TOWER TALK

Volume IV, No. 8
August 2018 Edition

Opinion: The Barely Bearable Beastly Burdens of Boring August

Sugar Caen

Most of the 12 months possess notable elements, something to commend them, something by which they are widely known, something that whets your anticipatory appetite and renders you eager to experience that month.

For example, April has showers; May, well, you know what happens in May. July has Independence Day. November has Thanksgiving. December is filled with religiously significant holidays. On and on we go, until we come to August.

August is a great big nothing burger!

Little of significance has ever happened in August and what has happened has been far more for ill than for good.

For example, slightly over a century ago, Archduke Ferdinand (whatever an archduke is — possibly a foot-focused orthotic device — and whoever he was,) was assassinated in Sarajevo (wherever that is or was).

"The Guns of August"* in the Balkans led to World War I, a really ugly war. And, Woodrow Wilson's fumbling efforts in constructing a peace agreement led to something even worse, World War II.

Fast forward to 1945; in August of that year the U. S. dropped atomic bombs on Hiroshima and Nagasaki. These WMD's ended the deadliest war in history, but at incalculable and continuing costs.

The Manhattan Project and its unprecedented doomsday products inaugurated an era of worldwide "Mutually Assured Destruction," a fear-filled era that persists today.

Closer to home, there is hardly a SFT resident unscathed emotionally from nuclear attack drills routinely undertaken in Cold War-era schools.

I still recall the anxious looks and vacant stares on my classmates' faces as we cowered fearfully underneath our fourth-grade desks listening to the eerie wail of the nuclear attack siren, and not knowing if we would ever again see recess.

Our only solace was Adriana Santori's, our teacher, comforting voice and ample bosom. She was born in April.

Grant School classmate, Peter Flood, a handsome scion of a historical iconic San Francisco family, attributed his absence of adult notoriety and premature death to a PTSD trauma resulting from elementary school nuclear air raid drills.

Even now, President Trump is negotiating with North Korea over denuclearization. It all started in August

No one of significance appears to have been born in August. Albert Einstein was born in March. Charles Darwin was born in February. This is what I mean by "persons of significance." It is a high bar, I know. Still, August is blah! Sugar Caen was born in August. I rest my case.

What about the five U.S. Presidents born in August? Obviously, this has more to do with their parents' time allocation preferences the preceding fall. Still, the table below evidences their shallowness. They all were all cursed by August.

President	Birthday	Legacy
Harrison	8/20/1833	Shortest reign ever
Hoover	8/10/1874	Lowest GDP ever
L Johnson	8/27/1908	Worst war Ever
Clinton	8/19/1946	Impeached
Obama	8/4/1961	Lowest ranked ever

But Wait: There Is Even More Bad About Awful August

Most of the civilized world shuts down in August. For example, anyone sufficiently silly to visit Paris in August will see that the French do

* Terrific, 1962 Pulitzer Prize-winning history written by Barbara Tuchman

not stay there. The only people to be seen in Paris in August are Americans, who apparently do not know any better.

The nothingness of August has long been recognized in the nautical world by the term "Dog Days of Summer."

What are the dog days of summer?

> *…the sultry part of the **summer**, supposed to occur during the period that Sirius, the **Dog** Star, rises at the same time as the sun: now often reckoned from July 3 to August 11, a period marked by lethargy, inactivity, or indolence.*

OK. So it includes part of July. All right already. Cut me some literary slack wouldja! *Just sayin.*

Almost everywhere in the northern hemisphere, August is hot. If you want to know what hot really is, then visit Dubuque Iowa in August.

Of course, in San Francisco, we are never hot. We are mostly cold. But that doesn't mean that there's anything to do in August even if it is not hot

Superficial historical research suggests that August is a mistake. Pope Gregory had the 365-day year pretty well laid out when he was designing the "modern " calendar. He was nearing the end of his mammoth calendar strategic revision project and still had 31 unoccupied days and a Leap Year issue to resolve.

He appears to have bundled his cosmological challenges all together and put them at the end of the summer as a placeholder, while trying to figure out what of significance would occur. These useless 31 days are labeled "August."

Pope Gregory died in March of 604 AD and no one of note has paid much attention to calendar issues in the intervening 15 centuries.

Now, if any *Tower Talk* readers have an opposite view of August, then keep it to yourselves. I do not want to receive emails or personal notes proclaiming Sugar is screwy, and August is really good because…

Just keep your opinion about August to yourself, and we will meet again in September.

Preview: September Tower Talk

James W Guthrie

I distinctly recall my and my wife's meetings with Cynthia Sirkin. We were exploring senior living and Cynthia was the amiable and informative marketing executive who toured us through SFT.

We were taken by the Towers' grand architecture, many available resident services, and alignment with an organization, the Episcopal Church in this instance, presumably committed to client welfare, not bottom-line finances.

An alternative for us was the Vi in Palo Alto. We eliminated that site, even though it was attractive, because of its corporate feel and profit seeking nature.

We moved to SFT in January of 2015. The 50-page contract was daunting, and there were unclear provisions. Still, it was an organization aligned with the Episcopal Church. Surely, they were not out to take unfair advantage of us.

I was comforted by the statue specifying elements of annual fee increase calculation and was sure ESC officials would follow the law.

We were also attracted to a Continuing Care Residential Community, a CCRC. The fact that we would have available to us assisted living and skilled nursing, services we would assuredly need as we aged, was an enormous feature.

Fast forward to 2016, changes began to take place that I had never thought possible. ESC severed church ties, took on a corporate coloration as COVIA, became opaque in its fee-increase calculations, and began exploring decertification of skilled nursing.

SFT's major attractions were imperiled. How could all this happen and happen so rapidly?

This story is the focus of the upcoming September issue of *Tower Talk*.

Sugar is deeply indebted to John Darby, Peter Hertzmann, and Kathy Trapani for production assistance. Any errors are Sugar's.

Good Service: First Republic Bank

James W. Guthrie

I bloviate episodically regarding businesses; e.g., the Franklin Market, Ted's Pharmacy, Lemoncello Deli, the flower shop etc. Here is another of that genre: only, in this case, it is not a mom and pop store, it is a midsize bank.

This is an unsolicited and unpaid testimonial. Sugar has no financial interests in the two institutions being compared here. However, good service deserves to be rewarded.

On Tuesday, June 5, I exited SFT through the Van Ness Avenue entrance and headed for the Bank of America at the northeast corner of Van Ness and Sacramento Streets. My wife, Olivia, was with me.

Our purpose was to open a separate bank account to serve a special project. SFT residents had contributed thousands of dollars for a Franklin Market security upgrade, and I wanted a separate bank account to facilitate transparency in all related transactions.

I was dealing with other people's money, and I wanted crystal clarity as to its disposition. I asked my wife to accompany me in order to have a second signatory on the new checking account.

As we entered the nearby B of A building with which I was familiar, having a personal account with the institution, I was struck once again by its barebones, warehouse -like nature. There was hardly any wall decor; the floor was made of some strange concrete aggregate, all surfaces, horizontal and vertical, were absolutely flat, furnishings were Greyhound Depot modern. There was a funereal hush about the whole place,

We sat ourselves down in an area outside the cubicles of Bank officials. There was one other seated person and we presumed she was a customer to be served before us. Bank officers periodically got up from their desks, walked to various places in the building, and then returned. On one occasion, one of them mentioned to us that they would see us in approximately 15 minutes. That seemed reasonable, and we simply sat and conversed with each other.

Twenty minutes, 30 minutes, and 40 minutes passed, and we were still sitting there. Our time is not so valuable anymore. We do not have pressing appointments like we did when we were both active professionals. Still, we hate to waste our time. The person before us had not yet been served, and we could see little prospect that we were soon to be served either.

Then, Olivia pointed out that immediately across the street on the west side of Van Ness, was The First Republic Bank. What we wanted was a new account to service a new purpose. Simultaneously, we stood up, crossed Van Ness to the other corner, and entered an entirely different customer friendly world.

First Republic Bank was carpeted, walls were wood-paneled, and the overall décor was understated and comforting. It was institutional to be sure, but it gave the appearance of being an accommodating place. There was a quiet but purposeful hum as individuals came and went. There were no teller widows in the conventional banking sense. There were only officers sitting at desks attending to customers. Nowhere were there long lines. There were even cookies for those who like sweets,

We were greeted immediately upon entry. Within five minutes a bank officer stood up and invited us to sit at her desk. Her name was Kelly Kuchinsky. I explained that we reside at SFT and she said she was familiar with our institution because she was there every Thursday morning from 9 to 11AM. She was cheerful, engaging, and in every way pleasant.

In that I had 90 separate checks from SFT contributors, I anticipated an onerous paperwork session. To the contrary, Kelly took care of all of it almost immediately and I was out the door and on my way home.

The contrast with Bank of America across the street was stunning and it only got more so as I explained our purposes. Kelly immediately sensed what we wanted, explained alternatives, got Olivia on her way home, and assisted me in establishing a new bank account in almost no time at all.

We had experienced one of the highest levels of professional service in our life, and it was right up the street.

Entre Nous

Sugar Caen

Austin and Van Ness, after years of living together and engaging in numerous couples counseling efforts, are still bickering. They live in parallel universes, each perceiving events and conditions differently than the other. Let's listen.

Aus: Don't you just love Amazon? I find so many good things, at bargain prices.

Van: Let me suggest gently that Amazon represents the absolute beginning of the end for America.

Aus: Jeezo Peezo! That sounds overly dramatic, even from you. Did you miss your meds today? What could possibly provoke such a dismal point of view?

Van: You and millions of other Amazon users are trading immediate gratification for long-term disaster. The outcome of Amazon's current widespread popularity is monopoly.

Aus: What, pray tell, are you positing?

Van: Once Amazon has a product or service monopoly, consumers are vulnerable to whatever Amazon chooses to sell at whatever price they choose to offer. Meanwhile, competition will have been squeezed out of the marketplace and you will have no recourse but to use Amazon.

Aus: How do you know that Amazon's low prices and excellent service are not simply an outcome of good old capitalistic efficiency? I would think you would like that.

Van: WRONG! Ingenious website coding enables Amazon rapidly to identify popular selling items. They then move to acquire the product or service producing company. If that proves impossible, they find or initiate a competitor, and begin to undermine the original producer's prices. Amazon can absorb a one, two, or even a three-year financial loss on an item or service, wait out competitors, and, VOILA, you have no choice but to go to Amazon.

Aus: Show me Amazon is not simply providing better service, but is unfairly undercutting competition to dominate markets.

Van: Amazon it is NOT, at least not yet, a retailer, even though they now own Whole Foods, Zappos and Alexa, to name a few of the more recognizable companies. Amazon also produces films, TV shows, and publishes books.

Retail accounts for 1 in 10 U.S. jobs and Amazon needs only half as many workers to distribute the same volume of goods. This condition no doubt will decrease even more with the advent of robotic workers and drones.

In the 10 years between 2005 and 2015, the number of small U.S. retailers fell by 85,000 — a drop of 21% relative to population. Between 2007 and 2017, retailers such as Nordstrom, Target, Macy's, Kohl's, J.C. Penney and Sears had market cap decreases ranging from 15% to 96% Amazon increased its market cap by 1,318%.

Aus: But what about competitors such as Google or Chinese companies. They are entering Amazon's realm big time.

Van: Too little too late. Jeff Bezos doesn't need to run for President. He is already the wealthiest person on the planet. His personal wealth exceeds Bill Gates by 50%. He already is controlling this country and it's likely to get worse unless. Until someone in government besides Elizabeth Warren recognizes this is a monopoly and its hiding in plain sight.

Aus: I quit. When you agree with Elizabeth Warren, you must be right.

Tower Talk is a collection of opinion, anecdotes, humor, and informational items of potential interest to the San Francisco Towers' community. Tower Talk is privately published and does not carry the approval or endorsement of SFT Management, nor rely upon SFT resources. It contains no commercial content and is not intended to replace regular Towers' publications. All comments, complaints, and compliments should be directed to James Guthrie at sugarcaen00@gmail.com.