



## AROUND THE TERRACE

### March 1<sup>st</sup> Deadline

.....  
Please turn in your ballot for board of directors vote by March 1<sup>st</sup> or earlier!

### Annual Meeting!

.....  
Don't forget to attend the annual homeowners' meeting on March 8<sup>th</sup>, 2016 at the Church of Christ Scientist, at San Rafael and Darien. Welcome at 7pm, meeting begins at 7:30pm

### Web Site Facelift

.....  
Hats off to neighbor Steve Snyder and committee for their re-work of balboaterrace.org to bring it into the next generation. A new look, and easier to use.

### How's Your View?

.....  
This particular "view from the terrace" is from Steve Snyder & Robert Mann's house on one of these wonderful rainy days. What's your view? E-mail a photo!

*The View* is published quarterly by Balboa Terrace Homes Association for our neighbors. Feedback and contributions are welcome! Send stories and pictures to board@balboaterrace.org.

## We're Voting Now For a Board of Directors

### Ballots & Candidate Statements Sent to Homeowners

*by Robert Switzer, Aptos Avenue*

We homeowners are having the first election for our Board of Directors in which nominees were solicited by an independent homeowner committee—by mail, e-mail, website, or personally. You will see their candidate statements on the ballot. While the committee does not recommend candidates, it applauds these residents for their willingness to serve our neighborhood. The candidates are:

- |                    |                  |
|--------------------|------------------|
| ◆ Sophie Breall    | ◆ Kevin Bulivant |
| ◆ Brigitte Churnin | ◆ James P. Green |
| ◆ Monica Hernandez | ◆ Nancy Khalaf   |
| ◆ Jodi Kimel       | ◆ Robert Mann    |
| ◆ Bill Thomen      | ◆ George Wu      |

Please visit balboaterrace.org to read each candidate's statement. There are some election procedures that are helpful to understand and greatly assist our volunteer committee members:

- **Vote early!** The deadline for receiving votes by mail is March 1<sup>st</sup>, but if you vote early, volunteers can conduct a count to ensure we've achieved a quorum and don't have to call on you for your vote. Of course you may deliver your vote in person at the March 8<sup>th</sup> Annual Meeting!
- **Vote for at least seven candidates** (otherwise the Board won't have a quorum to conduct monthly business). You may also vote for all ten candidates to save volunteers time counting. ◆

# State of the Terrace: Management Changes Ahead for Balboa Terrace

by Gerald Bernstein, Board President

Over the past two years I've been President, the Board has experienced a variety of problems that trace back to a common source. The manner in which the Association has been doing business these past 90 years—with knowledge passed from one generation of Board to the next—is no longer viable. Our legal and social environments have changed dramatically in recent decades. We are squeezed between the proverbial rock and hard place.

On the one hand as a Homeowner Association (HOA), we are legally lumped in with condominiums and planned developments sprouting around the state. Your Annual Meeting mailing will be a page longer this year due to this year's 21 state-mandated policy and budget statements. State laws are passed annually that require or (conversely) limit what we can do. Keeping up with these changes is now a matter for professionals, not merely homeowners volunteering their time to serve on Boards and Committees. We don't know what we don't know, and that's dangerous.

On the other hand, we are swept into long term social changes that seem to be reducing volunteerism. A popular book, *Bowling Alone*, published in 2000, documented the decline in neighborhood and community participation at that time. This trend has caught up with us: We are not obtaining the volunteers needed to serve on the Board or its several committees. We have talked with neighbors, mailed requests, sent e-mails, and posted on websites, but have seen minimal results. The increasingly complex community workload is falling on fewer individuals. To rephrase what I said above, we are, in a sense, flying blind. We don't always know what we should be doing, but aren't doing.

*“the increasingly complex community workload is falling on fewer individuals.”*

The Board sees the need to obtain professional assistance on a continuous basis of the type that now supports most of our surrounding neighborhoods. We are starting to debate which tasks are appropriate to contract out and to find skilled contractors. Eventually this will raise homeowner dues, though not this year. This critical change will be discussed at the Annual Meeting; please come and help shape how Balboa Terrace Homes Association will organize itself for the next 90 years. ♦

## Letter from the Editor

by Sarah Wentker, "View" Editor & Santa Ana Neighbor

If you're like me, as you're reading this edition of *the View* (or editing it, in my case), you're starting to get the sense that our Board volunteers carry a lot of weight on their shoulders. Please make the time to participate in our Association. Come to the annual meeting on March 8<sup>th</sup>. Come to the picnic this fall. Check in periodically to see the progress of our new web site ([balboaterrace.org](http://balboaterrace.org)). Share a photo for *the View*. It takes a village, and this is our little village. Be a villager (preferably not the angry kind with a torch and pitchfork). ♦

## BTHA Financial Update

by Gerald Bernstein, Board President

Our Association continues to be in sound financial condition. It may sound obvious, but consider the following: “The average association (in California) has only about half of the funds it needs to have on hand for the known long-term repair of the building and nothing on hand for any unknown or unexpected repairs.”<sup>1</sup> We, by contrast, have fully funded the next three years of forecasted long-term infrastructure repair, and a bank balance remains, should unknowns arise.

Financial matters loom large in BTHA Board meetings. We hired a consulting firm to provide the required triennial Reserve Study describing annual funding needs for maintaining our common walkways, greenstrips, irrigation systems, easements (also called alleyways and drives), and trees. We are implementing their recommended improvements on schedule.

Our Treasurer of many years left the Board in late 2015. We posted notices for a new volunteer Treasurer, but to no avail. (See page 2, “Management Changes Ahead,” regarding volunteerism.) Though our outgoing Treasurer has been able to provide voluntary bookkeeping assistance, a more stable resolution is required. To anchor our financial reporting and management, we’re seeking a professional bookkeeper to assist the Board, with the hope of hiring one before the March Annual Meeting.

Our expenses in the fiscal year now ending are at their lowest in the last five years. This is not necessarily good news however, as future increases are inevitable, but for this one year, prudent management has resulted in no increase in dues, as you will see when your annual invoice arrives. ♦

<sup>1</sup>Source: ECHO Journal, Serving Community Associations, February 2015, p. 14

**“We are fully funded for the next three years of long-term infrastructure repair.”**

## Winter Gardening Tips

by Robert Mann, Darien Way

For best performance, citrus trees need lots of nitrogen. Feed orange and lemon trees six to eight weeks before bloom time. For mature citrus trees, I recommend a nitrogen, phosphorous, and potassium fertilizer ratio of 2-1-1, along with trace minerals (iron, zinc, manganese).

January is the prime time to prune deciduous flowering vines, fruit and shade trees, grapes, and roses. (For spring-flowering plants such as lilacs and Japanese snowball, wait to prune until after they have bloomed.) Use pruning shears to cut branches or stems up to 3/4 inch in diameter, loppers for branches 3/4 to 1 inch in diameter, and a pruning saw for branches more than 1 inch in diameter.

Cut back woody shrubs now. To stimulate lush new growth on artemisia, butterfly bush, fuchsia, and Mexican bush sage, cut back woody stems to within a few inches of the ground. If left unpruned, plants become leggy and scraggly-looking. ❁



Winter 2016

**Balboa Terrace Homes Association**  
 P.O. Box 27642  
 San Francisco, CA 94127

## Emergency Numbers

Emergency..... 911  
 911 For Cell Phones.....553-8090  
 (Note: if you dial 911 from your cell, it will go to  
 CHP dispatch, which also works in an emergency)  
 Non-Emergency Police.....553-0123  
 Bay Area Crimestoppers  
 Anonymous Tip Line ... 800-244-8346  
 Taraval Police Station.....759-3100  
 Supervisor Norman Yee.....554-6516

*If you're not sure, dial 311 for  
 City Customer Service, 24/7*



## YOUR BTHA BOARD

Gerald Bernstein	210 San Fernando	731-3595	jerrybern@aol.com
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George Wu	368 San Benito	333-1965	drgeorgewumd@aol.com

**To all outgoing boardmembers: Thanks for your service!**

**Volunteer For a Committee!** Contact board@balboaterrace.org for information.

Neighborhood Picnic ..... Volunteers needed!  
 School Liaisons..... Brigitte Churnin & Caitlin Traylor  
 Architectural Review ..... Gerald Bernstein & volunteers needed!  
 Welcome Committee..... Robert Mann

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