindful of income limits if they decide to work. Earning too much money can result in a reduction of benefits. Smart planning can help maximize Social Security benefits in



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Money Matters

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retirement.

5. Know Medicare options before the initial enrollment period. The initial period lasts for seven months, beginning in the three months before one becomes eligible at age 65. Medicare is an alphabet soup of many ingredients. Traditional Medicare includes Part A for hospital and Part B for medical coverage. Traditional Medicare is fee-for-service based on an 80%/20% model. For coverage of the remaining 20%, many private insurance companies sell Medicare supplemental policies, a.k.a. Medigap. Medigap policies have names that go from Plans A through N. Each plan covers the 20% differently. Part D covers prescription medicine. Part C, a.k.a. Medicare Advantage, is the managed care version of Medicare. It covers Medicare Parts A, B and often D. The popularity of Medicare Advantage has been increasing. At present, it covers about 30% of people on Medicare.

Based on the experience of elderly family members, I believe it is important to consider before initial enrollment the pros and cons of traditional Medicare and Medicare Advantage. Although there were opportunities to switch, these family members found making the change very challenging. The Medicare website at www.medicare.gov provides a wealth of information. It may even be worth consulting Medicare health insurance specialists to appreciate the Medicare alphabet soup.

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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):

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

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

Important Phone Numbers

EMERGENCY	9-1-1
All City Calls	3-1-1
Poison Control Center	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



MPIC Members get a discount.

Trash and recycling available.

Free parking in the adjacent parking lot.

Call 415-281-0892 for rates/availability

Or E-mail: miralomapark@gmail.com

Miraloma Park Residential Design Guidelines:

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

The Guidelines are at www.miralomapark.org.

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Article Submission Policy

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