



EDIA

EXCELSIOR DISTRICT NEWS

THE VOICE OF THE RESIDENTS

A PUBLICATION OF THE

EXCELSIOR DISTRICT IMPROVEMENT ASSOCIATION

Founded in 1942 - Incorporated in 1962



No More Bystanders - No More Bullies

In more than 400 schools Safe School Ambassadors are reducing teasing, insults, gossip, bullying, harassment and fighting using non-violent communication skills. The Safe School Ambassador Program comes to the Excelsior this spring, with Excelsior Middle School, and neighboring Middle School James Lick participating.

The program is founded on the idea that students see, hear, and know things adults don't, and they can intervene in ways adults can't. Although adults do what they can to help defuse bullying, they can't be everywhere. Through this program adults and children are taught that they can work together to make a safer school.

Specific children are identified as "influential" by quizzing students about who they respect in the school. Those respected children are then told "someone thinks you are influential" and that with influence comes responsibility. These children are then empowered to become ambassadors. Special educators tutor them in how to identify and defuse bullying. These students keep a log of bullying incidents (they log no names or identification) and record whether they or other students said or did anything, and whether the bullying stopped. Student ambassadors get together to discuss their results. Scheduled meetings are held to build strategy and empower them to be able to speak to each other and adults without fear of being ignored, laughed at or dismissed.

Research indicates that the vast majority of students (as high as 85%) are neither aggressors nor targets; they are involved only as bystanders. Being a bystander to bullying creates an atmosphere of fear and helplessness. But when bystanders refuse to stand by, and step in, the bullying stops. Research shows that when a peer speaks up, the length of the bullying incident is cut by 75%. Ambassadors act in the moment, as cruelty is happening, so their impact is immediate.

At first, the Ambassadors get involved by mediating with their friends; this helps them to practice and reduces the risk of retaliation. Ambassadors set an example. They do this by getting a teacher, speaking up, engaging in conversation, etc., and the other students learn from this behavior. They don't need to wait for an appointment with a counselor or mediator. These lessons in empowerment and conscience will undoubtedly serve them well as they grow to take their place as citizens.

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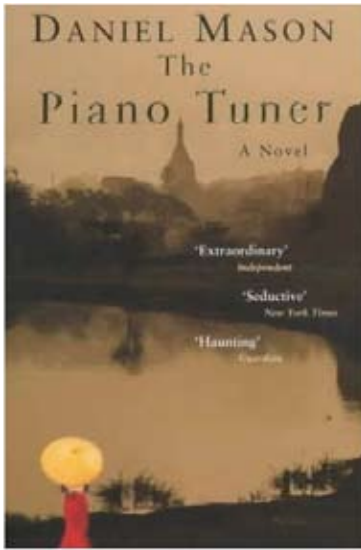
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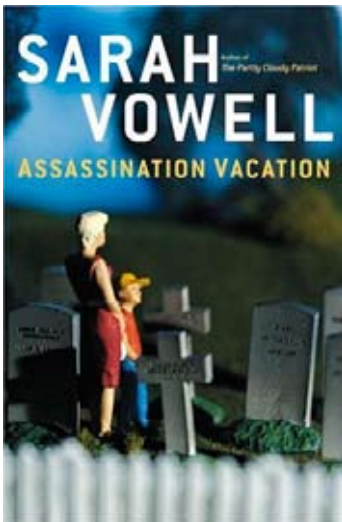
Our next meeting of the Excelsior Book Club will be on TUESDAY, May 15, 7:00 PM. We will meet at Patty's home, 679 Madrid Street (at the top of the hill, cross-street France).

Our May reading will be "The Piano Tuner" by San Francisco author Daniel Mason (2002, 312 pages).

Daniel Mason's debut novel asks us to consider giving peace a chance - or at least giving a piece of music a chance. It's a strange, lyrical story about a London piano tuner in 1886 who receives an unusual commission from the British War office that plunges him into the center of a Burmese geopolitical conflict.

There are several copies of "The Piano Tuner" at various SF Library branches, including one copy at the Excelsior branch, and it is generally available at local bookstores. It is also available in paperback at Amazon.com for \$10.17.

COMING ATTRACTIONS:



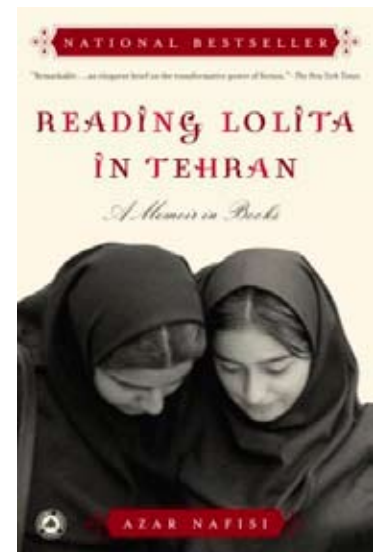
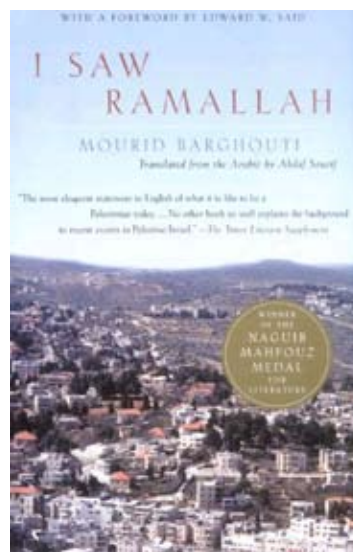
Looking ahead, our June reading will be "Assassination Vacation" by Sara Vowell (2005, 272 pages). What do you get when a woman who's obsessed with death and U.S. history goes on vacation? This wacky, weirdly enthralling read explores the first three U.S. presidential assassinations.

Vowell, a contributor to NPR's "This

American Life", and the voice of teenage superhero Violet Parr in "The Incredibles", takes readers on a pilgrimage of sorts to the sites and monuments that pay homage to Lincoln, Garfield and McKinley...An expert tour guide, Vowell brings into sharp focus not only the figures involved in the assassinations, but the social and political circumstances that led to each, and she does so in the witty, sometimes irreverent manner that her fans have come to expect.

Our July reading will be decided on at the May 15 meeting. Currently in consideration we have the following non-fiction selections: "Uncommon Carriers" (inside view of freight carriers) or "The Control of Nature" (our attempts to bend nature to our will) by John McPhee; "Stiff" by Mary Roach (wit and information on the disposition of cadavers). We are always looking for more suggestions.

The Book Club will be on summer vacation for the month of August. Over our summer break, we will be reading two non-fiction works relating to contemporary issues of life in the Middle East for discussion at our September meeting: (1) "I saw Ramallah" by Mourid Barghouti (2001, 208 pages): a Palestinian poet's memoir of returning to the West Bank after 30 years of exile); (2) "Reading Lolita in Tehran" by Azar Nafisi (2003, 284 pages): a group of women meets secretly in the author's Tehran home to study great Western literature).



The EDIA has a new website:

<http://excelsiorsf.org>

The site is up and running but in its early development stage. Many thanks to Julian Cash and Sonja Norwood for the design, administration and hosting of our new web home.



Animals Poisoned in Excelsior Reward offered for identity of killer

Someone in the Excelsior has been deliberately leaving out poisoned cans of pet food and many local animals have died. These incidents have occurred in the area around London and Italy. Recently this person decided to also offer bowls of antifreeze and water as a drink. This is a cruelly painful way to die.

Antifreeze is very toxic to all animals but especially to pets and children. Just a sip of antifreeze is enough to kill dogs or people. If you suspect antifreeze poisoning it is vital to seek immediate care. Symptoms of antifreeze poisoning include “drunkenness”, clumsiness, confusion, staggering and vomiting. The victim may also seem tired and depressed. Symptoms that go away don’t mean the animal is OK, usually the animal recovers temporarily before the poison reaches the kidneys. Because early signs of antifreeze poisoning often mimic signs of other illness, neither you or your veterinarian may suspect the cause until it is too late.

There is a \$2,000 reward for the identity of the person doing this.

If you see them you should not approach them or draw attention to yourself. Study what they look like, note the time, and call the police to describe the incident, and if possible also call the SFSPCA at 415-554-3539 because they are also gathering their own information to catch this criminal. Local police number: 404-4000 or call tip line at (415) 587-8984

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The Future of Healthcare in California

Op-Ed By Leland Yee

The single biggest issue that the State Legislature will address in 2007 is California’s healthcare system. The most significant problems with our current healthcare system are the exorbitant cost and the operational inefficiency. These factors exclude many average working people from having access to essential care. Without affordable healthcare, families are forced to depend on emergency rooms for basic health care and struggle with exorbitant bills, while our entire economy suffers. This has created a growing crisis for patients, healthcare providers, and taxpayers alike.

The Problem Currently, at least 6.5 million Californians are uninsured, and many more do not have adequate insurance. This means that more than 1 in 5 Californians do not have a safety net if they become seriously ill or gravely injured. These people are average working people whose employers do not provide healthcare and who don’t make enough money to pay for an individual policy for themselves and their families. Insurance premiums have risen 87 percent since the year 2000. In the same time period, wages have increased by only 20 percent. Even those with health insurance are often surprised to find that their policies do not cover a large portion of their costs. Even with these high costs, people with pre-existing conditions often cannot qualify for coverage, even for issues as minor as having asthma when they were a child. A full half of all personal bankruptcies in the U.S. are due to health care costs. With so many uninsured or underinsured Californians we are jeopardizing the health of our residents and the viability of our economy. Lower productivity and lost income tax revenue are among the consequences. If the breadwinner of a family without health insurance gets injured, the entire family will suffer. It is a shame for any of us to live in a society where someone who needs treatment will not receive it, when hospital with all the right supplies is right down the street.

Our Resources Californians spend \$186 billion a year on healthcare. This is more than enough to cover the needs of every Californian. The problems do not stem from a lack of funding. The problem is that currently 30 percent of every healthcare dollar is spent on administration. There is paperwork for purchasing and maintaining your insurance, paperwork and processing at the doctor’s office, more paperwork when your doctor’s office files with your

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Free High Quality Fire Alarms! All Seniors living in San Francisco Can Get Free Long Life Smoke Alarms.

A working fire alarm in your home doubles your chance of surviving a fire. These alarms have 10 year batteries, that means no more constant beeping of dying batteries! They are provided by the San Francisco Fire Department in collaboration with the Department of Public Health and the Alisa Ann Ruch Burn Foundation. Call the:

Senior Home Safety Program
415-734-2101.

San Francisco Fire Department Neighborhood Emergency Re- sponse Training (NERT)

The goal of the program is to help the citizens of San Francisco to be self sufficient in a major disaster situation by developing multi-functional teams cross trained in basic emergency skills. Through this program, individuals learn hands-on disaster skills that will help them as members of an emergency response team and/or as leaders directing untrained volunteers during an emergency, allowing them to act independently or as an adjunct to City emergency services. The 20 hour training consists of six class sessions that are approximately 3 hours each. NERT is free to the public. The San Francisco Fire Department has ongoing NERT scheduled. If you would like to attend call 970-2022. Web-site is:

http://www.sfgov.org/site/sfnert_index.asp



Contest answer:
Our own Master of
Arms John Consiglierie. He sent this picture home to Mom and Dad from Arabia where he was serving a few years in our armed forces during World War One

The Excelsior Library Fills With Poetry in May

Excelsior Library. 4400 Mission at Cotter

Diane Di Prima - A Poet's Life

Wednesday, May 23 7pm to 8:30

Please join the Excelsior Library Arts and Culture Salon for an evening of poetry and conversation with Diane di Prima, one of this country's most important poets. Suggested readings are "Recollections of My Life as a Woman" and "Pieces of a Song: Selected Poems."

Exclusively Excelsior Poetry

Sunday May 27 (time to be announced)

Poet Laureate Jack Hirschman will be hosting a special Excelsior edition of "Poets Eleven". Only poets who live in the Excelsior may perform poetry for the next reading at the Excelsior Branch on May 27. Local poets submit up to three poems for review hopefully submissions which reflect San Francisco's diversity of language and culture and poets who write in any language can submit works. Presenting poets will be selected by the Poet Laureate will read their work live to the event audience and will receive fifty dollars in recognition of their talent. For info e-mail to poets11@friendssfpl.org or just go to the library and ask about it. **Meeting time was not decided at press time.**

About the presenter: Jack Hirschman is a man of the people, a North Beach resident and an original old-school Beat Poet. He has written more than 70 books since 1953. He has translated dozens more from Spanish, German, Greek, French, Hebrew, Russian and tongues not so common, such as Haitian Creole and Albanian. His work, as an editor and a poet, has been published in literary journals, magazines and newspapers. Mayor Newsum awarded him the title of San Francisco Poet Laureate this year. He's also a famously nice guy.

Poets Eleven is sponsored by the Friends of the San Francisco Public Library, and The San Francisco Public Library.

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insurance company. Much more paperwork – and the possibility of extra costs being passed on to the patient – result if your insurance provider and your doctor disagree about what treatments were actually covered in your insurance policy. All the other advanced countries in the world are able to provide all their residents with quality care. The only reason the U.S. seems unable to manage universal coverage is because of our excessively inefficient system.

Proposals This legislative session, many proposals have been brought forward to address these problems. Insurance market reforms could help to shape the insurance industry and provide better care for a more affordable price. However, these reforms are a piecemeal process and it is difficult to achieve the desired solutions by applying band-aids one at a time to a system with so many holes. Insurance market reforms can help to solve some problems in the short-term, but they do not solve the underlying problems with our system. Governor Schwarzenegger suggested requiring every Californian to purchase health insurance as is now required in Massachusetts. However, this proposal does not solve the problem of exorbitant premiums and incomplete policies. It would leave many Californians still suffering from a lack of access to preventative care and uncovered in case of severe injury or illness. The President pro Tem of the Senate and the Speaker of the Assembly have also proposed solutions. Both proposals involve shared responsibility between employers and employees. These proposals, like the others, unfortunately don't fully address the problem of the unnecessarily exorbitant cost of healthcare. Despite the high cost of healthcare, the U.S. healthcare outcomes rank at the bottom of all industrial nations. Clearly, there is a problem with our healthcare system, not with who is paying for it or who's required to have it. We have the money and the resources to fully serve every Californian, and yet even those who have current health insurance are not fully covered and face excessive costs.

The Solution: Single-payer health insurance is the only solution on the table that will address all the underlying problems with our system. Single-payer healthcare means that one entity – the state of California – would be responsible for providing healthcare to its citizens. This eliminates the majority of the paperwork and administrative inefficiencies. It eliminates the power that the drug companies have to charge small medical facilities exorbitant prices for life-saving medicines. Single-payer healthcare is financially smart. Instead of using 30 percent of every dollar on administration, the state can require that 95 percent of each dollar be spent on care. Instead of wasting billions on paperwork, universal healthcare will save Californians \$25 billion a year by simplifying the process. Single-payer health insurance means that the State of California can leverage economies of scale to provide greater access for all. Costs can be kept low because California will be one large pool of people able to negotiate competitive prices for medical services and life-saving medicine. Single-payer healthcare means a healthier economy. With this system,

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June is when the annual membership fee is due. Fill out and clip this coupon; & enclose it with a check or money order to "EDIA" for \$15.00. Let us know if you paid dues recently - we might not have a record if you paid cash at the meeting...

NAME _____

ADDRESS _____

San Francisco, CA 94112 or if different fill in changes below

CITY _____ STATE _____ ZIP CODE _____

PHONE _____ EMAIL _____

Send it to

Excelsior District Improvement Association

P.O. Box 12005



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Send all news, article ideas, events, written submissions or correspondence to:
 Community News & Information
 P.O. Box 12005
 San Francisco, CA 94112-0005
 or email prezjack@jackiejack.com
 Guest Editor Jackie Jack
 Web Site Renovations by Robert Katz
WWW.EXCELSIORSF.ORG

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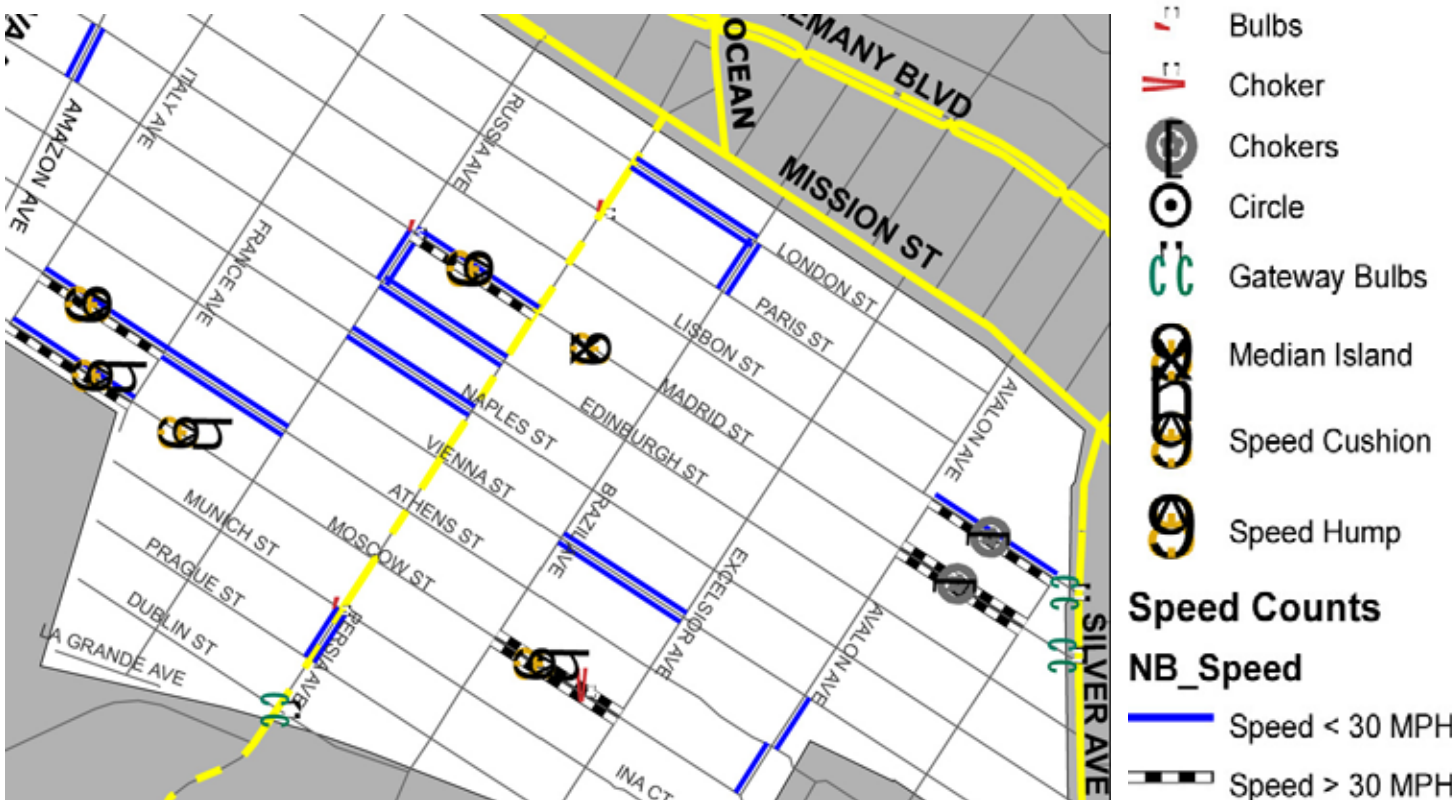
California can invest heavily in health education and preventative care. While health providers may benefit from having more sick patients to see, the State would be interested in keeping everyone as healthy as possible to prevent unnecessary illness and injury. And when a person does become ill or injured, there won't be any questions about what their insurance policy covers or whether they can afford care – every person will be treated. I am proud to be a co-author of Senate Bill (SB) 840, which will establish a universal, single-payer healthcare system. The Universal Healthcare Act will provide every California resident with healthcare. In a state with such abundant resources, it would be a shame to provide anything less.

Sincerely,

Leland Y. Yee, Ph.D. Assistant President pro Tempore California State Senate

Hopefully Calmer Streets - Traffic Fixes to be installed in Excelsior

The MTA got together with local citizens to discuss traffic problems and design fixes. The speed humps on this map have been approved and this item is now heading to the MTA Board for final approval. Speed humps are different from speed bumps – they are less dramatic of an experience and do not create the same noise issues. They are marked with a wide white “V” to warn drivers to slow down. The MTA Board meets in City Hall, Room 400 on May 15, at 2pm. These residents helped advise on our Safe Streets plan: Matthew Householder, Tim Colbert, Lionel Brazil, Wilma Enriquez, Victoria Hamilton, Rick Pohl, Cynthia Vasquez, Richard Lane, Michael Zimmerman, Ruth Grabowski. Here is the MTA map of currently planned improvements to our streets.



Hard to read? See the larger pdf online at http://www.sfmta.com/cms/ocalm/documents/A_ExcelsiorTCProject.pdf

EXCELSIOR DISTRICT NEWS

Excelsior Homes Are Targeted With Higher Cost Loans Than Are Found in Most Other Areas of SF

The Center for Responsible Lending predicts an over 16 % rise in lifetime foreclosure rate for home loans made in 2006. This is a bad sign compared to the only 3 % foreclosure rate for loans made during 1998 and 2001.

This is especially true in the southeast areas of San Francisco - Bayview, Visitacion Valley, Excelsior, Crocker Amazon, Outer Mission and Ocean View. In these neighborhoods, over 25 % of loans are high-cost, whereas no other neighborhood in the City has more than 17 % high-cost loans.

“Predatory Lenders” Are Pushing Home Loans as Bait for Default & Foreclosure

Illustration by jackiejack

Much of this problem is apparently caused by “predatory” lending practices. Predatory lenders target poor and struggling families, people of color, people who don’t speak English, seniors, and people with bad credit. Predatory lenders charge high interest rates or fees, get customers to lie about having a higher income, pressure homebuyers into loans they can’t afford, and match customers with houses that are not right for their needs. They depend on not being fully understood by those borrowers who most need help and guidance.

Our city’s new “Don’t Borrow Trouble” project gives education and counseling about the dangers of predatory lending, and may help figure ways out of these situations. If you or a neighbor are suffering under a heavy loan, or if you are thinking about refinancing or wondering about good choices, then these people may be able to give you some advice.

CONTACT: Anti-Predatory Lending Coordinator Marna Schwartz
mschwartz@medasf.org Tel: 415-282-3334

Wait - Who’s driving this thing!?! EDIA Elections Coming Up

At the general meeting we voted to move the nominations to May and to have the installation and election on the same day at our June meeting. That means that if you or a friend want to participate, you’ll need to arrive with your suggested candidates in mind. We have quite a few guests planned for the May meeting so it’d be polite to do this efficiently. Pretty much anyone from the area can be nominated, and if they aren’t a member they can just pay dues and voila: Member nomination! So, look at this as an opportunity to honor a hardworking person or to be acknowledged. We may also vote to make special exception in the case of a candidate who is active but doesn’t strictly live in the neighborhood, but that’s at voter discretion.

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What Is The EDIA?

We are a non-profit organization working to improve the quality of life in our neighborhood.

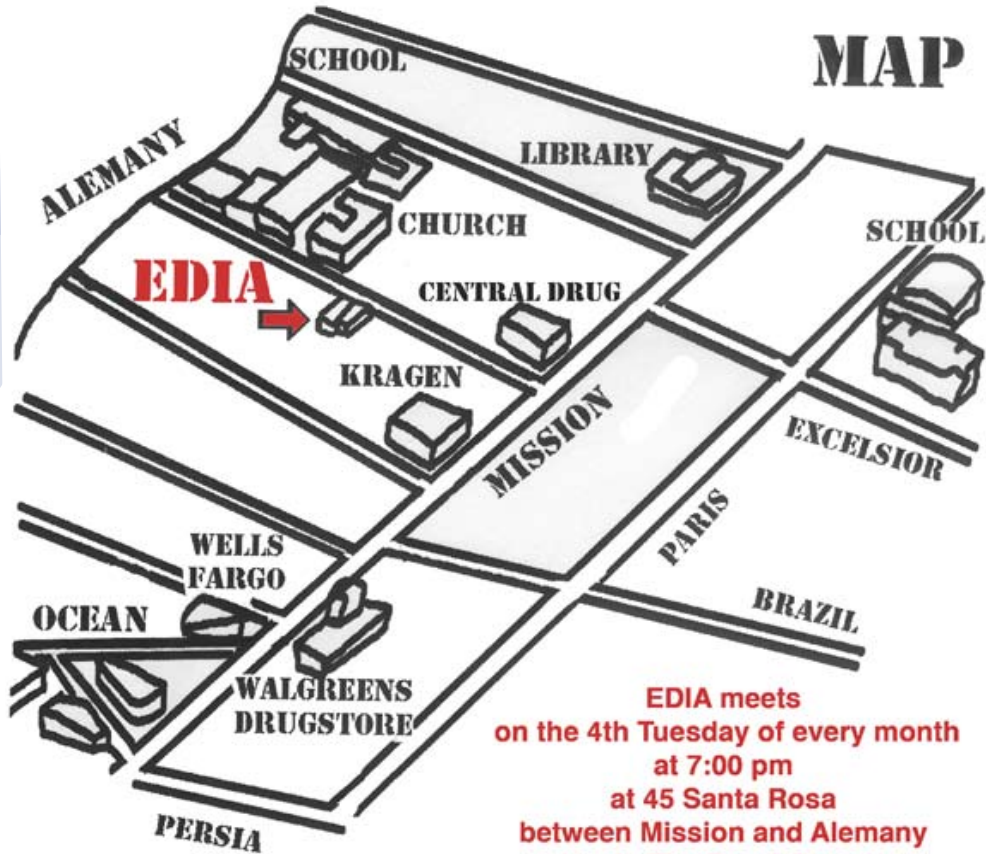
EDIA's mission is to build community relationships which advance the quality of life and commercial opportunities in the Excelsior. You can join us by checking out a meeting or filling out and sending the handy form on page 5

Our goals are:

1. Preserving the Quality of Life for our Residents
2. Keeping Our Neighborhood Safe and our Streets Clean and Beautiful
3. Representing the Excelsior to City Hall
4. A Healthy and Prosperous Shopping District

Where and When to meet?

Next meetings: May 22nd & June 26th
7:00 p.m. at 45 Santa Rosa Street



WE'LL BE HOLDING ELECTIONS ON JUNE 26! PLEASE SUBMIT NOMINATIONS ON MAY 22nd



EDIA

P.O. Box 12005
San Francisco, CA 94112-0005
<http://www.excelsiorsf.org>

PLACE STAMP
HERE