SF Examiner Sunday Magazine 4 August

A MIRACLE A DAY

Housing activist Don Terner lived – and died – trying to put at least three pounds of good works into a two-pound bag

BY ORVILLE SCHELL

Little Nia Ashby playfully tugs Don Terner's tie at a groundbreaking ceremony for the Marin City project in 1995.

One of the mysteries of being human is that we think we "know" friends, relatives and even spouses just because we have lived and socialized with them for years. But often the comprehensiveness of their lives — the heartbreaks and joys they have experienced, the institutions they have helped build and the myriad people they have influenced — elude our mundane daily grasp of them. Such a syndrome is all the more true of certain kinds of quiet doers who are not inclined toward boastfulness or self-promotion. Only after they die and their friends, family members and associates gather to remember and memorialize them does that much larger mosaic of their being, their life's work and its effect on the world slowly get pieced together to reveal its full breadth and depth.

When Don Terner was killed this April on a mountainside near Dubrovnik where the U.S. Air Force plane carrying Secretary of Commerce Ron Brown's delegation to war-torn Bosnia crashed in a storm, those of us who thought we "knew" Terner began to discover that we really only fragmentarily understood the totality of his life, which in a persistent way has been dedicated to helping others. As memorial services were held both here and on the East Coast, as letters of condolence and gratitude poured in, and as people who were professionally associated with him began to recall the manifold ways he had acted in the world around us, friends — and even his wife, the writer Deirdre English — began to get the sense of his life not as a single discrete space, but as a huge network of underground rooms that seemed to limitlessly grow as more and more was revealed about this singular person.

The superficial facts about Don's life and career are relatively easily told. He was a quintessential San Franciscan who lived on Telegraph Hill, ran the Bay to Breakers every year and loved to ski at Lake Tahoe. Before coming West, he earned three degrees from Harvard, teaching there and at MIT. He was instrumental in setting up the Urban Homesteading Assistance Board, which, still in action, has housed 30,000 poor New Yorkers. He came to California to teach at UC Berkeley's architecture school, served as Governor Jerry Brown's Director of Housing and Urban Development; and then became the founding force behind Bridge Housing Corp., a non-profit development company which he guided from San Francisco for the past 13 years as it built over 6,000 units of low cost housing. Animating all of Don's work was a belief that people of all stations in life deserve to have homes that are thoughtfully designed, well built and affordable. Don persevered at his non-profit job, earning only a modest salary when a person of his extraordinary energy, talent and connections could have easily been making millions as a private developer.

For those of us who were acquainted with him but were not in the same field, when Don went off to his Bridge office he more or less vanished into another world. He was not in the habit of regaling his friends, or even his wife, about all his good works. Instead, he seemed to take satisfaction from simply accomplishing projects that had often been initiated against seemingly insurmountable odds. "Whatever it takes" was his motto.

Over the years, his efforts paid off for thousands of grateful people who had homes, while at the same time he inspired a wellspring of reverential colleagues, admiring politicians and businessmen. Perhaps most importantly, his idealism motivated a cadre of younger people, who followed his example and worked for the commonweal, rather than simply taking from it to go into the public sector. It is somehow fitting that the enormity of Don Terner's effect on so many diverse people was not fully apparent during his lifetime. Like the pieces of a mosaic that have no real coherence until they are finally assembled, the totality of his work remained appropriately vague to others and incompletely heralded in

the public realm during the 56 years he was alive. It is only now that the sense of loss over his passing has provoked a tidal wave of spontaneous testimonials, that the full dimensions of his contribution to our community have started to emerge. Even those of us who already "knew" him as a good friend, attentive father, faithful husband and concerned citizen are awe-struck by how much we did not know about his work and the deep respect with which he was held by those struggling to provide better public housing.

Congresswoman Nancy Pelosi speaks of his "creative and compassionate service." "He will long be remembered by his friends and colleagues at Cal, and will be dearly missed by the many whose lives he touched," writes UC Berkeley Chancellor Chang-Lin Tien. Senator Barbara Boxer calls him "an extraordinary man." Housing and Urban Development Secretary Henry Cisneros laments Don's death saying, "It is hard to imagine how to ever replace the incredibly ambitious vision, energy, and practicality that Don brought to any project." Writes San Francisco photographer Robert Houser, "In the business world it is rare to find a man so generously caring." William Doebele from Harvard's Graduate School of Design calls Don "America at its best — outgoing and trying to help the needy in the most troubled parts of the world." "He's a legend in San Francisco and California for his innovations in the development of affordable housing," says Senator Dianne Feinstein, who had frequently worked with him when she was mayor. "We hope that you will be comforted by the love of family and friends and draw strength from the knowledge that Don died serving our nation working to bring healing and hope to a war-torn land," wrote President Clinton, who along with Nancy Pelosi, made arrangements to have Don buried in the national cemetery of the Presidio.

Don was not a saint, but he was a giver. On a trip that my wife and I took with him and Deirdre to Russia a few years ago, he was approached in the town of Zagorsk by a Russian teenager who desperately wanted to buy his Nike jogging shoes. Don, an avid runner, protested that they were old and ratty (which they were) and that, in any event, he needed them to get back to Moscow. But the boy insisted that he would even be willing to come to the city the next day if Don would only agree to sell his shoes. In a deferential way that was pure Don, he finally relented. If the boy was willing to make the long trip into Moscow, he could have them.

So fixated was this young Russian on these sacred icons of American sports kultur, that lo and behold, the next morning he appeared at our hotel near Red Square. True to his word, Don surrendered his shoes to the boy gratis. Henceforth, he jogged in his loafers, not a particularly comfortable way to exercise for a man who was over six feet tall and weighed almost 200 pounds.

The following are only a fraction of the hundreds of remembrances received from all kinds of grateful people — from university presidents, corporation heads and politicians to project managers, construction workers and tenants — that Don's death has evoked. ✪

Orville Schell, recently named the new dean of the UC Berkeley journalism department is the author of Mandate of Heaven, *among many other works.*

IN MEMORIAM: DON TERNER, 1939-1996

We tried, really tried, to turn Don down for a loan a few months back. And of course he wouldn't take no for an answer. Frank (DeGiovanni, of the Ford Foundation) told me he wanted to come to New York to talk to us one more time. I told Frank that the decision was now, really, whether we could agree to invest with Don (and we never refuse to meet with someone) because if we met with him, he would clearly talk us into it.

And he came, and he did talk us into it, and we loved every minute of it. We may have given him more than he asked for.

Judith F. Samuelson
Director, Program Related Investments
Ford Foundation

I continuously experience a stunned paralyzed state with visions of a kind man, looking at me through smiling eyes, proud of the work he hired me to do. He was my mentor. He taught me to see through the trivial and to focus on the key basic needs of life for all those I touched. He renewed my faith in humaneness.

I can still feel his form, honest handshake and see the kindness in his eyes. I will never forget him. He was my friend.

Rob Fallon
Director, Peninsula Regent, a Bridge Center senior facility

Your father had a profound influence on my life, even though I only met him a few times. I was studying architecture back in 1978 in a special program during my junior year of college. I was feeling very lost and confused about my life's direction. Architecture didn't seem to fit. Then I came across Don Terner's "Freedom to Build" in a bookstore. Reading the book was like being struck by lightning. Suddenly I knew what I wanted to do. And of course after I graduated I put in the next twelve years at UHAB, the organization he founded. I can only begin to imagine the numbers of people whose housing and lives were dramatically improved because of your father's vision and efforts. His death is a terrible loss to the housing movement.

Susan Wefald
Former UHAB worker, in a letter to Don's daughter, Rebecca Terner

When I first heard about Don, it didn't seem real. Then I went through a day or two of believing that somehow he would have survived. That Saturday, when I saw his name and the few facts they printed in the newspaper along with all the rest of the people, I kept looking away and then looking back, thinking his name would have disappeared and it all would have been a mistake.

He was a big person in my life, even though we saw each other so seldom. He walked into my life when he and I were so very young — maybe that's why he was so important to me. I didn't really know how old he was until I saw his age printed in the newspaper. We were both in our twenties, but he seemed so sure of himself, so purposeful. I knew how smart he was, and that was a challenge to me. I also remember, way back then, being angry with him and resenting it because he kept telling me I could do more and do better, and I felt like whatever I did wasn't enough for him. It took me a long time to understand that was how he loved, or at least part of how he loved.

He asked me to come and work with him for the first time when he was in New York a few years later. I remember how flattered I was, that he thought I was good enough to work with him, and how afraid I was that I wouldn't be good enough. I didn't come to work with him because I was afraid that either he would get me to give as much as he would want and I would lose something important, or that I wouldn't do it and he would think less of me — so I stayed away from him. Don and I had this running debate about what each of us did. He made it clear that he thought giving technical assistance to nonprofits was a waste of time — that if I really thought some people should have houses, I should build them houses and let the nonprofits learn by trying to keep

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Clockwise, top to bottom: Terner and wife Deirdre English; Terner and English with friends Rick and Nancy Holliday, right, and the Holliday children; Terner, left, with friends on a ski trip to Lake Tahoe; Terner in a happy moment; Terner, left, at a rugby match with his stepson Jonah Cave and daughter Rebecca Terner.

In Memoriam

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up. I told him he wasn't doing enough to "empower the community" and that he was just acting like another big developer, telling people what was good for them. It's taken me a long time to admit to myself how much he was right. I wish I had had the chance to tell him. No, I had plenty of chances — I wish I had taken the chances I had.

It just seemed like he would always be there and sometime I could tell him those things, how much I respected him and how much his being there, doing what he was doing, made me feel like maybe this isn't all just a waste of time. That maybe we really could get somewhere instead of just doing it because it's the right thing to do. He was bigger than life and now life seems smaller.

Bill Perkins
Madison, Wisconsin

I first met Don through my husband, Cleve in 1978 or 1979. At the time, Cleve worked with Don at the Dept. of Housing and Cleve and I had just met.

Many weekends we ran into Don skiing at Squaw Valley that winter and we shared some wonderful laughs — and of course, Cleve just loved Don's company. I remember one evening in particular when, somehow conversation turned to opera, and Don and I surprised one another by both knowing that *Aida* had been written by Verdi to celebrate the opening of the Suez Canal. Not exactly useful information but I was so delighted he knew it!

We have enclosed a wonderful letter that Don wrote to Cleve and me ten years ago, shortly after the death of our baby daughter. I have quoted it so many times — I have needed it so many times. When I received the letter, I remember smiling, almost laughing, because (it contained the sense of a race) and I pictured people on the sidelines cheering us on. Well, I came to truly appreciate Don's wisdom, because it was a struggle; He understood that perhaps we might not want to go on — but of course we could, and that there were many wonderful friends and family hoping and helping us to succeed.

On an anniversary of what would have been Caroline's fifth birthday we had a small memorial service at our home and we read a few of the letters that had meant so very much to us. Don's was first among them.

I do wish some peace for you. And I'm so very very sorry for him and for us all. His death came far too soon.

Virginia Livingston
Sacramento

Don's Letter:

I was so sad for you when Melissa told me of the loss of your baby daughter. Tho I haven't seen either of you in ages, Melissa always keeps me tuned in, so for me the lapse in contact hasn't seemed so complete. All the more why my heart ached so for you when she called me...

Certainly the loss of a child must be the world's deepest pain. As a parent, I can't imagine a more terrible agony. Yet somehow you'll manage to go on, and while you're struggling, please know your old friends are pulling for you.

Please let me know if there's anything at all I can do.

Don Terner

The peace he has found is greater than any he has searched for. My feelings, rather, are for those who won't get the benefit that I got his attention, encouragement and understanding. I always felt that of all the "big" and "important" people I encountered in my work/life you and he were the ones who really understood the depth (and perhaps depravity and desperation) of the task at hand, making your support invaluable.

Robert Tobin
Former director, Hospitality House, the Tenderloin community center and homeless shelter

My favorite recollection of Don was finding him at the baggage carousel on my return trip from an overseas flight. He was, he said, waiting to take me home; Rick was busy.

Mac and Millie Holliday
(The parents of Rick Holliday, co-founder and former vice president of Bridge).

Jonee and I thought the (memorial) service at Glide was perfect except no one called him a mensch. Don Terner was a real mensch.

Jonee and Harvey Hacker
San Francisco

My enduring memories of Don these past 10 years are of his laughter, his self-possession, his story about discovering and overcoming his dyslexia, his devotion to work and to you. When he recounted the importance in his life of hearing JFK's commencement address, which led him to shape and improve the world, I knew he was passing along the vision dear to his being. And he died in those circumstances of service he carried on. Damn the instruments in that plane.

A few weeks ago, after Catherine's father's death,we came across a poem he had saved, about people of larger-than-life stature, as Don was. It is a pygmy tribal song, sung at the death of person who is believed to have lived and died well, from the *King of the World in the Land of the Pygmies* by Joan Mark.

Funeral Hymn
There is darkness upon us;
Darkness all around.
There is no light.
But it is the darkness of the Forest.
So it really must be,
Even the darkness is good.

Sedgefield Thomson
San Francisco

Don lit his path with a glow of optimism and messianic passion for his cause. He was a large person, and he leaves a large void.

David Rosen
Lafayette

Marin City USA will always be a memorial to Don's productive and professional efforts on behalf of people less fortunate.

Stephen M. Dobbs
President and CEO,
Marin Community Foundation

I remember once asking Don what kept him going. "Just to see the faces of families moving into good housing makes it all worthwhile," was his reply. I have often thought of that response when progress on a development got needlessly complicated.

I hope it is of some comfort to all of you that Don's last days were spent in an effort to help put back together their broken lives as well as their broken homes.

Rev. John Brenkle
Past president, Napa Valley Family Homes
St. Helena Catholic Church

I sat alone on a bench in a little park there, looking out to sea where the Statue of Liberty stands, thinking how Don's life exemplified her message, how it was to borrow Clinton's words, a rebuke to cynicism. Don was such a magnificent human being, and I feel so very, very lucky to have worked with him and to have shared the creativity and hard work — and laughter — of doing "whatever it takes." (Which included, at one point, driving more than 30 miles in driving rain without benefit of windshield wipers.)

Mary Hardin
Former Bridge employee

His leadership in gaining community acceptance for housing for working families is unparalleled. His image of converting rooms of hostile neighbors to accept projects is in my mind and will continue to be an inspiration.

Dan Marcus
Financial analyst with Edison Capital, one of Bridge's financial partners

What I remember most about him was his SMILE! His all-encompassing warmth.

Barbara Winkelstein
San Francisco

I have known Don since I was nine. Don was one of the waterfront counselors at White Meadow Lake Day Camp. Even as a teenager undoubtedly preoccupied with girls and cars, Don intuitively connected with children. We worshiped him and competed fiercely for his attention and praise. We did calisthenics on the beach until we dropped and at his urging, swam faster and further than we thought possible.

Shortly thereafter, Don started dating (his first wife) Maxine. When he would come to pick Maxine up, the excitement of his arrival was almost more than I could bear. He was the first person to take me to Jones Beach, the first person to take me to the Museum of Modern Art, and the first person to take me to Newark Airport to watch the planes from the observation deck at the old terminal building. Even as an adolescent, he was always teaching. He taught me to be observant and he taught me about the built environment and he taught me about cars. Decades later, I realized that more importantly, he was the first adult who seemed to care about what I thought. Don was my first hero.

As the 1960s progressed, life became more complicated for all of us. As I started to become an adult myself, I grew increasingly aware that Don was indeed human and that he struggled mightily with his own demons. Yet his passion and commitment to his work and his flair for the dramatic still meant that life in his household was rarely dull. And so when Bobby Kennedy did not live long enough for me to achieve my career goal of working for him, again I turned to Don for professional inspiration. As a senior in college, I decided that I too would become a city planner.

Rona Gregory
Former sister-in-law
Cambridge, Mass.

I have been asked to reflect on Don's days as an academic in Cambridge — as an assistant professor in MIT's Department of Urban Studies and Planning where he taught from 1972 to '76.

I should say at the start that describing Don as academic is a misnomer. Even when he was deeply involved in the affairs of the department, he was consistently engaged in one project or another in the urban community.

As chairman of the department during Don's last two years in Cambridge I had the challenging task to try to keep up with typically Terneresque efforts to both fulfill his teaching and advising obligations at MIT while he was taking on the rehabilitation of housing in New

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Time of His Life

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effacement of people he knew and some he didn't know, and of himself, whom he both knew and did not know. Yet the book is present, it exists, precisely as the daring young man on the flying trapeze intended, even bleeding and suffering and ravaged as he was in his most intimate nature, in his living breath, hope, passion, laughter, despair, and especially his indomitability, all preserved in a box labeled WM. SAROYAN MAN.

Shortly after his death, I asked a young Armenian woman in San Francisco if it's true that he was the most famous Armenian who ever lived. She thought awhile and finally answered: "That's because he's well-known."

Spoken with true Saroyan goofiness. he would have been delighted to cast her in one of his plays, write about her in a story, make a whole book out of her, romance her, do anything he could to give her the immortality he believed everyone deserved. Himself, William Saroyan of Fresno, Paris, San Francisco, and restless wandering with his portable manual typewriter, lived and then died. His massive collection of unpublished plays, stories, novels, and journals seems to be waiting in dead storage and in odd corners. I opened the box and the words were still glowing. ✪

Herbert Gold is a San Francisco author and bon vivant. His last piece for the Magazine *was about hopes for democracy in Haiti as President Jean-Bertrand Aristide prepared to leave office.*

In Memoriam

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York City with the Urban Homesteading Assistance Board — UHAB — which he founded in 1973.

One term during this period Don was teaching a housing policy course jointly with me plus his own self-help housing practicum and a course on technology and the city. He was concurrently running UHAB full time in New York.

It was at this time that I discovered what Deirdre (has) described as Don's insistence on trying "to put three pounds into a two pound bag."

Don was an enormous success in the classroom. The fact that he generally rolled in from New York City four minutes before opening time for his lecture or left five minutes early to catch a plane back to New York did not stem the enthusiasm of his followers or his deep sense of responsibility to the students. In fact his tales from the front lines kept them on the edge of their seats and eager to sign up to work with him at UHAB.

I sometimes had visions of half our class following Don out of the door to join him in his New York endeavors as he raced to catch the shuttle.

For all my kidding about his late arrivals and early exits, Don was a wonderful teaching companion — organized, responsible, creative, funny, and argumentative — just what you would expect.

After all he only had two full time jobs, so he was able to handle the situation with grace.

The other image I have of Don is that of his presence at department faculty meetings — when he was cornered into going to one. At that time, we had a large department filled with assistant professors whom my predecessor had brought in during the early '70s, when the department was expanding like Wal-Mart. The faculty meetings all too frequently focused on issues of academic organization: for example whether or not course 11.421 would or would not be allowed as a substitute for 11.732. I may be overdoing it but you get the point.

Looking out over the sea of earnest and engaged faces of my young faculty colleagues, I would eventually come to Don's, which more often than not was wrapped in a smile of bemusement about the tempest in teapots around him or looking longingly out the window envisaging the escape to the next plane bound for New York.

Getting firmly settled in California did not keep Don from being a presence at MIT. The path of return was rendered more consistent when the Center for Real Estate was established at MIT in the mid '80s. By this time Bridge was becoming the stuff of legend and Don's triumphant engagement with slides of Bridge developments once again had the troops lining up to follow him — this time to the West Coast.

The Center had a diverse population of students — not all affordable housers by any means. But year after year Don was the top speaker at their lunch box series. Even the toughest of the bottom line people were blown away by his magical presentations.

During my past ten year in the Department of Urban Studies and Planning there have been two places that housing students have most wanted to work: Community Builders and Bridge.

Those who would follow Don to UHAB in the '70s would follow him to Bridge in the '80s and '90s.

Unlike many high rollers, he never seemed to be in motion simply to insure that the competition would not catch up with him. Rather he was a man with a mission running towards a goal and it was the reaching forward, not looking back, that seemed to energize him.

In closing I feel the need to depart from the appoint task of academic reflections to offer a verse from a '60s song that to me captures Don — the best of the '60s himself. Tom Paxton's *Ramblin' Boy* is I am sure familiar to most of you. The chorus as you will recall is:

So here's to you my ramblin' boy
May all your ramblin' bring you joy.

The last verse of the song speaks to Don's loss:

Our ramblin' boy is dead and gone
He's left us here to carry on
If, when we die, we go somewhere
I'll bet you a dollar he's ramblin' there.

If there is any group of the elect ramblin' there, you can be sure Don is among their number.

Langley Keyes
MIT colleague
At HUD memorial service, Washington D.C.

He could get excited about the simplest things: discovering the sugar left in the bottom of his empty cup of coffee (he called it pudding), getting a free sample at the grocery store, spending time with his family or finding that spark in each of us that makes us passionate about our lives and what we do.

Don Terner could speak to anyone and everyone: the Secretary of Commerce, the secretary in an office or the secretary of a tenant association. He had a remarkable ability to engage people with his ideas and projects.

I first met Don in 1974, when I was a graduate student studying architecture at U.C. Berkeley. He gave a talk that brought to life the homesteaders of the Lower East Side, the Renegades of East Harlem and the leaders of the People's Development Corporation. So much to life, in fact, that by the end of the year I had left school to become a VISTA volunteer in the South Bronx.

He was a special kind of visionary; he helped his students combine his ideas with their own to create a personal vision. In my case, that vision has been my life's work for more than 20 years.

At the 1973 publication party for Don's book, "Freedom to Build," at the Cathedral of St. John the Divine, the Urban Homesteading Assistance Board was born. As UHAB's first executive director, Don articulated the view that residents in low income communities — or any community — can help solve their own housing problems as long as they have the necessary resources (loans, grants and abandoned buildings) and appropriate training and technical assistance. He believed tenants and residents were not only capable of this task, but that they were often more effective at it than anyone else. One thousand buildings and more than 20,000 apartments later, this self-help approach has proven to be a New York City success story.

Second, is the notion (Don often spoke of ideas as notions) that self-help programs and nonprofit developers should adopt the techniques of the for-profit housing industry and become integrated into the regular housing production system. This is the notion underlying Bridge Housing Corp., a San Francisco-based

nonprofit development company Don helped create in 1983. As its president, he was responsible for more than $600 million worth of housing development and the creation of more than 6,000 affordable apartments and houses. Bridge worked primarily in the Bay Area, but in recent years the organization began working in other parts of California and around the world.

Throughout, Don remained committed to his nonprofit practice and convinced of government's responsibility for eradicating the "unspeakable" — his word — housing conditions forced upon men, women and especially children living in poverty in a country that can afford to do better.

Preparing to cut his 55th birthday cake, Terner celebrates with friends.

When Don lifted his long frame from the chair in your office, shook your hand, and gave you a slap on the back, you knew your had experienced the "Terner schmooze," a rush of charm that made the piles of paper on your desk seem smaller, your office a little sunnier. Don energized you and make you feel good about your work. In 1978, when I was his special assistant and he was California's newly appointed Director of Housing and Community Development, I watched in nervous amazement as he had the same effect on a grumpy and embattled Governor Jerry Brown.

Don was in Bosnia as part of a peace and development effort. Some 25 years ago he had done similar work in Vietnam, caring for the housing needs of tens of thousands of war refugees.

Listening to the descriptions of Commerce Secretary Ron Brown over the past few weeks — charming, persuasive, charismatic, a tireless worker, a brilliant leader, and yes, a large ego — I kept thinking how these attributes applied equally well to Don. We lost our Olympic team for redevelopment last month and I like to believe that, before the plane went down, Ian Donald Terner was elected captain.

Andy Reicher
Executive Director, Urban Homesteading Assistance Board

I'll always think of him as a kind of overachieving teddy bear.

Jan Coonrod
Oakland

Don was, for several years, my closest friend and most trusted adviser. I'm sure you have been overwhelmed by all of the people who, like me, have appeared from his past and made similar claims. They're all true. As you know, he had a way of becoming part of you — you left permanently enriched for having spent time with him.

I am very sorry that you have lost him. If it is any consolation, I believe that he died a supremely happy man. The greatest professional aspiration of his life was coming true. In his own way he was about to save the world — more than anybody, except Bucky Fuller, would have comprehended. If he had prevailed in the Balkans and proved his ideas about industrialized low-cost housing, it would have been a model that would have been emulated throughout the underdeveloped and developing worlds, enriching many millions of people's lives. Ultimately, that success would have opened the door for similar breakthroughs in the U.S. It was a shrewd, back-door approach for bringing needed changes here at home.

I am more bereaved about his death than I have been for any other man, except my father. God gives us men like him so seldom. The world was indeed enriched by what he did, but what he was about to do mattered more. I think of all he did as just basic training for the mandate he was being given. Michael (Don's son) says that you had helped him focus on his personal development, and enriched the way he interacted with people. Thank you for making him so happy. He deserved a woman like you. Please try to make your life as happy in the future as it has been with Don. He would have wanted that. God will be good to you.

Patrick Cudmore
Cambridge

The world is small, it seems, for folks like us. Bridge Housing was created by The San Francisco Foundation and has always had a special relationship with the Foundation. Soon after I came to the Foundation nine years ago, I walked into The Foundation board room, where the Bridge board was having its meeting, to say "hello," not knowing that Don Terner was Don Terner. Don was sitting with his back to me, and when he stood up and turned around, and we saw each other for the first time in nearly thirty years, we did an "oh, s - - -" duet and major hugs. That meant a lot to me and to Don, and that moment

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In Memoriam

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was repeated many times over these past nine years.

Some of my sweetest memories of him are from our periodic excursions. Though occasionally we would meet at the Bridge or the S.F. Foundation offices, most of the time we spent together was when Don would call to say that he had something he needed to show me. We would always block out a half day and he always did the driving. Whether we went down to the Peninsula, or around the City, or around Marin, or walked "downtown" Richmond, it was two old friends, now additionally connected through the partnership of grantee-grantor, looking at the dream, or looking at the dream-made-real.

I know one of the things we particularly enjoyed about our relationship these past nine years was the absence of pretense. Don wasn't always happy with the results of his requests for money from The San Francisco Foundation, and I wasn't always happy when he beat me up for not doing enough for Bridge. A few of our hugs were punctuated with reciprocal epithets (four-letter words were no strangers to our conversations!), in both directions. I think we both loved the idea of being able to do that without it in the slightest getting in the way of our mutual respect and affection.

Don was singularly talented, diligent and durable. But what I will always remember most about him is his passion and focus. I remember two or three times when Don and I were together after you lost your house in the Oakland firestorm, how he simply was unwilling to put energy into the necessary steps to deal with the insurance company, how I would listen and counsel, and how he would always say that it simply wasn't as important to him as the work he had to do for Bridge. For all I know, his reluctance to give the house situation high priority may have driven you to distraction! From my perspective, it reflected the fact that the work of Bridge made everything incidental but his family.

Again, my heartfelt condolences.

Robert M. Fisher
Director, San Francisco Foundation

I must have been eight or nine when we first met. It was at White Meadow Lake in Rockaway, New Jersey. Don's folks have a place on the water a few doors down from the Third Beach, and my folks had a place on the other end of the lake, about half way around some six lots or so up from the Second Beach. Don and I became fast friends, probably having met at the local day camp.

When we played ball and chose up teams, the boy who was captain would always appoint himself as one of the lead hitters, but Don and I saw it differently. The important thing was to field the best team, and the batting order was secondary to winning, so I was willing to appoint others ahead of me in order to score more points. He seemed to like that, and I loved his enthusiasm for play.

I used to get around in my canoe. The lake was not big by adult standards, but for kids our age it was enough of a challenge to want to explore every nook and cranny of shore line. Don's place was just far enough to be challenging. Freedom was a fourteen foot Grumman aluminum craft, one we kept on the water all summer long. We both loved flexing our muscles in it. Once we entered a race in the canoe, with Don paddling kayak oars. They made fun of us, but we beat everyone else in our age group.

I remember Don's fascination with model railroads. He would show me his magazines and some of the engines he worked on. He had told me that in talking to the experts, the real old pros who indulged in the hobby most of their lives, that he had asked them what was the hardest thing they had to do. They said it was to take a perfectly executed car or engine, one that was polished and flawless, and authenticate it

This is today's crossword solution

— make it into a realistic reproduction with dirt and rust and grease just like the real thing.

We shared a love of football, played cards, hitched to nearby towns, and would marvel at a thunderstorm together. Once we were playing cards on his porch feeling safe and snug with the rain outside and all around us when a lightning bolt struck nearby. A sympathetic charge went across part of the lamp that was lighting the table and we looked at each other, not quite believing what we had seen.

I remember when I was going into the eighth grade. He had been playing the drums in his school band, and over the summer he gave me a pair of drum sticks and taught me how to hold them. I got pretty good at it and used to practice on an old snare drum set I bought used, and painted up nicely. I taught myself after that how to play the drums well enough so that when I was in high school, was asked by the school's best musicians to join their dance band.

SUSAN MEISELAS

Terner and wife Deirdre English enjoy a relaxing day aboard a sailboat in Long Island Sound in 1995.

That group opened up a whole world for me. I learned by imitation and Don was my first teacher. His few moments of instruction were about all the formal education in music I ever received, certainly the only real lessons that stuck. Music became an entree into a social world that expanded my horizons. Music allowed me to become comfortable with girls, a skill that every boy entering puberty needs to perfect if he is to feel good about himself. Music allowed me to meet people other than my narrow little social set; it opened up all kinds of possibilities. I have since gone on to sing in a number of large choruses, and even today I enjoy ballroom dancing to many of the same tunes and rhythms that I learned soon after Don gave me those drumsticks. I guess what I am saying is that he opened up possibilities for me, and allowed me to do things that logic and reason — the strictures of the adult world — would have said were not possible.

The last time I saw Don was the summer of 1962. We were both spending a summer at Harvard, where he was finishing up his last project and I was accumulating some extra credits in order to graduate from Bard College. I had already done my military service. By then we had drifted apart. I regret not having made enough effort to stay in touch.

There is one tenuous connection, however, that I might share with you. My daughter graduated from Berkeley a few years ago with a Masters in Urban Planning. About a year ago I saw a piece done on my local Public Broadcasting about low-cost housing that had as part of its story what Don was doing at Bridge. It is a field that my daughter now works in as a junior project developer for Eden Housing in Hayward. Last summer I visited the Bay Area and called Don at his office, but somehow we never got together. I never thanked him properly for having given me those drumsticks.

Michael M. Miller
New York

Don's death puts me in a melancholy, reflective, and for me, slower frame of mind.

I was fortunate to work with Don closely on Marin City USA. As you know, Don is the main reason the project is now under way. He simply would not let Marin City fail. We had a saying that began when we funded the interchange construction in 1993, that Marin City needed "a miracle a day." I fully expected Don to survive that plane crash, because in the course of the six years I've worked with Don, I've watched him breathe life back into Marin City literally three dozen times. I had grown accustomed to his miracles.

I remember after the Oakland Hills fire the look on his face when he attended a Marin City meeting just one day after the fire containment. Don was absolutely beat, and wearing somebody else's clothes. When the meeting concluded, the two of us were were talking, and he described how you almost did not get out. He said to me his life would have stopped if he had lost you. At the moment he was telling me this, I could see in his face that he was imagining your loss, and he looked devastated, as if, in fact, you had perished in that fire.

Don called you his soulmate, and I am so glad you two had each other. You helped make his life special and balanced, and as a result he had an extraordinary capacity to carry forward his ideas and work. All of us at Marin City USA are better because of his immense capacity, and greatly affected by his work.

Don was a wonderful example because his values and beliefs ran consistently through his personal and professional lives. I hold his principled, aware approach to living in high esteem. I doubt that I can adequately express to you how affirming Don's model is for someone like me, who is struggling to achieve a similar connection of values in a business that doesn't overtly encourage that alignment. I am lucky to have known him.

As I look out my window this morning, I see cement trucks pouring concrete for the grocery store, carpenters preparing forms for the Doretha Mitchell apartments and surveyors laying out the new daycare center.

In six months we will be celebrating the rebirth of Marin City, nearly 15 years after Don first communicated to helping this community. I wish Don could be here with you and all of us to cut the ribbon.

Deirdre, my thoughts and heart are with you.

Danny McNevin
The Martin Group, co-developer of Marin City USA project