

AUGUST/SEPTEMBER 2021



**GGMG** | GOLDEN GATE  
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magazine

# Beauty in Uncertainty



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# Letter from the Editor: Whatcha Gonna Do?

By Sonya Abrams



Sonya is an editor and photographer living in Cole Valley with her three children.

“Whatever happened to predictability?” bleats the theme song to the saccharine ‘90s sitcom “Full House,” its first trills always a predictable alert for me to lunge toward the remote and change the channel. *Whatever* indeed, I have thought again and again throughout the past year and a half, watching as my routine-driven world crumbled in the face of my husband’s sudden death, an interminable quarantine, and a year-plus of what was generously referred to as distance “learning.” As life has lobbed curveballs, I have found myself floating in the liminal state that Buddhists refer to as bardo, the space between death and rebirth. At its best, bardo can be a time for spiritual growth. And though “spiritual growth” may be an overstatement, I’ve been surprised to see how I’ve started to embrace uncertainty.

“You’re such a control freak.” My husband would roll his eyes as I demanded the car keys (always the driver) or looked up the full plot of the movie we’d agreed to rent that night. In a world where so much felt out of my control, I fought hard to take charge of the areas of my life that I could. If I could prevent the unexpected, I’d be ok, the worst couldn’t happen.

But then the worst *did* happen. And...we were ok. Many things were terrible—and many still are—but I learned that

even in the face of death, life goes on, that a world thrown out of orbit can be reeled back in. Uncertainty didn’t lead to doom, and this helped prepare me for some of the strangest, least predictable events of this absurd era, from the day the San Francisco sky turned orange to the time my neighbor stole my cat then moved. Both events I greeted with a “whatcha gonna do?” shrug, ceding control. Slowly, I’ve learned that laying back and letting the current carry me down the river of time can be freeing; struggling just pulls us under.

Our authors give us new perspectives on the unpredictable. Sandy Woo takes a data-driven approach, touting the benefits of teaching kids to embrace unpredictability. In a time when many women’s careers have been upended, Julie Houghton explores employment and uncertainty. And Emily Beaven shares how to take charge in a world fraught with financial hits.

**“Slowly, I’ve learned that laying back and letting the current carry me down the river of time can be freeing; struggling just pulls us under.”**

At the end of each episode of “Full House,” Bob Saget gathers the family round to impart a trite moral and hug it out. In real life things are rarely so neat. But by recognizing that uncertainty is constant and that we can only control our reaction to events out of our control, not the events themselves, we can free up energy to direct the parts of our lives most precious to us.

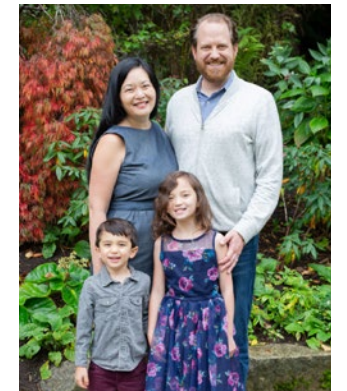
# Letter from the Board: Looking Forward with Optimism During Uncertain Times

By Connie Lin

With the last warm thralls of summer heat, there’s a short lull before fall arrives and a new school year starts, one with fewer restrictions, more learning and interaction—fingers crossed!—and a hopeful step towards normalcy post-pandemic. While we pause on this plateau, it can be hard to tell whether we are at the top of the hill and about to go back down, or instead at a brief resting point before the road continues to move upward. As parents, the best we can do is to check that we are personally as ready as we can be (as flight videos say: put your oxygen mask on first) and then do what we can to prepare our families for what could be—both positive and negative. On the plus side, I’m optimistic that there will soon be COVID vaccinations approved for kids of all ages, which means that my children might be able to once again hug friends and teachers at school, leave mask tans behind, and possibly even fly to see beloved grandparents for Thanksgiving. But being prepared for the negative side tends to take a bit more work. For me, this includes researching better air purifier setups and checking how well our house is sealed before the upcoming wildfire season, going by the doctors’ office for those last

issue’s articles about coping with change and discussing uncertainty with children will provide helpful guidance, and I look forward to leveraging these tips to guide my kids as they transition from summer camp outdoors to indoor school, and preschool to kindergarten.

During tough times I’ve come to miss yet appreciate our tight-knit communities in GGMG and San Francisco. The stress of managing the kids at home, figuring out how to work virtually, uncertainty over COVID and supply shortages, and racial reckoning on multiple fronts has caused our woven together communities to fray and wear. Being able to see and interact with others in person will help us feel more connected, see each other as



Connie lives in SOMA with her husband and two young kids. This fall she is looking forward to having Halloween again and being able to travel to visit family.

individuals, and support one another. Our amazing GGMG volunteers can’t wait to plan in-person events for parents and kids alike

**“As parents, the best we can do is to check that we are personally as ready as we can be[...]and then do what we can to prepare our families for what could be—both positive and negative.”**

medical forms to submit for school, and shoring up my mental and emotional reserves by connecting with family and friends.

Having conversations with kids about what might be coming, what the family will do to prepare, how everyone feels, and how to deal with the uncertainty is crucial. This

once it’s safe to do so, and I’m eager to see you at our parent circles, celebrations, and get-togethers soon and hear about the connections you’ve built through GGMG.

## Housekeeping

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**NEXT ISSUE:** Indulgence

Have an idea for an issue theme or article? Please email [editor@ggmg.org](mailto:editor@ggmg.org).

**THIS ISSUE MADE POSSIBLE BY:** A lot of “Outlander;” My son’s first visit from the tooth fairy; Planning and then canceling European vacations thanks to Delta; Enjoying a normal warm summer in Sonoma for two weeks only to be blasted by rainy fog in the Golden Gate; A lot of camping! Almost a full six weeks of “Camp Mom” running all over the Bay Area and having lots of local adventures.

## Cover Outtakes



**Only one shot can make it to the cover. Here are some of our other favorites.**

Cover photo by Katya Mizrahi Photography



# Fall Festivals are Back!

By Christine Chen

**GGMG's Fall Fest** is back IRL and will be held from 9 a.m. to 2 p.m. on October 30. Location TBD. Please see [gmg.org](http://gmg.org) for updates as the date approaches.

**San Francisco Shakespeare Festival** returns to in-person outdoor performances in Bay Area parks from August 28 to October 10 for outdoor park performances. Locations and schedule TBD. Free.

**Bottle Rock in Napa**, the big three-day music and food festival, this year features Guns 'N' Roses, Foo Fighters, and Stevie Nicks over Labor Day Weekend, from September 3 to 5.

**Kings Mountain Art Fair** in Woodside is an opportunity to attend an art market while walking in the redwoods. September 4 through 6 (10 a.m. to 5 p.m.). Free.

**North Beach Festival** is typically in mid-June, but this year's dates are rescheduled for September 18 through 19. Free.

**Treasure Fest** in San Rafael is a two-day outdoor festival of music, art, food and hundreds of indie craft and vintage vendors at the Marin Center, September 18 through 19.

**Flower Piano** returns this year to Golden Gate Park's Botanical Garden from September 17 through 21 and is FREE for San Francisco residents. There are opportunities to play some of the pianos or enjoy concerts at others.

**West Coast Craft Indoor Festival** at Fort Mason Festival Pavilion is a huge craft fair with over 275 makers on September 18 through 19. Free.

**Urban Air Market** is a curated marketplace for sustainable design in Hayes Valley on Octavia and Hayes Streets on Sunday, October 3, from 11 a.m. to 6 p.m. Free.

**Fleet Week** returns this year with its signature parade of ships and Blue Angels airshow. Festival, October 3 through 11, Air Show, October 8 through 10. Free.

**20th Street Block Party** is Noise Pop's free indie music festival on 20th between Bryant and Harrison on October 16. Free.

**Outside Lands** is back this year in Golden Gate Park festival with The Strokes, Lizzo, and Tame Impala on Halloween weekend, October 29 through 31.

*Christine's 2 kids are hoping COVID disappears and kiddie vaxes come by year end. They are looking forward to Fall Fest and pumpkin patches again and are happy to mask if it means the world goes back to normal..*

## COMMUNITY OUTREACH

### GGMG Summer Fund Drive to Support San Francisco Foster Youth

*Did you know that nearly 70 percent of San Francisco's foster youth are living in placements outside of San Francisco County? A lack of housing in the city has forced our youth further away from their families and communities.*

San Francisco Court Appointed Special Advocates (SFCASA) recruits, trains, and supports everyday people in the community as they become volunteer advocates for youth in the foster care system. SFCASA Volunteers make sure our youth don't fall through the cracks in the various systems they have to navigate and that they are given the opportunity to thrive.

**Support SFCASA ([www.sfcasa.org](http://www.sfcasa.org)) with a cash donation ([www.bit.ly/36srgjq](http://www.bit.ly/36srgjq)), and the Diversity, Equity, & Inclusion (DEI) Committee will match your cash gift up to \$500!\***

One of the biggest challenges facing SFCASA and our youth is the lack of placement housing in San Francisco. This is forcing our youth further and further away from the city, their families, and their communities. It also means that SFCASA volunteers are driving longer distances to maintain a relationship with the youth we serve. Youth are placed in Antioch, Modesto, Sacramento, and beyond.



By helping support the gas and gift card drive, you can ease the financial burden on our CASAs as they go the distance for our youth. **Support SFCASA with a gift card purchase or cash donation: [www.bit.ly/36srgjq](http://www.bit.ly/36srgjq).**

\*For contribution matching, please forward your donation confirmation to [diversity@gmg.org](mailto:diversity@gmg.org).

## CONTEST

### Color Me Happy!



Cerissa Sanchez specializes in highlights and hair color for happy clients who visit her chair at Salon Nuna in the Marina. She also specializes in special event hair styling and blow outs, and makes house calls and on location.

A native of Chicago, Cerissa has lived in San Francisco for the last 20 years. She is the proud mom of an 18-year-old stepdaughter and of two sons ages 13 and 7. You can contact her at [cerissa222@gmail.com](mailto:cerissa222@gmail.com) or find her on StyleSeat again this fall after she returns from a long-awaited family visit to Chicago.

Our winner will enjoy a partial highlight service with gloss or toner, together with a consultation, trim, and blow dry. The value of this prize is \$185.

**Please enter the contest by emailing [contest@gmg.org](mailto:contest@gmg.org) with the subject line "color."** One winner will be selected at random.

The winner of our last contest is M., who has won a one hour video consultation with Kickstart House to optimize their home remodel experience.

Thanks to our generous prize donors. Please patronize their services!





# Neighborhood Emergency Response Team (NERT)

By Colleen Morgan



*In lieu of an expert Q&A, our team is highlighting the San Francisco Fire Department Neighborhood Emergency Response Team (NERT) and their critical help educating us and our communities on preparedness and prevention.*

## What is the NERT program?

The NERT program is a free, community-based training program that teaches individuals disaster preparedness and basic emergency skills. This volunteer network of San Francisco residents supports households, neighborhoods, and the city at large to be self-sufficient in a major disaster situation. While the 20-hour training is currently suspended due to COVID-19, there is much to learn online to get you and your family started on your personal emergency preparedness plan.

## What is the first step in disaster preparedness?

Make a plan—today. While a thorough plan will take time and careful consideration, breaking it down into steps and involving the whole household will make it more manageable. Visit [ready.gov/plan](https://www.ready.gov/plan) to view step-by-step instructions, including considerations for those with children and pets. Then download and complete a family emergency plan before practicing your plan with your family/household.

## What should my disaster supply kit include?

The NERT program suggests individuals and households create disaster supply kits for home, work, and car. A modified version of these lists include:

1. Water: One gallon per person per day for at least 3 to 5 days.
2. Non-perishable food. Enough to feed your family for 3 to 5 days.
3. Cooking supplies.
4. Clothing: Warm, comfortable layers.
5. Safety supplies: Flashlight and portable radio with extra batteries, candles and matches, fire extinguisher.
6. General supplies: Cash, copies of IDs, pen and paper, maps, emergency contact information.
7. Hygiene supplies: Toilet paper, soap (waterless kind), toothbrush and toothpaste, sanitary supplies.
8. Medical supplies: First aid kit, medications, list of doctors.
9. Remember to check and rotate water, food, batteries, and clothes at least once a year!

## What should I include in a kid kit?

In the event of an emergency, many parents' top priority will be the safety and comfort of their children. Ensure each kid kit has contact information for parents/guardians, ID with names and contact numbers, family reunification plan, a favorite book or toy, yummy nonperishable snacks and juice, a change of clothes, and extra medication if needed. A short note stating *Everything will be alright. I love you!* is a nice personalized touch.

## If I need to leave my house immediately, what should I have in my "go bag"?

A "go bag" is packed in preparation of an emergency so you can grab and go quickly. It should be placed in an easily accessible, clutterfree area of the house by an exit. Ensure family members know where the "go bags" are stored to avoid confusion during an emergency. Each "go bag" should include a first aid kit, cash, layered clothing, a crank flashlight, nonperishable food, water, toiletries, and a copy of your ID. Remember that children grow quickly, so look at their "go bag" every few months to ensure their diapers, clothes, shoes, etc are their current size.

While preparing your own "go bag," don't forget about your pets. Their "go bags" should include food and water dishes, food, medication, ID, a leash, vaccination records, and veterinarian contact information. For smaller pets, practice getting them into a crate quickly—crating is the best way to get your pet out of the house in an emergency.

## How can I get more information and recommendations from NERT?

Visit [sf-fire.org/nert/disaster-preparedness-information-resources](https://sf-fire.org/nert/disaster-preparedness-information-resources) for a complete list of emergency supplies and planning forms. Pass on this helpful information to friends and family—today! Once you've completed your emergency plan, supply kits, and "go bag", reach out to a neighbor to see how you can help. It is, after all, the spirit of NERT to create a "neighbor-helping-neighbor approach."

## How can I get involved with NERT?

Due to COVID-19 restrictions, NERT is only providing recertification training to current volunteers. Learn more about future opportunities at [sf-fire.org/nert/join-us](https://sf-fire.org/nert/join-us).

*Colleen is a mother of two who has realized how unprepared she is for an emergency while researching this piece.*

# Marta Lindsey

Photo by Mini Anna Photography

Children's author, Marta Lindsey, moved to San Francisco 15 years ago and loves learning everything she can about this incredible city. Her books *Golden Gate Park*, *An A to Z Adventure* and *ABCs of Golden Gate Park* (Board Book) hit shelves in 2020, and her book *Little Gray's Great Migration* was inspired by her volunteer work at Point Reyes National Seashore. Marta lives in San Francisco with her husband and two daughters. Learn more at [martalindsey.com](https://martalindsey.com). She was interviewed by GGMG writer Sasha Fahimi.

## As the author of books about Golden Gate Park, what are some of your favorite hidden gems in San Francisco?

The Children's Garden in the Botanical Garden is a spot I've turned a lot of families on to (look up the Bean Sprouts Family Days). There's also a brand-new fairy door to hunt for at Elk Glen Lake. Also, the western end of the AIDS Memorial Grove is wonderful (and you'll see where Monarch the grizzly bear lived). And while Skatin' Place isn't a hidden gem, there are free skating lessons for kids every Saturday at 10 a.m. from Colleen, the skate diva.

## Your whole family, including your two daughters (ages 8 and 4) volunteer at Point Reyes National Seashore. What led you to start volunteering there?

Back around 2007, my husband and I went for a bike ride in Point Reyes in late January. We happened upon the peak of the elephant seal season. We spoke with a volunteer who told us fun facts about the bizarre blobby creatures, and said that volunteers stay in the park's boathouse on the weekends they volunteered! We did the training later that year, then volunteered every seal season (January through April) until our first daughter arrived.

I thought this part of our life was probably on hold until retirement, but thanks to the nice folks who run the volunteer program, my husband and I share one volunteer shift and then trade off hanging with the girls throughout the day. The girls have soaked up a lot of knowledge about elephant seals and gray whales. And since I'm originally from Minnesota, it's important for my kids to have a certain amount of weather-induced suffering, which Point Reyes frequently provides in the winter.

## You are the communications director for Walk SF, a small nonprofit that fights to make the streets safer for families. What are some issues you are focusing on?

There's so much you can reach on foot in San Francisco, whether it's a pastry or a spectacular view. But sadly, our city falls

short in terms of making the streets as safe and pleasant as they should be for pedestrians. Anyone pushing a stroller has had those heart-stopping moments, and they just make you crazy as a mother.

It shouldn't be like this—and it doesn't have to be like this. Think of the great European cities, and imagine what a kid- and family-friendly city we'd be living in if San Francisco moved more in that direction.

The kid-safe, car-free spaces like JFK Drive in Golden Gate Park and the low-traffic "Slow Streets" like Page need to be part of this—permanently. Both my kids learned to ride their bikes on JFK Drive during the pandemic, and it will break my heart if that incredible space is returned to vehicle traffic.

## Do you have any other books or projects in the works?

My *Golden Gate Park* book came out at the start of the pandemic, so I have yet to do a single in-person reading. I can't wait to finally share my book with real live kids!

My book has led me to a contingent of fairy-loving folks who are serious about making homes for our magical friends in Golden Gate Park. I'll be sharing new locations on Twitter and Instagram (@MartaHLindsey and @GoldenGateParkAtoZ). You can also message me if you find a perfect tree for a fairy door.

Know a mom you want to spotlight in the next issue? Email [editor@gmg.org](mailto:editor@gmg.org) with her name, email, and a few sentences about what makes her an awesome mom for our next Member Profile.



# Make Precious Memories

By Casey Woo

“**N**ext Christmas, son. Next year.” Those were my dad’s final words at the end of a loud argument where I begged him to quarantine so he could come for the holidays, and meet his only granddaughter for the first time. Fifty days later, he died alone in the ICU of multiple organ failure due to COVID-19.

Out of breath and fighting for his life, he couldn’t even speak his final words to me, so he told them tearfully to my sister: “Tell Casey, be safe. Three kids.”

**I have no more parents.** Saying that feels strange, and realizing it’s my reality is downright surreal. If you had told me that this would be my reality by the age of 39, I never would’ve believed you, but here I am.

In my experience, there are two ways to lose a loved one. Three years back, I experienced the “long (and cruel) goodbye” with my mother, who was diagnosed with terminal ALS (amyotrophic lateral sclerosis). Over the course of 22 months, we watched with helpless horror as she became a prisoner to her own failing body. Time was a blessing and a curse—there was more time to say our farewells, but there was also more time to watch her suffer.

All the while, we prepared ourselves gently for the inevitable. We knew our mother was going to die, so our grief stretched itself over a number of years. It didn’t come in “stages,” but rather in layers, moments of anger and denial splashed over a thin film of acceptance and a bedrock of unwavering love.

By the time we stood at her funeral, there weren’t many arrangements left to be made, literally or emotionally. We got a soft, rolling landing, but we’d been mourning quietly for years.

My father’s death had no such landing—call it the “no goodbye.” Three weeks into a silly father-son cold war over cancelled Christmas plans, I got the call that my dad had been admitted into the hospital with COVID-19. After decades of never setting foot in a hospital, he spent 12 days hooked up to a ventilator in the ICU until COVID took his life. We couldn’t go see him. We couldn’t really speak to him.



As obvious as it may sound, we never know how much time we have left with our parents. There’s no way of knowing whether we’ll get the long goodbye or the no goodbye, and nothing can prepare us for the grief of either farewell.

But losing both parents in the span of three years has taught me a few things about death, and—by extension—a few things about life too. We may not know when or how we’ll go, but death itself is inevitable. In this way, life is a beautiful study in uncertainty. If tomorrow is destined to be a big question mark, let’s make today an exclamation point.

**1. Make memories.** You may not have your parents forever, but you’ll always

have the memories you made with them. As a parent, give your children the gift of making memories with you.

**2. Health is wealth.** Without health, you have nothing.

**3. Tomorrow is not guaranteed.** Stop putting off that catch-up call with your mom. Invite your parents out to lunch. These little moments will become treasures once you realize they aren’t a given.

**4. Be grateful for everything you have.** Don’t waste time dwelling on what

you don’t.

**5. Life is about the journey and the relationships made along the way, not the destination.** Ask yourself: who will grieve the most when you pass? The deeper the grief, the sadder the loss, the more you meant to that person.

As I look at my own children, I understand the full weight of parenthood like never before. I am the continuation of my parents’ legacy, and I feel the overwhelming sense of pride, sacrifice, responsibility, and urgency my parents must have felt when they looked at me. No one is ever “ready” to lose both of their parents, but I hope when that time comes, you can look back over the years and know you made every second count.

*Casey, a former Wall Street investor, is a cofounder of the Operations Guild (a “mom’s group” for CFOs and COOs). He is a flaming extrovert and has never lived or traveled alone in his life. Currently, he lives with his wife of nine years and three children in Mill Valley.*

**“If tomorrow is destined to be a big question mark, let’s make today an exclamation point.”**

# Eternal Recurrence: The Concept that Shaped Me As a Business Owner and Parent

By Luke Oppenheim

**F**or the last 11 years I’ve run Luke’s Local, home to two neighborhood grocery stores in San Francisco, a commissary kitchen/warehouse, and an in-house same-day grocery delivery App. As producers of food, operators of retail stores, and packers/couriers of groceries, it’s not uncommon to experience overwhelming excitement, passion, and frustration all within a few hours. As a new father, I’ve found parenting to be quite

similar. Every day has brought moments of all-consuming love and joy in addition to feelings of confusion, anxiety, and sometimes even exasperation. This experience, both at Luke’s and as a parent, has enabled me to develop a new ethos of profound acceptance. Instead of feeling deflated by the hurdles of the day, I strive to welcome them.

Adopting this mindset has taken time and has not come without its challenges. When my wife, Jaymie, and I first met, I was regularly working 16-hour days. I love

my job, so this came easily. I’d wake up at 4 a.m. to get my administrative work done before the store opened at 7 a.m., head over to check in with the team and assess the operational needs of the day, and inevitably end up covering a closing shift. Despite the toll this took on me personally (and eventually on our relationship), I was enthralled by the community and my pragmatic desire to problem solve. I was convinced that the harder I worked, the closer I’d get to resolving our pain points.

I learned of Nietzsche’s concept of eternal recurrence about two years ago. The idea, put simply, is that our experiences of difficulty, pleasure, and pain are ever-repeating, as it is impossible to ultimately reach a position absent of struggle—no matter how hard we might try. It is our instinct to avoid pain, but Nietzsche advocates for welcoming it. In other words,



instead of seeking to overcome a challenge, we must embrace it, just as we embrace contentment and pleasure. In doing so, we can move through all of life’s highs and lows with greater ease. This idea completely transformed my outlook at Luke’s. Instead of feeling deflated by the hurdles of the day, we worked to welcome them and plan for them. It also transformed my personal life. Through the acceptance that Luke’s would always

present its hurdles, I was able to let go and live with greater balance (my wife was relieved when I was finally able to go phoneless on date nights and when plans were no longer interrupted by call-ins to help with a crisis).

The news of Jaymie being pregnant came shortly after this perspective shift, and we are now enjoying our sixth month of parenting with baby Charlie. More than any book, podcast, piece of advice, or parenting class, we’ve found that the lessons of eternal recurrence have been most

**“Instead of seeking to overcome a challenge, we must embrace it, just as we embrace contentment and pleasure. In doing so, we can move through all of life’s highs and lows with greater ease.”**

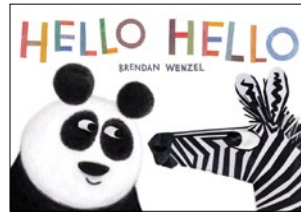
helpful in this new adventure. Rather than getting swept up in the inevitable exhaustion or witching hour frustration, we’ve worked to not only accept the craziness but actually love it. I’ve lost count of the number of sleepless nights, poop blowouts, and anxiety-filled incidents of *what the hell do we do!?*, but somehow we’ve managed to remind one another that this is it—this difficulty is also wonderful and joyful. As Charlie grows older, we know the frustrating moments are going to multiply and there will be times when we do feel defeated, but our hope is that for most of those moments we can embrace and accept the journey of parenting, and life at large, in all of its glory and turmoil.

*Luke is the youngest of five and now a proud father and husband. Outside of grocery, he enjoys cooking, woodworking projects, and spending time with his family.*

## Uncertainty

By Laure Latham

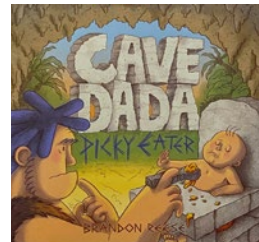
Successful parenting is basically helping kids get ready to face uncertainty in life, whatever uncertainty may mean. Whether it's climate change, emergency situations, changing schools or moving neighborhoods, being able to adapt to new situations is a great skill that makes the best of uncertainty.



### Hello Hello

Illustrated by Brendan Wenzel  
Celebrating the diversity of animals in nature, this book uses colorful and bold illustrations to show a variety of animals your little one would

not typically see, and positively points out the differences between these creatures. How is a white cat different from a black cat? How are a platypus and a beaver alike? With this book, your little one will learn to look for differences and changes in colors, patterns, shapes, and more in the animal kingdom. Beyond infants and toddlers, this book is a great starting point for discussions about biodiversity with older kids. **Ages: 0 to 3 years**



### Cave Dada Picky Eater

Written and illustrated by Brandon Reese  
Picky eaters are notoriously inflexible when it comes to change in their diet. Uncertainty is definitely not a concept they are willing to contemplate at breakfast.

On a peaceful prehistoric morning, a very picky eater, Baba, sends Cave Dada on a wild chase for an egg because Baba will have nothing else to eat. If you've ever tried negotiating with a picky eater, you'll know that it's a tough job! Read aloud with voices, this book will have your young ones in stitches over what Baba will ever have for breakfast.

**Ages: 3 to 5 years**



### Tomorrow Most Likely

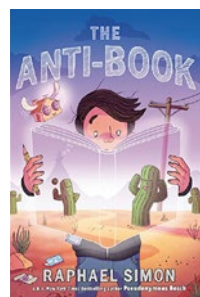
Written by Dave Eggers, illustrated by Lane Smith  
Rethinking bedtime, this book invites young readers to think about all the possibilities that tomorrow might bring, giving them a new day to look forward to. What if you could eat a cloud or ride a whale? Tomorrow doesn't have to be entirely predict-

able, starting with the same breakfast and the same weather as today. It's nice to think about silly tomorrows, dreamy tomorrows, and most likely tomorrows. With the promise of an exciting new day ahead, this bedtime story will have your child's imagination go wild because, who knows, what if tomorrow could be different? **Ages: 4 to 8 years**



### The Cool Bean

Written by Jory John, illustrated by Pete Oswald  
Being the odd one out is never easy. Around Leguma Beach, everybody knows the cool beans but there's one young bean that's a serious "has-bean" on the playground. Trying to fit in with the cool crowd, this bean (a garbanzo bean, as it were) fails to live up to the hype of the cool beans when he mimics them. However, in other ways, this garbanzo bean does stuff that none of the others do and it's possible that what he does is even cooler. Young'uns, take stock from this cool bean—being cool ain't always about how you look. Who you really are matters even more! **Ages: 4 to 8 years**



### The Anti-Book

Written and illustrated by Raphael Simon  
Sometimes, life isn't fair and we wish we could change it. Mickey gets exactly that, the possibility to rewrite his own life and make it better. Deeply unhappy because of his parents' divorce, he finds an irresistible ad inside his pack of gum: "Do you ever wish everyone would go away? Buy The Anti-Book! Satisfaction guaranteed." Of course he orders the book, but when it arrives, it's blank—except for one line of instruction: To erase it, write it. He fills the pages with all the things and people he dislikes. As Mickey and the reader will learn, sometimes change can lead to unforeseen consequences. What do you do then? **Ages 8 to 12 years**

Laure blogs on healthy living and adventure travel at Frog Mom (frogmom.com), and is the author of Best Hikes with Kids: San Francisco Bay Area. She works in legal marketing and lives in London, where she peppers adventures with her two teenage daughters with wild swims, foraging and cream teas. You can find her on social media @frogmomblog.

## Taming Impulses

By Gail Cornwall

How do we raise kids who will thrive in an uncertain future? How can we tame impulses that are as automatic as they are destructive? In two books, two women tackle two of life's uncertainties.



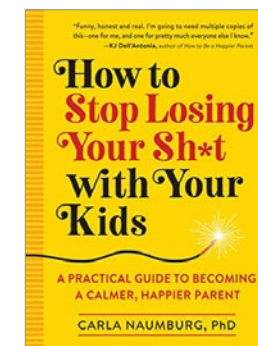
### Thrivers: The Surprising Reasons Why Some Kids Struggle and Others Shine

If you read Michele Borba's *Unselfie*, you know what you're getting in *Thrivers*: a book organized around desirable traits—this time, self-confidence, self-control, integrity, curiosity, perseverance, and optimism in addition to empathy—packed with practical suggestions on how to inculcate them in your kids. A characteristic passage reads:

*When kids are missing character strengths ... their development is incomplete. They ... turn out like beautifully wrapped packages but are missing the gifts inside. It is not too late to fill in the missing pieces in our kids' development, but it requires switching our myopic obsession with scores, grades, and big fat résumés to a farsighted view of what they will need to lead meaningful lives.*

*Thrivers* mostly covers ground well-trodden by others: our kids need more autonomy, more play, more comfort with failure, less tech, and less micromanaging. It's also wordy with prose that isn't gripping enough to stand up to interruptions (reading when the kids are around) or exhaustion (reading after they're asleep). I thought Borba stepped over the line in a few places, from ringing an alarm bell to catastrophizing around modern kids' mental health, and from promoting optimism to toxic positivity. Last gripe: The book seems to be written largely about and for "high performers in affluent communities."

Still, the information contained in *Thrivers* is so important and useful that it's worth resolving to power through a chapter a day. Take, for example, Phyllis Fagell's "maybe" trick: "Maybe Kelle forgot to put me on her invite list." "Maybe my teacher didn't realize I was raising my hand."



### How to Stop Losing Your Sh\*t with Your Kids: A Practical Guide to Becoming a Calmer, Happier Parent

When your kids upset you, Carla Naumburg incisively concludes, "you have two choices: You can either lose it or do Literally Anything Else." Her nonjudgmental, easy-to-read book about how, exactly, to walk through that second door offers up loads of practical tips in an accessible, sassy tone that only occasionally feels forced. "Every time you blow up, your nervous system gets all jacked up and your stress hormones go through the roof, which negatively impacts virtually every part of your body." Stop multitasking. Stop trying to control everything in your kids' lives. Notice when you're rushing. "If you are, take a moment to get real with yourself about whether or not you're really in a hurry or if you're just in the habit of moving faster than you need to." Get some space. These are just a few of Naumburg's sensible and helpful recommendations for those who lose their sh\*t

occasionally. (If it's happening more than that, please seek professional help!) And anything you miss on the first pass, she helpfully summarizes in a list of key points at the end. Recommend.

Gail works as a mom and writer in San Francisco. Read about parenting and education from the perspective of a former teacher and lawyer at [gailcornwall.com](http://gailcornwall.com) or by finding her on Facebook and Twitter.



# Breech, Breech Baby

By Lani Schreiberstein

“Well, you have a slightly heart-shaped uterus so there is a chance your baby may be breech,” said my OB/GYN at an appointment two and a half years before I actually got pregnant (she would retire before then). She said it in an off-handed way, so I didn’t think it was anything I needed to worry about.

Fast forward to my actual pregnancy and baby Beatrice (we had her name picked out pretty early) was still in a breech position at my doctor appointment at 35 weeks and 6 days. According to the Spinning Babies site ([spinningbabies.com](http://spinningbabies.com)), most babies flip head down and bottom-up by 30 to 32 weeks. My doctor started preparing me for the possibility that my baby would not turn on her own, and she informed me that the hospital will not allow attempts at vaginal birth for breech babies. If she didn’t turn, I would be delivering by C-section.

A C-section is major surgery, and there is more risk than with a vaginal birth. However, I was assured by the doctor that C-sections were a very routine surgery. I felt that a C-section was not preferable but was also not the end of the world. I would try to get her to turn, but I would be OK with a C-section.

**“I was relieved. I knew when and how I would be delivering... unless I went into labor before my scheduled C-section or she turned head down on her own.”**

My doctor recommended that I try a “version”—officially called an external cephalic version, or ECV. A doctor would use their hands on the outside of my belly to attempt to manipulate the baby into the correct head-down position. I was told that the success rate of ECVs was 50 to 60 percent. A mom from my knitting group had a breech baby—and a version that didn’t work—and delivered via C-section.

But before trying ECV, I tried Chinese medicine. I had been getting acupuncture since the middle of my second trimester to alleviate nausea. It was covered by my insurance! At my regularly scheduled acupuncture appointment, I asked about trying moxibustion, which I had heard about from various people. Moxibustion involves burning the herb mugwort near the pinky toe, which is an acupuncture point that connects to the uterus. I was very uncomfortable about the prospect of fire near my foot, but I figured I would give it a try.



I did not feel any movement during the process, which lasted about 15 minutes. Afterward, when the practitioner recommended that I repeat the process at home, I took the proffered mugwort knowing that I was not going to use it. At my next prenatal checkup, the baby was still in the breech position.

My ECV appointment was at 37 weeks. After being hooked up to monitors, being given a drug called terbutaline to relax my uterine walls, and being pushed and prodded, I still had a breech baby. I was unsurprised. My C-section appointment was scheduled for two weeks later, which was one week prior to my due date.

I was relieved. I knew when and how I would be delivering... unless I went into labor before my scheduled C-section or she turned head down on her own. My scheduled C-section date arrived without fanfare, and I had a very positive experience with both delivery and recovery.

The initial comment by the OB/GYN affected my mindset when I got the news about the breech status of my baby. Throughout it all, I had an expectation that she wasn’t going to turn. If I were the type of person to read up on every detail, I may have started seeing a chiropractor early on in my pregnancy to get my body ready, and if I were the do-it-yourself type, I may have followed the Spinning Babies guide to turning a breech baby which included activities and exercises.

Even though I have a large C-section scar, and I will never know what it is like to give birth vaginally, I don’t have regrets. I have a healthy 8-year-old kid!

*Lani is grateful for the Facebook posts she wrote at the time of her pregnancy that she was able to consult eight years later as she was writing this article.*

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# How to Manage Your Career in the Face of Uncertainty

The pandemic has changed the employment landscape for women and mothers, leading to increased uncertainty for those wishing to either re-enter the workforce or make a change.

Use these tips to stay in the game.

By Julie Houghton



Vaccination rates are increasing, schools will finally be open full time this fall, and life is slowly returning to a new kind of normal. However, we are all still recovering from the trauma of the pandemic and the ways in which it turned our collective lives upside down and left almost nothing feeling certain. The pandemic impacted employment in significant ways, with whole industries in trouble, scores of local businesses closing their doors, large companies shuttering Bay Area offices and shifting work online, and countless people losing their jobs or opting out of the workforce.

Women's careers were especially impacted by the pandemic. The National Women's Law Center reports that by January 2021, the number of women who had left the workforce since the start of the pandemic was 2.3 million versus 1.8 million for men, dropping the women's labor force participation rate (the percent of adult women who are either working or looking for work) to 57 percent—the lowest it's been since 1988.

Working moms were hit particularly hard. In her May 2020 op-ed for *Fortune* magazine, Sheryl Sandberg coined the term the "double double shift" to capture

the incredible burden the pandemic placed on women. According to a survey by Sandberg's nonprofit *leanin.org*, during the pandemic a typical woman who worked full time and had a partner and children spent 71 hours a week on housework and caregiving, on top of the time spent working at her job.

This "double double shift" forced many moms out of the workforce. Among families with kids under age 10, 23 percent of mothers considered leaving the workforce in 2020, compared to only 10 percent of fathers, according to McKinsey's 2020 "Women in the Workplace" report. Many

families had no choice, with lack of childcare leading to lost jobs.

These days there is a sense of relief and a return to normalcy with summer camps available, schools opening full time in the fall, and unemployment rates improving. But even as we emerge from living in pandemic survival mode, for many women and moms a sense of uncertainty lingers when it comes to their careers.

At the same time, the pandemic has left us with a deep sense of what matters most to us in life and an unwillingness to compromise or sacrifice those things, including our careers.

Luckily there are simple strategies you can use to not only survive but thrive in the face of career uncertainty.

## Embrace the discomfort of not knowing

Although the pandemic has made us all realize just how unpredictable life can be, the truth is that certainty is a myth. Life is always uncertain, and we do not have control.

Unfortunately, from an evolutionary standpoint, we are hardwired to avoid uncertainty and to see it as a threat. On top of that biological instinct, we're rewarded throughout our education and careers for having the "right" answer and for planning ahead. From both an evolutionary and a cultural standpoint, it's a normal human reaction to feel stress and fear when faced with the unknown.

But when we try to ignore the fact that life is inherently uncertain, we not only make life miserable for ourselves, we also limit our



## Strive for action, not outcomes

Although much of life is out of our control, there are some things that are within our grasp: namely, our actions. When faced with career uncertainty, focus your goals on the actions you will take rather than on what you hope the outcome will be. In other words, even if you can't control how many job offers you get or how many customers your business has, you can control how many people from your network you reach out to each week or whether or not you decide to learn a new skill or take a class.

By focusing on taking action, you not only gain a sense of control and a sense of

about what new actions to take will give you momentum, and yes, even a sense of control.

## Focus on strengths, not skills

Our temptation when we think about our careers is to focus on skills—What skills does each job description require and do we have enough of those skills to warrant applying? What skills do we need to get a promotion? Do we have the skills necessary to start a business?

On paper it makes sense to take a skills-perspective, especially in the face of uncertainty, where the conventional wisdom is to minimize risk by making yourself as marketable as possible. And being marketable is often understood as having as many transferable skills as possible.

But the risk of focusing on skills is that we lose sight of what we *want* and of what energizes us. We all have skills we've learned to be good at that are not particularly enjoyable and might even be draining. And yes, you can likely find a job that utilizes those skills, but if you're miserable using them, it's not sustainable.

Instead of taking a skills-driven approach, hone in on your strengths.

What's the difference between a skill and a strength? It's not just semantics. A skill is something you're good at whereas a strength lies at that intersection of what you're good at and what's energizing.

**“Although uncertainty can feel scary, the good news is that change is also an opportunity to reflect on what truly matters to you, and to find the courage to claim it.”**

ability to grow and learn. Instead of striving to have all the answers, practice sitting with the discomfort of not knowing. Rather than striving to "know," what if you strive to learn and set an intention to be curious? By lifting the impossible pressure off yourself to know and predict the future, you give yourself the freedom to adapt and grow.

progress, you also gain clarity. So often our temptation is to stay in our heads when it comes to our careers, but you can't think your way to a new job or a promotion. With each action that you take you will gain new information that you can use to make decisions. That process of taking action, gaining information, and making decisions





To identify your strengths, think about which activities are energizing for you and what strengths underlie them. Strengths appear in all facets of our lives. If you love to bake and part of the joy in that for you is following the recipe exactly, then one of your strengths is likely being detail oriented. On the flip side, if your joy of baking lies in taking liberties with the recipe so you can add your own flair and then decorating your creation at the end, you likely have strengths in innovation and creativity.

Practice journaling about which activities are energizing to you and why. Ask friends and family what they notice you being particularly good at and energized by. Oftentimes we discount our strengths, and assume what we enjoy and comes easily to us is also enjoyable and comes easily to everyone.

By starting with your strengths and then identifying which career paths are a good fit for those (rather than starting with the job and trying to force yourself into it), you'll not only be more able to pivot when disruptions to a company or industry occur, you'll also set yourself up for a sustainable, energizing career rather than a path to burnout.

### Connect with your community

Fear and uncertainty often make us retract like turtles, staying in our shells instead of connecting with others. When you feel

unsure about your career goals or worried about how to explain a career gap, it can feel tempting to isolate yourself. Many of us fear networking even in the best of times, not to mention on the heels of a pandemic and the social distancing that came along with it. But trying to go it alone cuts you off from valuable support as well as critical information that can help you gain clarity and make progress in your job search. You can gain so much more information about a potential job or career path or about what it takes to start a business by talking to a few people who are doing that work than you can sitting on your couch thinking about it or surfing the web.

Networking aside, we are social creatures who need the support of others, even if that's just taking a break from thinking about your career to connect with a good friend. Rather than isolating yourself, use uncertainty as an opportunity to strengthen your connection with others.

### Face your fears

There's nothing like facing the unknown to inspire most of us to dive straight into making mental lists of all the things that could go wrong. Imagining worst case scenarios is an attempt at self-protection. The problem is that rather than protecting us, negative thinking typically keeps us stuck and puts us at risk of missing opportunities. When we're focused on the negative, we're more likely to talk

ourselves out of exploring an exciting new career path, starting that dream business, or reaching out to a new connection because we've already come up with a list of all the reasons why that option is bound to fail or why we'll risk looking bad.

Underlying these fears is usually the untested assumption that if any of these fears come to fruition you won't be able to survive it. Fortunately, there are ways to break this cycle of doom and gloom. Instead of allowing a running negative commentary to exist in the back of your head, bring your fears out into the open. Make a list of all the things that could go wrong. Then brainstorm what you would do if that thing occurred. Explicitly thinking through unimaginable outcomes can actually make them less intimidating, allowing you to consider your options and make decisions from a more grounded place.

Likewise, consider triggers for action. For example, *If I don't have a new job by February, I'll move to a less expensive place or I'll stay in my transition job until I have five paying customers for my new business.*

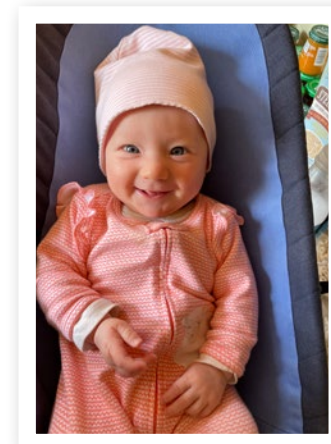
Thinking through exactly what you'd do when faced with those difficult situations can not only quiet that negative voice and help you get unstuck, it can also protect you from actually ending up in those worst case scenarios since you will have planned in advance.

And when you face those fears and stop the negative commentary running on repeat in the back of your head, you free yourself to explore new options and opportunities that you might have otherwise left unexplored. Although uncertainty can feel scary, the good news is that change is also an opportunity to reflect on what truly matters to you, and to find the courage to claim it.

*Julie is a career and business coach with almost 10 years of experience helping women find careers and launch businesses that are in alignment with who they are. She's a mom to two amazing kids and one very cute dachshund poodle mix. You can connect with her at juliehoughton.com or julie@juliehoughton.com.*

## NEW ARRIVALS

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# Where the Unknown Things Are



## Anxiety is on the rise. We can help children and ourselves deal with uncertainty more optimistically and perhaps reduce anxiety.

By Sandy Woo      Photographs by Jill Baker Photography

**“Uncertainty is the refuge of hope.”**  
— Henri Frederic Amiel

Starting down this quote on a boarded-up storefront, I paused mid-smile, both rueful and hopeful, a swirl of mixed emotions. I imagined bestowing such words of inspiration onto my child after a year pockmarked by uncertainty and saw a big middle finger at best. (My middle finger was also itching for a pop up after seeing this beautifully painted mural, to be honest).

To him, and most humans, uncertainty is the root of anxiety, fear, anger.

This past year sent me back to school with a steep learning curve and hard knocks: learning to parent a child with a severe obsessive-compulsive disorder (OCD). The uncertainty of it all has been maddening even though as a genetic counselor, I am no stranger to ambiguity.

The inability to tolerate uncertainty is the hallmark of anxiety disorders, and the bogeyman of OCD. At its root, the OCD

brain feeds off uncertainty. It tortures the sufferer with questions like Are you \*sure\* you washed/disinfected everything? What is that spot on the apple? Maybe you haven't moved enough today yet; maybe you ate too much? What if you need that? What if your fears all came true? There can never be enough certainty in OCD, and all the reassurance in the world will only make the condition worse. The brain's response to uncertainty has, in effect, gone haywire.

### Uncertainty begets anxiety

From a psychological perspective, uncertainty is when we are unable to use past experiences and information to predict a particular outcome or future. Uncertainty reduces our ability to prepare for the future, is threatening, and contributes to anxiety.

**“We forget that uncertainty also brings with it the opportunity for joyful surprise. How boring and small our lives would be if the events of our lives were confined to the things we could anticipate!”**

Unsurprisingly, the pandemic spawned one of the worst mental health crises despite anxiety rates consistently being on the rise for the past decade. According to the CDC, from April to October 2020, the proportion of mental health-related emergency department visits for children aged 5 to 11 and 12 to 17 years increased 24 and 31 percent, respectively.

### Our amazing brains

Our cavemen ancestors' survival depended on their brains to scan the environment for stability, to make judgments about what is safe and what is not. If our brains cannot know what lurks behind a corner or what might happen in the next few moments, how can it keep us safe? In a fight or flight world, where one could be eaten at any time, it made sense for our brains to jump to the worst possible conclusions, and overestimate threats and underestimate our ability to overcome them. This type of thinking ensured our species' survival. We are hardwired to crave certainty; our brains will do almost anything to have it. One might say that avoiding uncertainty serves an important evolutionary function.

Perhaps natural selection endowed descendants of the first humans (us) with an outsized intolerance for uncertainty. It makes waiting for certainty akin to medieval torture. Often we prefer to know an outcome—whatever it is, just so we can take the edge off (which is why I sometimes read the end of the books first and then can calmly read how the plot unfolds). Scientists have long studied that anticipating pain causes more stress than

simply knowing pain is certain (i.e., worse health outcomes with job uncertainty versus actually losing a job). British researchers at the United College of London showed that participants exhibited the most stress at a 50 percent chance of electric shock and the least stress at 0 and 100 percent shock.

### A perspective shift

As parents, our natural tendency is to inoculate our children against life's difficulties, and eliminating uncertainty seems logical enough. Reassurance is what parents do. After all, predictability is a stabilizing force for children and adolescents. How counterintuitive is it to learn that reassurance and accommodation reinforce anxiety, implicitly telling kids they can't cope with life's challenges? Though we have come a long way from being eaten by a saber tooth tiger, we have school shootings, an “unprecedented” pandemic, crazy weather patterns, extreme academic pressures... and social media to



document every gory detail. These unfortunate events may in part explain why anxiety increased 20 percent among children from 2007 to 2012 based on data collected from the National Survey of Children's Health.

What if we reframed this discussion? Instead of giving reassurance or eliminating uncertainty, for example, we focus on the message that our children can cope with it.

Emily Berner, licensed marriage and family therapist at the San Francisco Bay Area for Cognitive Therapy recommends decreasing a child's dependence on reassurance to reduce their fears. When children are hyper-aware of a feared event, she advises parents to ask a question such as how they made it to breakfast without tripping or getting a concussion, that they couldn't 100 percent know they could when they started the day. Though silly, the question shows how we tolerate uncertainty all the time, without missing a beat. “If we can accept uncertainty in one area, we can accept it in another area. The goal is to help your child start to think of themselves as someone who can handle the feeling of not knowing what will happen and keep living their life anyway,” says Berner.

Of course, Berner also views uncertainty as sort of “exciting” while acknowledging it can be annoying to someone who is afraid of it.

“Most of the time, when we think about uncertainty, we think about the difficult side of it—what might go wrong or what painful experience might be lurking. But think for a moment about three of the most wonderful, lovely, or amazing things that have happened in your life. Were they all planned, predicted, and expected? That person you met by chance, the amazing restaurant you stumbled upon, or the job you fell into that ended up being the perfect fit? We forget that uncertainty also brings with it the opportunity for joyful surprise. How boring and small our lives would be if the events of our lives were confined to the things we could anticipate! Yes, hard and painful and scary things happen. But that's only one side of the coin. We should spend more time appreciating the other side of the coin, too.”

In a 2018 study from Yale funded by the National Institutes of Health (NIH),



researchers also showed this flip side of the coin. Using monkeys and a reward system payoff, they demonstrated that the brain only learns when there is uncertainty. Monkeys were given tasks where outcome probability was either constant or fluctuating, and then their brain activity was tracked. Once stability was introduced, learning in the frontal cortex was dramatically reduced.

### The nitty-gritty

Sometimes, however, a parent still needs concrete advice when it comes to talking to kids.

Mom of two and clinical social worker and therapist, Catherine Reid, LCSW recommends defining uncertainty with a child by being honest, that “we don’t know everything, not everything is in a box.” Give a framework of what you don’t know and that it’s okay not to know, and to always balance between protection and exposure. In other words, do not provide so much information that it paralyzes the child with fear but also be honest about your limitations. Say something like, “I also don’t know, but I’m sure we can figure this out.”

Identify feelings and emotions by noticing and naming behaviors in children. Put words around what is happening in their body. “Behavior is driven by feelings,” Reid says. “The first language in children is behavior.” Monitor physical sensations and what emotion is attached so that we can manage them. Normalize feelings and emotions and what they do to our bodies. This recognition is requisite to emotional intelligence and children can eventually figure out ways to keep calm.

Model being calm when dealing with uncertainty. “It’s okay we mess up. The best gift we can give our kids is to acknowledge freakouts. We are going to have freakouts. And the uncertainty will get you sometimes,” adds Reid.

Or as another mom, Zarah Gulamhusein, puts it, “You can take care of yourself, that’s the best you can do” and “to try to give certainty (structure) within uncertainty.”

We also provide a supportive statement such as, “I know it’s hard but I know you can deal with it” when our son is scared or worried about something we think is silly.



### Practice makes better

As the adage goes, uncertainty is the only certainty there is. Perhaps we should “accept it, tolerate it, welcome it, lean into it, move toward it, make friends with it” as Berner recommends. Before you scratch that middle finger itch, consider being OK with uncertainty, sometimes permission to do so is enough. For others, it will be a struggle to give up the quest for certainty. Even Berner doesn’t have all the right words to articulate what it means to be at “peace with it” unless you feel it.

One way to arrive at this peace is to practice not acting on the feeling of uncertainty. “For most of us, when we are feeling uncertain and we’re anxious about that feeling, we try to solve it by polling our friends, asking Google, asking our neighbor, or trying to worry our way out of it. But if we practice not doing those things (even though that’s hard), we get better at making peace,” says Berner. While we practice how to not do away with uncertainty, she also recommends “moving forward and taking action on the things that are important to you, while you are feeling uncertain.”

Let your children make mistakes, face their fears, do the hard things, so they learn to be independent and resilient. Encourage them to sit with the unknown; the more they do so, the less scary it becomes—for them and you.

### Yay for neuroplasticity

For my family, this business of tolerating uncertainty is still a work in progress. It is difficult to rewire the brain but it can be done. The brain is primed to signal an alarm when it senses a threat. Every time we respond in kind to avoid or mitigate such a fear (and survive), it creates a feedback loop to the brain telling it to create an even bigger signal the next time, thereby increasing anxiety. This vicious cycle continues until we ignore the brain’s commands.

When we choose to sit with uncertainty and the anxiety it causes, neuroscientists can measure the changes in brain chemistry. My son is proof enough for me. We went from being uncertain he would survive childhood to watching in amazement as he continues to resist his compulsions and sit with uncertainty. Will it last? We don’t know but we know we’ll get through it.

So was uncertainty a refuge of hope? For us, it was the difficult and only alternative.

*Sandy is humbled by the brain’s capacity for learning and adapting, and hopes that she can help others struggling with uncertainty.*

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# Facing Financial Uncertainty

Financial uncertainty can rear its head during your life in many different forms. Learn how to prepare for the unexpected and how to make a plan.

By Emily Beaven



## Facing financial uncertainty

Most people will face some degree of financial uncertainty in their lives at one point or another. Perhaps this is a job change, an unexpected illness or death in the family, a loss in the stock market, investments, or a business. Many of us have heard that it's best to have emergency savings—typically three to six

months of essential expenses in a high-yield savings, or easily accessible shorter-term CD to be prepared for life's curveballs. This can be a great goal to work towards and help provide you with some peace of mind. However, with the COVID-19 pandemic, which has created great financial uncertainty for millions, many financial advisors also recommend

you go one step further and create an emergency budget when you find yourself in such a situation.

"When faced with uncertainty it's important to focus on what you can control," notes Sheila Schroeder, Business Development Officer at Private Ocean in San Francisco. Schroeder, a 20+ year financial veteran who worked on Wall



Street at Lehman Brothers and throughout the 2008 Great Financial Crisis. "We all have greater control over our spending than we might realize," adds Schroeder.

## Navigating an emergency

Don't make the mistake of simply living off the emergency fund. Take this opportunity to also create an emergency budget, which will help you preserve as much cash flow as possible. This is the time to push pause on any savings and investing goals. Your spending is taken down to the bare minimum—something you can control.

Create a list prioritizing your variable expenses (dining, clothing, entertainment) and look for ways you can reduce these expenses or temporarily cut

them out. Be sure to look for hidden expenses such as membership fees, apps, or streaming services that automatically renew. Fixed expenses are more difficult to cut, but there are ways you can reduce them. For example, reducing water use, using your car less, and trimming your grocery budget. This is also a great opportunity to shop for better rates on

services like insurance, internet, and wireless plans. If you have a mortgage, this could be a great time to take advantage of lower interest rates and refinance. Be sure to talk with a mortgage lender to understand the pros and cons of your specific situation.

This exercise may also be helpful for people that aren't in a financial crisis but looking for more ways to save money.

## Getting ahead of debt

One of the biggest mistakes people can make in a time of crisis is avoidance, allowing their debts to snowball. *Creditcards.com*, reported that 23 percent of U.S. adults with credit card debt have added to it during the pandemic.

If you know that money is getting tight and you might need help, call your lenders, and credit companies, before you get behind on payments. "You may be surprised at how willing lenders will be to work with you. Your credit card company may be willing to lower interest rates, and in some cases, it may even temporarily delay payment requirements. Reaching out

to your mortgage company can lead to a restructuring of your loan. Utility companies often offer programs to help keep the lights on and make payments affordable during times of sudden hardship. But all these options are a lot less likely to be on the table if you wait to act until threatening letters start showing up in the mail," states Jeremy Vohnwinkle, a retirement planning specialist.

## When financial uncertainty is something else

What if your financial uncertainty isn't due to a job loss or major illness? How do you balance feelings of insecurity and uncertainty despite having adequate savings, a steady job and little debt. A new and growing field, called financial therapy, is defined by the Financial Therapy Association as a "...process informed by therapeutic and financial competencies that helps people think, feel, communicate, and behave differently with money to improve overall well-being through evidence based practices and interventions."

Bari Tessler, author of *The Art of Money: A Life-Changing Guide to Financial Happiness*, and podcast host of the same name, has been a financial therapist for more than 20 years. She believes one small step you can do to build a healthy



**"Most people will face some degree of financial uncertainty in their lives at one point or another."**





relationship with money is a body check-in. “Ask yourself what emotions come up in different financial situations, like when you’re in line at the grocery store, or when you’re about to make a big purchase. They’re not bad, they’re not wrong, we all have them. What memories come up with that? Start to gather information and data about your stories, patterns, and money beliefs. Understanding your emotional response and the way you think about money is the first step to changing your habits,” Tessler told *Self Magazine*.

Having more money does not necessarily mean you have a better relationship with money. “Communication among spouses or partners is a common concern we help our clients tackle. One of the things we advise

our clients to do is to set up monthly money dates with their significant others. Take the time to open up the lines of communication and reaffirm your values and goals and talk about your desires or feelings around current spending,” notes Schroeder.

One challenge in the San Francisco Bay Area can be feelings of not having “enough.” In the land where your friends and neighbors can become overnight multi-millionaires with an IPO, and the median single family home keeps going up and up, it can be difficult to feel secure or that you have enough.

*New York Times* best-selling author Geneen Roth, lost everything in the Bernie Madoff scandal, and often talks about this

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theme: “‘Enough money’ isn’t a quantity. ‘Enough’ isn’t out there; it’s a relationship to what you already have. Unless you work on that, first (or simultaneously with how you’re making money) you will never feel like you have enough, and you will always feel poor. It’s possible to feel fat when you’re thin, and to feel poor when you’re rich. And the thing that changes is your relationship with ‘enough.’”

### Never too late to learn

Many of us, including myself, grew up with very little financial education. The good news is that personal finance has become more integrated into our society and our daily lives. Once a taboo topic, money and money management is everywhere—from gurus like Suze Orman, books, blogs, podcasts, webinars, and events. And it’s never too late to learn. Whether you hire a professional advisor, therapist, or learn on your own, there’s a variety of resources at your fingertips.

*Emily is a mother of two and a residential real estate agent at Compass.*



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DIVERSITY, EQUITY, & INCLUSION

### Celebrating Hispanic Heritage Month

Mid-September marks the beginning of Hispanic Heritage Month. While “Hispanic” could be considered outdated in our current society and painful as we explore our collective feelings and beliefs on colonization (in this case Spain), its broad definition includes vast, diverse, and rich cultures.

There are many different ways to celebrate and explore these cultures in your neighborhood:

- Check out local events through the San Francisco Public Library. Every year SFPL sponsors events all over the city from family-friendly crafts to author talks.
- The Mission Cultural Center For Latino Arts has virtual programming year-round and now in-person.
- You can sign up to learn folkloric dance through Ensembles Ballet Folklórico de San Francisco or your child through Cuicacalli, which offers dance and music (Mariachi) classes as well as camps.
- Ballet Folklórico Mexicano de Carlos Moreno in Oakland offers classes starting at 6 years old through adult age.
- Ballet Folklórico México Danza in Hayward has classes starting at 4 years old through adults.
- If you want to learn Bachata, Ballet Folklórico, or Salsa, check out Suzie’s Studio in San Rafael.

Screen time can be used beneficially through educational television, apps, and movies. Common Sense Media has a great list of recommended media for children of all ages. They include Canticos, which is a bilingual English/Spanish app and digital series for children. We hosted a virtual event with the creator Susan Jamarillo in the spring of 2021. You can log on to the video section of the website to find the archived session.



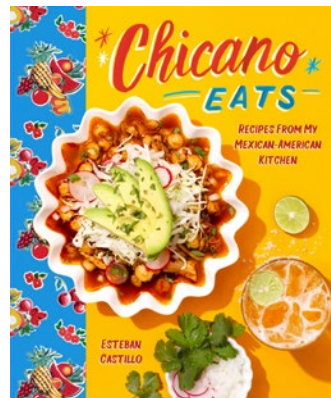
Ballet Folklórico Netzahualcoyotl at the 2019 San Francisco Carnaval Grand Parade  
Photo by Carnival.com Studios

A podcast series that one DEI Committee member enjoyed this year was *Anything for Selena* hosted by Maria Garcia. It’s described as “an intimate, revelatory quest to understand how Selena has become a potent symbol for tensions around race, class, and body politics in the United States.” The nine-episode audio series can be streamed in both English and Spanish.

One positive outcome of the pandemic is people using social media to express themselves and having multigenerational households cooking

together. Favorites include *Abuela’s Kitchen* and *De Mi Rancho a Tu Cocina*. Both YouTube channels feature a Spanish-speaking

grandmother showing how to make her Mexican food. From enchiladas and gorditas to calditos, these abuelas and their recipes will warm your bellies and hearts. Another fun find is *Chicano Eats: Recipes from my Mexican-American Kitchen* by Estaban Castillo. The colorful cookbook has tons of great Californian/Mexican-American recipes that include an amazing Dulce de Leche Chocoflan.



These are a few suggestions to help enrich your celebration of the contributions of Hispanic cultures in our lives. Any questions or comments, please email the DEI Committee at [diversity@gmg.org](mailto:diversity@gmg.org).

### EVENTS

#### Monthly Queer Family Hike

Join queer families for a COVID-safe walk/hike, which includes casually mingling/chatting, discussions on agreed-upon topics, and just sharing unique experiences and issues we have encountered as queer families. All queer families are welcome!

The safety requirements are:

- Socially-distanced families
- Adults and kids (2+) able to be masked the whole time.
- Groups will be organized in families of three to four.

Please email Dy Nguyen ([dy.nguyen@gmail.com](mailto:dy.nguyen@gmail.com)) for RSVP and details.

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**TIME:** 4 p.m. to 5 p.m.  
**PLACE:** TBD  
**COST:** FREE for members

#### Virtual Moms Night In: Every Last Wednesday of the Month

Looking to keep social connections alive as we continue to face a public-health crisis? Come hang every month at our Virtual Moms Night In via Zoom!

Wine, pajamas, messy bun—all are accepted. There is no agenda, just hanging out and connecting with each other. This event will take place the last Wednesday of every month.

**DATE:** Every Last Wednesday of the month  
**TIME:** 8 p.m. to 9 p.m.  
**PLACE:** Zoom  
**COST:** FREE for members

#### Resume Development Webinar

As the economy begins to recover from the pandemic and companies are hiring again, now is the perfect time to be prepared with an updated and impactful resume!

Does your resume need a refresh? Have you been out of the workforce for a while and want to make a comeback? Or, are you eyeing a new position and want to tailor your resume towards a different career path? Whether you are looking to re-enter the workforce or switch to another industry, this workshop will help you update and improve your resume to present your background and experience in the best possible light.

We will cover basic topics, such as typical sections and content, as well as offer insights on the most effective ways to present your skills and experience, how to customize your resume for a specific industry or position, and how to deal with gaps. We will also spare time at the end of the webinar to address questions not covered by the presentation.

**DATE:** September 24  
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**COST:** FREE for members

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## Pandemic Parenting: An Extrovert's Uncertain Journey into Slowing Down

By Jessica Perry

**O**n the afternoon of March 16, 2020, the world tilted on its axis. It was my 40th birthday. On this particularly bleak Monday, while driving back from the Mindful Body, I listened as NPR announced the very first lockdown. So much for my big 40th birthday celebration plans. I am a stay-at-home mom and my older daughter started kindergarten just six months before the pandemic blew up. Since my daughter's birth, my parents have come over every Monday to give me a short break, so I could have some much-needed alone time. When I got home that day, we had a particularly morose celebration, wherein I was given many wonderful presents and the last real hugs I'd get from my parents until more than a year later. As I watched my parents walk out the door, eager to get back to Marin before the lockdown started that evening, it dawned on me that I really was on my own with watching my two daughters during the day. There would be no backup. My husband could help on evenings and weekends, but my massive community of mom friends and their kids would not be available.



running low. Beyond managing their day-to-day life, the weight of saying "no" all day long to them because of pandemic restrictions wore me down. I had completed my unwelcome transformation from Cruise Director to Minister of Doom. Many of my other mom friends were experiencing this same existential dread, and through weekly Zoom dates and outdoor visits, we relied on each other to push through the wall of exhaustion.

As the days stretched into weeks, and the weeks into months, I forged a new skill that had been a lifelong struggle for me—the art of slowing down. This is the

single most important thing I mastered during the pandemic. But it required recognizing my limitations before I broke down. Alone time was key, but relishing the smaller things in life was equally important, even if it was in between mediating the daily wars that my daughters waged on each other. My

**“How would I make my most necessary connections during absolute isolation?”**

An extrovert to the core, this realization terrified me. I feel most comfortable when I have multiple activities planned out months and years in advance. The best tip I got for maintaining my mental health after suffering intense postpartum depression with my first daughter was to get out of the house and see a friend every day—no matter what. I did this religiously for six and a half years and it served me well. As my parents drove away, I looked down onto my driveway through the front window at a birthday message my friends had scrawled on my driveway in chalk and the reality of our solitude sunk in. My uncle called to wish me a happy birthday as I wept, mourning not only the 40th birthday that could have been but also the abrupt end to motherhood as I had known it. How would I make my most necessary connections during absolute isolation?

During plane decompression, safety officials advise parents to first give themselves oxygen before helping their child. This exact concept is what I struggled with the most during the pandemic. I was now the mother, teacher, and playmate to my girls and I had the acute feeling that my own "oxygen" was

family learned to savor the sweetness of being together, even if it was punctuated by self-imposed timeouts. We mastered the art of the cozy afternoon—reading books, watching movies, eating popcorn, and wearing fuzzy PJs. When the restrictions were lifted, going back to wearing real pants was a legitimate struggle for us all.

As the pandemic eased and my kids were fortunate enough to return to their schools, we did our best to hang on to the slower pace of life, recognizing that downtime made us all more functional people, especially me. Once I was no longer forced to say "no" every day, I learned that saying "no" can be a privilege or even a necessity when it comes to self-care. I'm definitely working more all-day cozy time into my post-pandemic life and I don't feel guilty about it. Looking back now from the much rosier side of my hardest year, I'll always remember the initial terror I felt of facing motherhood without my village. Going it alone is a struggle that many women have faced before me, but never all together, worldwide. What I know now is that you can't create a strong village without lifting yourself up first.

*Jessica is a lifelong social butterfly and parent to two young daughters. She recently decamped from San Francisco to Marin with her husband and kids and is relishing in the quiet afternoons communing with nature.*





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