

# POINT REYES LIGHT

Volume LX No. 55/ Point Reyes Station, California

March 20, 2008



**EASTER** > Celebrate spring and Easter week at West Marin's many churches. /14



**FILM** > Lawrence of Arabia shows in celebration of director's 100th birthday. /20



**POINT REYES** > Barbeque for Sacred Heart Church was a St. Patrick's Day success. /5



**ARTS** > Bolinas choir sings Gabriel Fauré's *Requiem* with a robust crew. /5



**Henry Wells** delivered mail and shucked oysters in upstate New York in the 1850s. The bank he later founded reported half a trillion dollars in assets last year. Photo by Justin Nobel.

## Big banking descends on Main Street

by Justin Nobel

A trademark Wells Fargo stagecoach will roll into Point Reyes Station on a flat-bed truck to celebrate the opening of their new branch this Saturday. There will be refreshments, face painting and balloon twisting.

Wells Fargo replaced the Bank of Petaluma on the corner of Main Street earlier this week. Although the five-person staff led by Point Reyes resident Patti Collins remains, as do customer accounts and loans, a change has undoubtedly taken place. For many residents the change is insignificant, but there are some who oppose the arrival of the banking megachain.

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## Carolyn Keyes Johnson

by Justin Nobel

Carolyn Keyes Johnson, a longtime Point Reyes resident who had a way with words, a knack with kids and a green thumb, passed away earlier this month. She was 91.

"Just take a second, write a note," Carolyn often told her daughter Annie. "If you have an opportunity to give, don't walk by—give, and if you have an opportunity to love, let it happen."

Carolyn was born July 19, 1916 in her parents Berkeley home, the third of four children. She attended high school in Berkeley and graduated from UC Berkeley in 1938 with a degree in psychology and a minor in English.

Even back then Berkeley was "a little bit left of center," said daughter Annie.

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## Iraq hero remembered

by Justin Nobel

Lucius Anderson of San Geronimo turned ten last Friday. It was a birthday that meant much more than double digits; exactly one year ago Lucius' uncle, Steve Kowalczyk, was killed by a sniper while surveying a rooftop in Muqadadiyah, Iraq. Next week his family will scatter his ashes at sea outside Bolinas.

Steve grew up in Oregon and New Mexico, traveled widely, and spent much of his twenties in West Marin, where his brother Mike lives with his wife Sarah, and Lucius. Steve's liberal upbringing made him somewhat of an aberration in

the army, as did his age—he was 31 when he first deployed to Iraq.

"He was the quintessential West Marin guy," said sister-in-law Sarah. "He'd get up at the crack of dawn and go up the hill to watch the sun rise. He's the last guy you'd think would be into going to Iraq."

In his short time he made a lasting impression. The base he died trying to build is now named after him.

Steve's father taught math at the Air Force Academy in Colorado Springs and later worked to develop a nuclear reactor that would sit on a satellite in space while at Kirtland Air Force Base in New

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## >> Bank

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“Change is the primary human economic characteristic of the American West,” said Philip Fradkin, a Point Reyes author who has written more than half a dozen books about the West, including one chronicling the history of Wells Fargo.

“All things change: a big express company becomes a small bank becomes a large bank. Bank of America becomes a small bank becomes a large bank. Big, small; big, small; big, small. There’s a definite cycle and it’s a cycle of success and failure. To survive, a company needs to adapt to the landscape they are attempting to serve.”

### Main stage

Before the Bovine or Toby’s came to be, there was Bank of America. The bank is now the nation’s second largest. When it came to town in 1928, it replaced the Dairyman’s Coast Bank, occupying the spot where Flower Power now is.

“I felt very well-served by Bank of America,” said Michael Mery, a now retired Point Reyes Station carpenter. “It was a Bank of America, but it was like our Bank of America.”

During the 1970s Mery applied for a credit card but was denied because he had no credit history. He walked into Bank of America and asked them what to do. The bank manager told him to bring her his 1040 tax form. “This guy has good credit!” she exclaimed. Mery soon had his first credit card.

In the mid 1970s Bank of America moved to the spot on the corner of Main Street and Highway One. They had designs for a flashy building with a mansard roof. “It looked like a taco bell or something,” said Mery. “People got upset.”

The bank listened to the community, changed their plans and built the building that Wells Fargo occupies today. In the early 1990s the bank merged with Security Pacific Corp. and began cutting costs. Staff hours were reduced at the Point Reyes branch and in 1993 Bank of America announced it would be selling this branch, and the one in Valley Ford, to the Bank of Petaluma.

The branches are profitable, said former Bank of Petaluma President Wally Bragdon in an interview at the time, but they are just too small to keep the financial giant interested.

Bank of Petaluma was founded in 1987 by a group of local businessmen that included Marshall dairy rancher Bob Giacomini. In an interview just after the company was founded he explained frustration with the issue that local bankers no longer make loan decisions. Loans are pushed up the ladder to corporate headquarters, he said.

“We’re trying to get back to the friendly type of community bank that has been lost in the last few years,” said Giacomini.

The bank had two locations in Petaluma and in 1994 they opened doors in Valley Ford and Point Reyes Station. Some townspeople were disappointed to see Bank of America go.

“We actually protested their closings,” said Albert Strauss, of Strauss Family Creamery. Strauss switched banks several times, at one point using Wells Fargo. The creamery now uses the New Resource Bank, in San Francisco, a bank that caters to sustainable businesses.

But not all locals favored Bank of America. “When the Bank of Petaluma replaced Bank of America in our town, there was an ardent hope that the new bank would be less remote and monolithic than the corporate giant,” reads a 1995 letter to the *Light*. “Many here looked for an operation with a staff more personally attuned to local patrons and West Marin.”

The bank was eager to prove they were in tune with locals, perhaps overeager.

During the 1995 Western Weekend parade manager Steve Sammut rode a horse inside the branch. Apparently it left some manure on the carpet.

In 2000, Greater Bay Bancorp, an umbrella institution that owns numerous smaller banks like Golden Gate Bank and Mount Diablo National Bank, acquired Bank of Petaluma.

“As time moved on and our community grew, we realized that being a small local bank sometimes had disadvantages,” reads a statement from Howard Daulton, president of the Bank of Petaluma up until the Wells Fargo merger. Wanting to be able to offer their customers better services such as enhanced wire capabilities and quicker check clearing time, Bank of Petaluma sought the merger with Greater Bay Bancorp.

The Point Reyes branch kept the name and little changed except that customers had to get new ATM cards, explained Patti Collins, who was the assistant manager at the time. “The landscaping sort of got better,” said Collins, “but it was pretty transparent to clients overall.”

By 2007 Greater Bay Bancorp had 41 affiliate branches and nearly \$7 billion in assets. Wells Fargo came knocking. As of September of last year the company was the nation’s fifth largest bank with nearly half a trillion dollars in assets and more than 6,000 stores.

They have more products, explained Daulton, they have better products and they are the only bank with a triple-A rating from Moody’s Investors Service, a company that rates the soundness of investing in financial institutions. The merger was announced at the end of September 2007, and the final transitions occurred last Monday.

Daulton is no longer the Bank of Petaluma president as that position no longer exists. He is now a regional area manager for Wells Fargo.

“This has been wonderful for the clients,” said Daulton. “I’m absolutely pleased with what they bring to the table.”

### Western stage

The day after Bank of Petaluma officially became Wells Fargo the company celebrated its 156th anniversary. Point Reyes resident Philip Fradkin, who recently penned a book on Wallace Stegner, chronicled the company’s vivid history in an earlier work: “Stagecoach: Wells Fargo and the American West.”

The banking giant started as an express company, a response to the costly and unreliable U.S. Postal Service during the mid-nineteenth century. Private companies popped up to fill the need, one started by Henry Wells in upstate New York. Wells transported mail and shucked oysters. The company’s march west began when Wells delivered a lobster to a dinner party in Chicago.

In 1852, Wells Fargo was officially established. Wells defined his burgeoning service as “the business of carrying par-

cels and packages as fast as possible with special care to their safety in transportation and their sure delivery.” They joined the banking world when they began transporting cash and gold from the California Gold Rush in the 1850s and 1860s.

Wells Fargo has been successful because they have adapted to the business conditions and physical conditions of the American West, said Fradkin.

“[Wells Fargo] was the internet, the telephone, the radio, it was the everything,” he said. “It spread everywhere, and then it transformed itself into a bank, and the bank was rather small to start with, and it expanded in the late 20th century and the early part of this century and started taking over other banks.”

“If you consider the history of Wells Fargo,” added Fradkin, “its presence here in West Marin is not surprising.”

But for a group of residents it is more than surprising, it is disturbing. Think Local First and the West Marin Commons, groups dedicated to preserving the social and natural environment of West Marin, have begun discussing the idea of a community bank.

“We had a regional bank and now our community has their first national corporation moving into town without an invitation and that raises a lot of questions,” said John Goldthorpe, a cofounder of the Commons. “This is our neighborhood’s first high-profile encounter with globalization.”

Goldthorpe said that the groups are still trying to gather information as to how many residents would invest their money in a community bank. They are unsure how to define the geographic area that the “community” bank would cover but at this point believe it would include Inverness, Olema and Bolinas, but not the San Geronimo Valley or Tomales.

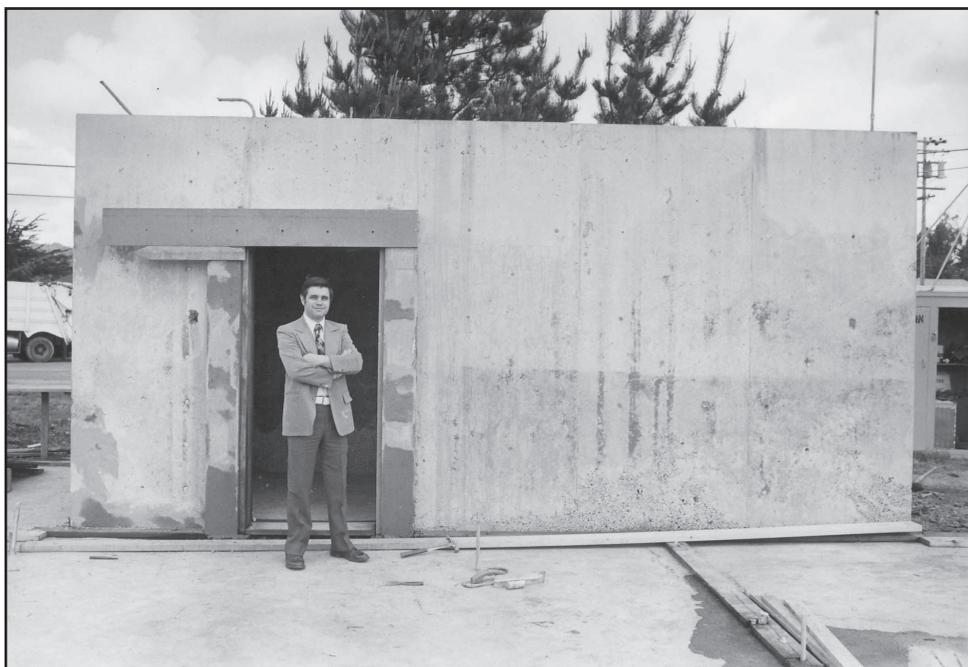
Over the next several months the Commons hopes to bring a speaker to the Dance Palace to discuss the benefits of community banking. “We’re definitely interested in pursuing a community bank,” said Goldthorpe. “What we need next is a community conversation.”

### Wall Street stage

There are 8,533 federally insured commercial banking companies nationwide and roughly 8,300—or more than 95 percent—are community banks. Of these, explained Paul Merski, chief economist with the Independent Community Bankers of America, about one-third are agricultural banks.

Communitybanks are superior in small towns like Point Reyes, said Merski, because “their bread and butter is small business lending.”

“If you have a big bank and someone says my corn crop is going to be good this year,” said Merski, “the big bank may or may not know how to judge that. A local



Tom Molinari stands in front of the future Bank of America in 1976.



community bank that knows farming can make all the difference in the world.”

Merski pointed out that community banks have weathered the current crises in subprime loans, where large banks extended mortgages to lenders with poor credit who then defaulted. More than 160 new banks were chartered in 2007, said Merski, citing Federal Deposit Insurance Corporation statistics, and most of those are small community banks.

“All of our members are in great shape and have money to lend,” he said. “They didn’t get caught up in subprime lending and hedge funds and all the exotic lending products being pushed by large banks.”

“Community banks are more of a basic business model,” added Merski, “they don’t have all this junk on their balance sheets.”

Wells Fargo’s balance sheets are much busier. The company made a \$1.4 billion adjustment last year to cover for potential losses in their home equity division, which deals with subprime lending, said spokesperson Chris Hammond.

“If you compare Wells Fargo to other financial institutions you will see our earnings and balances are strong comparatively,” said Hammond.

A list of banks and their 2007 subprime losses compiled by Wikipedia has Wells Fargo at 21, behind Washington Mutual, Bear Stearns and Citigroup and Merrill Lynch, both of which suffered more than \$20 billion in losses.

Supporters of community banks cite one of their main advantages as the ability of local merchants to obtain loans when large banks have turned them down. Community banks offer character loans, which are based on reputation and

community standing. The calculus for loan approval at some large banks takes place far from the local branch in a corporate headquarters by people who don’t know the customer, said Merski.

“Larger banks set a credit score,” he said. “If you get a certain number you get a loan. If you get below a certain number you don’t.”

But Wells Fargo said this is not the case with their bank. A good credit history is necessary but character plays a role in their decision to issue loans as well, said Hammond.

Most loan decisions at the branch in Point Reyes will be made right there by branch manager Patti Collins and her team, said Hammond. For a more complex deal like the sale of a winery, he said, outside help might be sought.

“We’ve learned that people choose to bank with a banker and not a bank,” said Hammond. “So we make it a philosophy to tailor our approach and be very focused on local relationships.”

Daulton questioned what separated a community bank from a larger bank in a small community with strong local ties. “I’m a firm believer that when you bank with a bank you bank with a bank but also bank with the people,” added Daulton. “Look at Patti in Point Reyes. She is a member of the community. Would you say she is a community banker? Absolutely, positively.”

### Local stage

Patti Collins grew up in Point Reyes Station, the granddaughter of historian Jack Mason. She began working at Bank of Petaluma in 1995 and became the assis-

tant manager three years later. In 2001 she was awarded employee of the year, and in 2003 she became manager of the Point Reyes branch.

Before the merger with Wells Fargo she had a staff of five, now there are eight. None of her people have left. The staff received training at Wells Fargo offices in Santa Rosa and San Francisco. Trainings discussed how to use company computer systems and versed employees in new services, such as home mortgages, more comprehensive car loans and investment brokering.

“Transitions are always hard,” said Collins. “I reassure people and tell them I’m not going anywhere and this is a really positive thing happening to our community. Wells Fargo is great. They’re working with me on everything. I’m very, very happy to be part of their team.”

Collins acknowledged some of the changes customers have already complained about, such as the new bright lights outside the ATM. “Those lights are to keep people safe,” she said, “but they are a little bright.” The bank plans to reduce the brightness, she said.

“I think we’ve lucked out,” said Collins. “Change is hard for all of us, but change can be good. I think its how we look at it and what we do with it.”

“Point Reyes hasn’t changed like it could have,” she added. “We could have stop lights for God’s sake.”

But for merchants in town, even if Point Reyes hasn’t changed, the outside world has changed, and that has affected their businesses and their banking.

For a community bank to work it would need the business from the small businesses in the communities, especially those seeking loans. One such merchant is Stuart Schecter, who runs the Point Reyes Printing Company.

He started the business 19 years ago and about ten years ago received a small business administration loan for \$160,000

through the Bank of Petaluma. Now, as his industry has changed around him, with printer, copier and scanner technology improving at a rapid rate, he needs to retool, but has had difficulty obtaining a loan.

“If your business is doing well you can borrow money from the bank,” said Schecter. “If your business isn’t doing well they’re not going to lend you money.”

We had money on the books when I got the small business loan, said Schecter, but times are tougher now. Large clients like the Point Reyes Bird Observatory have left the area and Kinkos calls continuously from over the hill. Since he doesn’t have funds to buy his own equipment he leases most of it from Xerox, which rents quality machines but charges exorbitant prices.

Schecter said a loan of about \$50,000 would help him pay off the old loan and refinance the business, but he doesn’t see it coming from a bank, be it Bank of Petaluma, Wells Fargo or even a community bank. He knows that the way things are now he won’t qualify. “I have the application still sitting on my desk,” he said. Instead Schecter is focusing on obtaining money privately.

“It would be great if there were a resource like [a community bank],” he said, “but I feel like I have my back up against the wall. If I don’t figure it out soon this community is not going to have a copy shop.”

### Environmental stage

A video produced by the San Francisco based nonprofit, the Rainforest Action Network (RAN), entitled “Wells Fargo: Lootin and Pollutin in Coal Country,” features dramatic images of shorn Appalachian hillsides, sullied streams and rancorous residents. A message at the end of the four-minute clip begs action: “Tell Wells Fargo to stop funding mountaintop removal, mining and dirty energy.”

RAN is dedicated to preserving forests and indigenous peoples worldwide, and in 2000 began a Global Finance Campaign. Initially centered on Citigroup, the world’s largest bank, the campaign focused on exposing big bank’s connections to businesses with notoriously dirty environmental practices such as coal companies. The campaign was successful, Citigroup adopted environmental policies, and RAN expanded to other banks. In 2005 they went after Wells

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Fargo. At the time, "they had like one person in environmental affairs," said Scott Parkain, of RAN.

Soon afterwards Wells Fargo adopted a ten-point environmental plan, which created an Environmental Affairs Advisory Council, an Environmental Advisory Board and committed \$1 billion to issues like sustainable forestry, renewable energy, water resource management, waste management, energy efficiency and green construction and development.

Parkain called the document "some-what of a greenwash" but Hammond pointed out that according to 2007 Environmental Protection Agency statistics Wells Fargo was the second largest purchaser of green power amongst U.S. corporations, behind Pepsico and directly ahead of Whole Foods.

When asked about the company's connection to mountaintop removal Hammond said, "I haven't heard about that."

When we first started campaigning against them Wells Fargo had a \$175 million loan with Massey Energy, "the poster child of mountaintop removal," said Parkain. Wells Fargo has since dropped Massey and RAN has since dropped Wells Fargo as a target in their global finance campaign. Instead they are focused on Citigroup and Bank of America, which picked up Massey after Wells Fargo dropped them, said Parkain.

Parkain pointed out that Wells Fargo and most other large banks still lack a comprehensive policy on global warming.

"We have limited capacity," he said. "We're trying to tell people to go to smaller local or regional banks. We're also starting to see the emergence of ethical banks," which claim that the state of the environment and the well being of indigenous peoples are main concerns. One example is the New Resource Bank, in San Francisco.

"I really don't like promoting one over the other," said Parkain. "I like to drive people towards non-corporate or smaller banks in general, like community banks."

### Home stage

On Monday, the day of the official transition to Wells Fargo, the bank was extremely busy, according to Collins. Several residents fresh from the bank toted complimentary Mrs. Fields cookies.

Goldthorpe visited the bank on Monday and was one of several residents who said that they didn't like the new design.

"It feels corporate," said Goldthorpe. "You go to a McDonald's anywhere in the world and you know you're going to get that burger. It's stable and it's comforting but if you're not into that burger it's dis-comforting and generic."

Other residents seemed unfazed. On Tuesday morning the bank was clean, bright and mostly quiet. The colloquial hum of banking hung in the air, hushed conversations about accounts, withdrawals and percentages. A repairman with a toolbox was there to install a new phone line and customers waited patiently in line for young, smartly dressed tellers.

New were the giant Wells Fargo photos in back, galloping horses trailing clouds of dust on a sagebrush steppe as they pulled a trademark Wells Fargo stagecoach.

On a countertop by the entrance a woman searched for a pen in her purse. Beside her was a pitcher of coffee, a vase of yellow and orange daffodils, paper napkins with the Wells Fargo logo and a basket of Mrs. Fields cookies wrapped in plastic that also contained the logo.

"Oh, look," commented a woman, who entered the bank and stepped into line, pocketbook in hand, "cookies!"

## Lost sock warp

### NOW WE ARE SIXTY

BY CARLA STEINBERG

So much languishes huddles lounges basks in the lost sock warp... not just the missing socks from the dryer, but essential, hah! things, thoughts, places, people... that won't stay put where I can find them. Who knows what they're up to, those escapees, those naughty, wild puppies, roaming etheric streets, free from human constraint and scripted obedience: stay! Refusing to stay! Gone missing: words phrases whole lines from poems I once knew by heart; beloved songs-- first the words and then the melodies; names of friends, people I've known for thirty years I meet at the post office and we smile and exchange neighborly pleasantries, filling up the moments until the lights go on and we remember each other's of course, how could I forget? name; and in my classroom I refuse embarrassment when I can't recall the particulars of what I profess, which could be construed as not knowing... book titles, authors, characters, times and places, settings and

plots. I hold up the self mocking mask of the good natured absent minded, still articulate, but ditzy professor. I say the information is hung up at a traffic light in Petaluma, or, my favorite refuge, we have data; we don't have access.

Memory is now a sieve, more like a colander. And we all have our reasons and explanations: too much in the memory bank... the drawers stick and there's no WD40... like water overflowing the vessel, too many onions for the basket...as if the brain hadn't capacity. How much grey matter is waiting in the wings at the ready to receive the footprints of our migrations and discoveries? Lots, honey, lots. Well, ok, say it's because of all that smoke in the days of rock and roll, not that we're not still dancing. Stress, then, and preoccupation... my mind footsore and heart sore, my sleep troubled in time of war. I grieve for friends lost, gone by neglect, product of my nomadic inclinations, my longstanding habit of setting up

camp, inviting kindred spirits to sit at my table, to take warmth from my hearth, then packing up the 10,000 things and moving on. And lost through the last breath those beloved whom I would not have left, who could not stay.

Friends keep so much of who we are, remember what we cannot even remember we've forgotten and carry for us what we cannot carry. My late great goomba, Ed Halley, bore witness to our glory days in Marshall in the 70's where I had been fortuitously summoned from the endless winters and cold sap of Vermont to cook at the Tavern. A while ago we were pining for the good old days when time was available to fill as we would, when possibilities were possible and gas was cheap. He remembered my menu. I called the locally caught fish and chips fish, Tiburon, knowing how few would have ordered shark. He recalled an incident I had entirely forgotten which restored to me a sense of who I was in exuberant youth, an ebullient feisty young woman whose sardonic proclivities made her name what others have called Caesar or Nicoise, Irving. Salade Irving. One evening a distraught diner called her from the kitchen and pointed to the intoxicated fly staggering through the garlic suffused salad greens on his plate. "What

is that?" he demanded. "That," said she, not missing a beat, "is Irving." C'est moi though I barely know her anymore or find her smooth skin and unflappable, unharried disposition under the wrinkled knees and circumstances of a woman of a certain age, a woman who has lived and died a gazillion times, suffering the slings and arrows, fortune's fool. What gets me, though, the lowest blow, the cruelest joke is that I don't remember the words to John Lennon's "In my Life" nor Bernstein's "Tonight," nor what's his name's "Autumn Leaves." No, blankety blank, what I do remember is the sappy and insufferable ballad sung by Eddie Fisher.

"First the tide rushes in, plants a kiss on the shore/ and rolls out to sea and the sea is very/ still once more/ So I rush to your side/ like the oncoming tide..." Feh!

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