

Credit for the credit union

Dear Editor:

I read in your August edition where many individuals were honored for their long commitment to change in the Tenderloin. This is a very noble thing to do. I do, however, take exception to the fact that someone was honored for helping to establish the credit union in the Tenderloin who was not the right person.

As former chair of the Tenderloin Merchants Association, it became clear to me in 1990 that CRA was not on the minds of the banks in the area so I organized a committee to make a change in the direction of a credit union.

We started to meet every two weeks to build a team of advocates to bring relief to the people of the Tenderloin. As a former landlord, I learned firsthand how pervasive loan sharking is and how poor people's income gets stolen right in front of them by check cashing outlets.

I cannot speak to the number of hours that it took to keep the spirit alive and the idea on track but, finally, after six years of labor, we opened the door last June with Mayor Brown cutting the ribbon.

The purpose of this letter is to set the record straight as to who made it possible. I am very proud to say that I started the effort and finished the project. It was my persistence over six troubling years that made the credit union possible.

I also would like to acknowledge Yvette Robinson of TNDC who shared the same vision as I and who helped to bring the current location to the table. Her undying faith over the years provided me with the will to keep going. She is by far the most significant contributor to the credit union from the community and deserves more credit than I could ever give.

It is with great pride that I write this letter to acknowledge significant contributions made on behalf of many people such as Scott Hope, Malik Looper, one of the original members of Consumer Action, and other credit unions across the state who helped raise \$600,000 to get the doors opened.

While many people get credit for economic development in the Tenderloin, give credit where credit is due. James Brady is a very successful businessman who started at 344 Ellis St. 15 years ago and has contributed greatly to the Tenderloin over the years. It is my hope that the next time someone gets an award, the name should read differently.

Supervisor Leland Yee, who sits on the Finance Committee, loves to talk about the credit union but is unwilling to use his influence to make a deposit of city funds in the credit union!

Lastly, it is my sincere hope that the people of the Tenderloin start to use the credit union and its resources to raise hope and build a better community. Economic empowerment will only come about once the community changes its habits of supporting check cashing outlets and starts to use the most resourceful tool for change, the credit union.

— James Brady, President, Cobra Solution

Not belly dancing

Dear Editor:

Thank you for your coverage of the 2000 Tenderloin Community Health Fair. This year's fair was an outstanding success. I would like to make a few corrections to the article as it appeared in the November 2000 *Central City Extra*. 1.) This year's fair was attended by 644 people, not 300 people, and 2.) Our Annual Youth Dance Competition was a choreographed Step performance performed to Billboard Top 40 songs by Destiny's Child, Britney Spears and Aaliyah, not "kids performing belly dance routines to exotic ethnic tunes."

We appreciate your continued support and coverage of neighborhood events.

— Susannah Dunlap, TNDC/Tenderloin Community Health Fair

The Extra welcomes letters to the editor. We will edit for clarity, length and relevance.



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Veteran organizer takes job at a Haas foundation

Looking back on his quarter century of community planning, Brad Paul says his five years at the helm of the North of Market Planning Coalition — 1982 to 1987 — were the most gratifying.

"Talking with residents about how the city made land-use decisions and how they could be a part of those decisions was the best," he said. "And watching the residents win . . ."

The Extra asked Paul — the Lower Eddy/Leavenworth Task Force's only staff member — to reminisce about his work, especially in the Tenderloin, now that he has taken a new job. In January he joined the Evelyn and Walter Haas Jr. Fund as senior program officer for its Strengthening Neighborhoods grant program.

Paul's professional vita began in 1974, when he moved into the historic 1869 Goodman Building, an artists' haven on Geary near Van Ness. Employed at the National Trust for Historic Preservation, he wrote the arguments for putting the Goodman on the federal registry, which saved it from being razed. "I also wrote a paper about preserving residential hotels in the Tenderloin and other cities," he recalled.

When Paul left the National Trust in 1981, he embarked on several years of intense community involvement with NOMPC, organizing against new commercial hotel construction and the conversion of residential hotels.

Paul also lived in the Cadillac Hotel from 1983 to 1986. The Cadillac was owned by Leroy Looper's Reality House West and most tenants were ex-offenders or seniors.



"I loved living there," he said. "It had a strong family environment — I always felt like I was coming home when I walked into the building. It was a great place with great people."

A move to North Beach precipitated planning work with the Chinatown Resource Center (now the Chinatown Community Development Center). In 1987, Paul signed on for a summer stint as precinct captain for Art Agnos' mayoral campaign, then went off to the Harvard Graduate School of Design under a one-year Loeb fellowship. He studied planning and housing and taught a course in community growth management.

Back in the city, he spent 1989 to 1991 as one of Mayor Agnos' seven deputy mayors, responsible for coordinating San Francisco's affordable housing programs and policies. Until Agnos' defeat in 1992, Paul directed the Mayor's Office of Housing and Community Development.

"Since 1994, much of my work has been back in the Tenderloin," Paul said. "The highlights have been staffing several housing and development efforts, including the North of Market Planning Coalition's Lower Eddy Street Plan, the expansion to the Leavenworth corridor and finally the formation of the Lower Eddy/Leavenworth Task Force,

which I was asked to implement."

Paul staffed the LE/L Task Force. He took minutes at the monthly meetings, helped plan the agenda, prepared the mailings, made important business contacts, navigated the city bureaucracy, researched public records, got answers to Task Force questions. Most important, he was the voice of reason, a sounding board of great significance, a trusted adviser and loyal friend. Every developing neighborhood needs a Brad Paul.

Paul said eventually he will be monitoring all of the dozens of neighborhood projects in San Francisco and Alameda County that the Haas Jr. Fund supports. Right now, though, "they're being easy on me and I'm only monitoring a few to start." He's also begun an extensive literature review of neighborhood revitalization initiatives to help the foundation decide which initiative model to undertake.

Will he remain involved with the Tenderloin? Of course, Paul said, but not as much.

Thanks, Brad Paul, for all your good work. ■

PHOTO: CARL ANGEL



Brad Paul with his laptop.

TL's 2 killer Bees: \$2,782,563 in ticket sales

Lottery, continued from page 1

higher than, the citywide store average per store.

The tiny Honey Bee Ice Cream topped Tenderloin lottery sales in 2000 with \$1,799,441. Much larger Bumble Bee Cafe, a few doors down the street, sold another \$983,122 worth of tickets. Bracketed between these two lotto giants is cyber-savvy Cafe.com, an outlet with only \$92,235 in ticket sales. Combined, these three stores on Market between Mason and Taylor moved nearly 40% of all lottery tickets sold in the Tenderloin last year.

Where does all the money go? Fifty percent goes back to holders of winning tickets, and 16% pays for ticket printing, retailer commissions, computer services and California lottery overhead. This leaves 34% to be passed out to public education in California, about four-fifths for K-12 grade instruction.

But San Francisco's schools do not get 34%. The California Lottery distributes proceeds to

school districts based on enrollment. Last year, San Francisco Unified School District and San Francisco Community College together received just over \$12 million, only 17.7% of the lottery money collected in San Francisco, about half what they would have gotten if the money were distributed county-by-county instead of by school enrollment.

San Francisco's \$68 million in lottery sales in 2000 was a mere 2.6% of a whopping \$2.6 billion in statewide sales. Even so, San Francisco lottery players are doing a little more than their part. Census 2000 shows San Francisco with 2.29% of California's population, so we're playing the game at a rate slightly higher than our population count suggests.

How does the \$7.5 million in Tenderloin lottery sales get distributed?

- Players got half of their money back, about \$3.75 million in winning tickets.

- K-12 education fared fairly well with \$1.5 million taken

in from Tenderloin sales.

- City College, charter schools and the SFUSD superintendent's office together picked up \$1 million.

- Tenderloin lottery outlets got 6.9 cents for every \$1 ticket sold, about \$500,000.

And how about the K-5 Tenderloin Community School, the only public school located in the neighborhood? It's hard to say because SFUSD doesn't track how lottery money is spent. It goes into the district's general fund and is used to pay teachers and other expenses. But, according to Jackie Wright, district spokeswoman, it splits out to about \$120 per student per year.

So Tenderloin Community, with an enrollment of 227 students, benefits to the tune of about \$27,240 a year. That's less than one-half of 1% of Tenderloin lottery sales, 0.36% to be precise. Not much of a return on the money. At this rate, it costs \$232 in tickets to contribute \$1 to the school. ■