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PAGES
6 & 7

CASTRO VALLEY FORUM

A COMMUNITY NEWSPAPER SERVING CASTRO VALLEY SINCE 1989

YEAR 32

WEDNESDAY, NOVEMBER 4, 2020

NO. 45

INSIDE YOUR FORUM

NEWS



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PHOTOS BY FRED ZEHNDER

DECISION 2020



In what may turn out to be a record-breaking vote in the most contentious presidential election in modern history, there were few lines at polling places in Castro Valley Tuesday. For the first time, every voter in the state received a mail-in ballot for this election and by Monday morning more than 11 million had already been returned. Even so, it may be days before we know who will be the next president. California will tally mail ballots that arrive after the election as long as they were postmarked by Nov. 3. Local races in Alameda County should be known by Wednesday morning. The county has 966,111 registered voters. Most (59%) are Democrats. Twenty-five percent list no party preference, 11% are Republicans, and the remaining 5% are members of other political parties. Only a small handful of businesses in Castro Valley had boarded up their windows as of yesterday afternoon.



Holiday Caravan Coming

By Linda Sandsmark
CASTRO VALLEY FORUM

A socially-distanced, lighted Holiday Caravan Around Town is in the works for December 5, in hopes of adding some seasonal cheer during the COVID-19 pandemic.

Although the route is still being finalized, vehicles decorated with lights will (tentatively) stage at Don Castro Regional Recreation Area parking lot about 4:30 that evening. At 5 p.m. the caravan will proceed through the Fairview area, Castro Valley, Cherryland and Ashland, ending at the new Meek Estate parking lot on Hampton Road.

Pre-registration is required to join the caravan. Everyone, including participants and those who may be watching along the "parade route," is asked to stay in their cars.

"What started as a driving caravan to see holiday lights in Fairview, from MAC board member and resident April Chan, has quickly evolved," says Rotarian Todd Anglin, who is also a Castro Valley/Eden Area Chamber of Commerce director.

Chan has organized a light-up holiday home parade in the past, and extended an offer for all to join in this COVID-safe caravan concept. It will include cars with holiday lights or decorations, antique cars, some county vehicles, and a Hayward Area Recreation and Parks District (HARD) float. Santa will likely be riding in the last fire truck in the caravan.

April Chan will handle caravan registration and questions. She may be contacted at ABChan411@gmail.com or 510-566-3909.

Partners involved in the event include Castro Valley Rotary, the Castro Valley / Eden Area Chamber of Commerce, the MAC, the East Bay Regional Park District, HARD, the Cherryland Community Association, the California Highway Patrol and the Alameda County fire and sheriff's departments.

Arrangements are in the works to live-stream the event on the Chamber of Commerce and/or Castro Valley News websites.

Anglin says he hopes this non-political event will allow the community to come out and do something fun during these COVID times.

"It's all about people needing some positivity right now as we enter the holiday season," he says.

A Change in The Weather

It will be feeling a little more like fall this week with high temperatures dropping to the low or mid 60s by Friday. Forecasts call for increased cloudiness by the end of the week with possible showers on Saturday.

Castro Valley Weather Nov. 4-8, 2020



Wednesday
Partly Cloudy
High 73° Low 53°



Thursday
Partly Cloudy
High 74 Low 52°



Friday
Cloudy & Colder
High 62° Low 44°



Saturday
Poss Showers
High 59° Low 44°



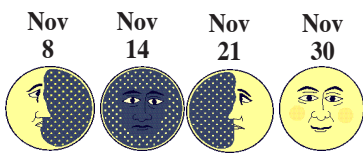
Sunday
Cloudy
High 60° Low 42°

Almanac



Past Week's Rain: 00.00
Season To Date: 00.00
Normal To Date: 00.00
Season Average: 21.22

Moon Phases



Sun sets at 5:08 p.m. today, rises at 6:40 a.m. Thursday.

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PHOTO BY TIANA TANJOCO

Baywood Resident Costume Contest winners were, from left, Joyce Bark dressed as a Good Witch (3rd Place), Berma Neumiller dressed as The Cowardly Lion from Wizard of Oz (2nd Place) and Joyce Barbara Palmer (1st Place), dressed as "Covid Katrina" (1st Place).

Baywood Residents Prove Masked Halloweens Aren't Just for the Kids

Baywood Court Retirement Center in Castro Valley hosted its annual Halloween event on Friday and everybody was wearing a mask.

A costume competition for residents and outdoor decorating contests outdoors were held in the in the entrance and at the Gazebo Courtyard, hosted by the Recreation Therapy Department led by Monida Som, Recreation Therapy Manager. Baywood Court Board Chair Bruce D. Johnson served as Master of Ceremonies.

Barbara Palmer, dressed as "Covid Katrina," placed First in the Resident Costume Contest with Berna Neumiller, dressed

as The Cowardly Lion from The Wizard of Oz taking Second place, and Joyce Bark, dressed as a Good Witch finishing in Third place. Berma wore the Lion costume she had made for her daughter when her daughter was in high school!

Lisa Ray, dressed as "Mike Pence" placed first in the Staff Costume Contest with Jill Gregori as "Jill Sparrow" placed second, Jose Perez as "Killer Crow" placed third, and Austin Saecho as "Chewbacca" placed fourth.

Environmental Services (Custodians and Housekeepers) won the Group Contest with Jose Perez (Killer Crow), Nemias Cabelin

(Ghost), Maria Fernandez (Flower Crown), Dolores Anaya (Devil) and Kalpana Balami.

Winners of the Resident Doorway/Entry Ledge Contest were Barbara Palmer, First Place, Eleanor Dohman, Second Place, and Mary Crone, Third Place.

First place in the Pumpkin Decorating Contest was won by the Recreation Therapy Department; Second Place went to Resident Services Department; and Third Place to Human Resource / Business Department.

Participants and guests are looking forward to next year's Halloween event when masks may be optional for everyone!

Arts Relief Program Announced to Assist Nonprofit Arts Affected by the Pandemic

Alameda County has announced an Arts Relief Grant Program to assist nonprofit arts and cultural organizations affected by the pandemic.

Up to \$900,000 will be granted to support the survival and sustainability of arts and cultural nonprofits throughout the County, with additional support provided to organizations in Castro Valley and other unincorporated areas.

Through this CARES Act-funded program, grants between \$5,000 and \$25,000 will be award-

ed to nonprofit arts and cultural organizations, with amounts based on their budgets and demonstrated needs.

Grants will be awarded in the areas of visual art, dance, theater, music, literature, poetry, cultural traditions, and other related forms of arts, culture and creativity.

The program is intended to provide support for expenses and income loss from business interruption due to the Coronavirus between March 1, through Dec. 30. Because it is a granting program,

repayment of the funds will not be required.

The Program Guidelines, including all eligibility and application requirements, and a link to the online application are available at www.acgov.org/arts (click on "Programs"). Applications will be accepted online through 5 p.m. on Friday, Nov. 20.

For questions or assistance with the application, contact Alameda County Arts Commission Director Rachel Osajima via email at rachel.osajima@acgov.org.

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COVID-19 BY THE NUMBERS

Castro Valley
Confirmed Cases = 632

Alameda County
Confirmed Cases = 23,994
Deaths = 464

California
Confirmed Cases = 930,628
Deaths = 17,672
as of November 2, 2020

\$3,000 in Rotary Grants for Local Groups

The Rotary Club of Castro Valley has announced it is awarding a total of \$3,000 in grants to three outstanding community programs.

The Club received seven excellent grant applications which made selection of recipients a difficult challenge for the Grant Committee, according to Club President Gary Howard.

The organizations that will share the funding are Bad Business Model Bikes for the repair and distribution of donated bikes to those who cannot afford one; Redwood Christian Schools for hand sanitizers; and Save Our Seniors (SOS)-Meals on Wheels to assist with their meal program.

"Despite pandemic-related challenges, the Rotary Club of Castro Valley is excited to promote all of these wonderful organizations that are striving to make Castro Valley an even better community," said Howard.

Castro Valley Rotary will fund another round of grants next March.

For more information about the grant program, or the club, visit www.CastroValleyRotary.org.



PHOTO COURTESY OF BILLY BRADFORD

Billy Bradford (left) and Kris Kupferman of Bad Business Model Bikes in Castro Valley. The pair renovate donated bicycles in their home shops at their own expense and provide them to people who cannot afford to buy them.

SHERIFF'S REPORTS

COMPILED BY MICHAEL SINGER • CASTRO VALLEY FORUM



Lewd Conduct in Public on Halloween

Saturday, October 31: at 3:57 p.m., Sheriff's deputies arrested a 60-year-old man from Castro Valley on suspicion of lewd conduct in public. An anonymous tip reported seen the man engaged in dissolute conduct behind the Adobe Art Center on San Miguel Avenue. Deputies handcuffed the man and took him into custody.

Two Arrests for Stolen Car

Sunday, November 1: at 1:16 a.m., two people from Castro Valley were arrested on suspicion of possession of a stolen car and illegal drugs. Deputies stopped the couple for questioning in the parking lot of a grocery store on Redwood Road near Castro Valley Boulevard. The driver, a 35-year-old woman, and the passenger, a 41-year-old man were found with two types of illegal narcotics and related drug paraphernalia. Deputies took them into custody.

Intoxicated in Public

Friday, October 30: at 7:00 p.m., deputies arrested a 44-year-old man from Castro Valley on suspicion of public intoxication. The man was hanging outside a business on Center Street near Grove Way. Deputies report the man was slurring his speech and failed his field sobriety test. The man was taken to a sobering center.

Spousal Assault

Saturday, October 31: at 5:07 a.m., a 24-year-old CV woman was arrested on suspicion of spousal assault and damaging a cell phone used to call for help. Deputies responded to an emergency call at a home on Riffel Court near McLoud Ave. The woman was handcuffed and taken into custody. The victim was treated at the scene.

Family Fight

Thursday, October 29: at 9:30 a.m., deputies arrested a 40-year-old woman from Castro Valley on suspicion of spousal assault and battery. An anonymous tip about an aggressive-sounding argument

sent deputies to a home on Zeno Street near Somerset Ave. The woman was taken into custody. The victim was treated at the scene.

Burglar Tools in a Stolen Car

Thursday, October 29: at 1:21 a.m., a 23-year-old man with no permanent address was arrested on suspicion of driving a stolen vehicle, possession of the stolen vehicle, and possession of burglar tools. Deputies pulled the man over on Castro Valley Boulevard near Redwood Road after the license plate showed the car stolen. The man was taken to Santa Rita Jail.

see **REPORTS** on page 7

Want to Join Fairview MAC?

Supervisor Nate Miley is accepting applications for appointment to the Fairview Municipal Advisory Council.

The council, which consists of five members, advises the Alameda County Board of Supervisors on matters concerning the Fairview area, as defined by the Fairview Area Specific Plan, but not including areas within the boundaries of Castro Valley's General Plan. Meetings occur once a month in the evening on the

first Tuesday of each month.

Appointees must live in the Fairview area or have operated or owned a business for at least five consecutive years. Appointees will receive a \$50 stipend per meeting.

Visit www.acgov.org/bnc to complete an online application. Applications will be accepted through Nov. 21.

For more information about the Council, please contact Austin Bruckner at 510-272-6694 or at austin.bruckner@acgov.org

PG&E Assessing Damage by Wind Gusts

PG&E released a preliminary report last week that showed at least 76 instances of weather-related damage and hazards to its equipment in areas affected by its Public Safety Power Shutoffs that began on Sunday morning, Oct. 25.

Some 345,000 customers in targeted portions of 34 counties were affected by the power outages, including several thousand in Alameda County.

PG&E crews began restoring customers in areas where they found no damage or hazards to

electrical equipment. In areas where equipment was damaged by severe winds, crews worked as quickly as possible to make the repairs.

Power was restored to all customers by Tuesday afternoon, Oct. 27.

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REAL ESTATE GALLERY

REAL ESTATE REALITY

By Carl Medford, CRS
Special to the Forum

GUEST COMMENTARY



California Association of Realtors Takes a Stand on Discrimination

As racial tensions continue echoing across the nation, the National Association of Realtors (NAR), in conjunction with state Realtor Associations are working hard to uphold the national Fair Housing Laws instituted in 1968.

Recently, the California Association of Realtors (CAR) added a new form to listing agreements and purchase contracts.

Titled the "Fair Housing & Discrimination Advisory," it states, "NAR Code of Ethics Article 10 prohibits discrimination in employment practices or in rendering real estate license services against any person because of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity by Realtors." (1)

In effect, this means Realtors must provide full access to every property by everyone. Period.

Historically, real estate agents have been guilty of limiting access based upon local policies, personal preference and neighborhood-specific covenants, conditions and restrictions (CC&Rs) banning specific racial groups.

Although practices have changed, and Bay Area communities are amongst the most ethnically diverse in the nation, some of the old CC&Rs still ex-

ist and are actually included in current real estate transactions. I recently received a call from a homebuyer reading the CC&Rs for his property.

"Have you read these?" he demanded, referring to paragraphs with ethnic restrictions. "Is this for real?"

I pointed out that while historical CC&Rs may not have been changed since their inception (In some cases 50-70 years ago), today's Fair Housing Laws take precedence and override any documentation that includes violations of the Fair Housing Act.

Today's Fair Housing Laws affect almost every area of the home buying process and can be unwillingly violated by those not current with the nuances of the legislation. As an example, buyers frequently ask real estate agents two questions: "What is the ethnic makeup of this neighborhood?" and "What is the crime rate in this area?" If the agent answers either of the questions, they would be in violation of the law and guilty of a practice called "Steering."

While agents cannot answer specific questions about any given area, they can provide buyers with links to websites where the buyers can go, get the information they are looking for and make informed decisions on their own.

The Bay Area has worked

long and hard to come out from underneath a history of discrimination. It is more important than ever that we continue making this a region where equal opportunity for housing is a fact, not a byword.

(1) Excerpt from California Association of Realtors Form FHDA, FAIR HOUSING & DISCRIMINATION ADVISORY, dated 10/20

Carl Medford is a licensed Realtor with Keller Williams Realty and a licensed general contractor. This article is sponsored by the Central County Marketing Association.

HOME of the WEEK

There's a lot to love about this affordable 2 bedroom, 1-1/2 bath Townhouse! The great central location gives you easy access to BART, downtown and Castro Valley schools. Recent updates include dual pane windows, front door, exterior lighting, fence and fresh interior and exterior paint. Enjoy the nice open floor plan, kitchen with granite counters, stainless steel appliances, private patio and guest parking. Such a sweet place to call home.



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Out of Control Wisteria; Cherry Tree Woes

By Buzz Bertolero
Special to the Forum

I have a wisteria climbing up the front of my porch. By the fall, it's always out of control. Can I trim it back now without jeopardizing next spring's blooms? Also, how might I help increase the flow-ers, as it doesn't tend to put out an abundance of blossoms?

There is a reluctance of gardeners to prune plants, especially vines, fruit trees, and roses, once the primary pruning season is completed. When

quizzed why not, the most common answers are "It may die" or it will stop blooming.

The reality is plants never die from such pruning practices; however, flowering issues may develop related to off-season pruning. These issues are easily overcome with some basic plant knowledge about the plants in question.

Wisteria vines are traditionally pruned the heaviest in the spring after flowering. This is the time to establish or re-establish the basic shape of the plant.

During the growing season, it's okay to prune off any of the shoots that are growing in the wrong direction. Wisteria blooms on the second year and older growth.

You improve flowering by lowering the soil pH. The pH scale is from 1 to 14, with seven being neutral. Any soil reading above 8.0 is said to be alkaline, while soils below 7.0 are said to be acidic. Wisterias like a soil pH around 6.0 to 6.5. You determine your soil pH with a simple pH kit available at your favorite garden center.

The soil pH is modified or lowered by applying an acidifier such as Soil Sulphur, Aluminum Sulfate, or GreenAll pH Adjuster. The pH test determines the amount. With the beginning of the rainy season, now is an excellent time to apply these products to your soil. Besides wisterias, an acidifier is particularly beneficial to blueberries, azaleas, camellias, rhododendrons, gardenias, and other shade-loving plants.

How do we get our Montmorency cherry tree to bear fruit? We had one for years that yielded about 10 pies each summer. It has since died, and the replacement tree now only yields six cherries each year.

Montmorency Cherry is the most popular pie cherry in North America because of its tartness and bright red color. The primary reason cherries fail to fruit is poor pollination; however, Montmorency cherry is a self-fertile variety, so it doesn't need another cherry

tree for pollination like a Bing cherry.

Honey bees are the primary pollinator for cherries as well as all other fruit trees. With the native beehives being destroyed by a predator mite, there is a shortage of honey bees.

Weather is another factor that influences the fruit set during the flowering period. Honey Bees are not active when the daytime temperatures are below fifty-five degrees or when it's wet, damp, or rainy.

Last year, it was dry during flowering, so the weather should not have impacted pollination. Thus, your problem is a lack of Bees, and unfortunately, there is much you can do to improve things.

Buzz Bertolero is an Advanced California Certified Nursery Professional. The Dirt Gardener's website is www.dirtgardener.com and questions can be sent by email to buzz@dirtgardener.com.



WEEKEND GARDENER

Transition of Seasons

November is a time of transition for your gardens. As one growing season comes to a close, another will begin in just a few months. Now is the time to clear out exhausted summer plants, to prepare for frosty nights and to plan and plant for spring.

Flowers

Perennials for next spring and summer can be planted from nursery stock now. Look for seedlings of candytuft, columbine, cineraria and Sweet William. Take care of chrysanthemums by dusting for pests and staking for support. Stop pinching them out at the tips. There is still time to plant bulbs for a brilliant display of spring flowers.

Prevent Erosion

If your gardens are on slopes, as many in the East Bay hills are, make sure you have enough plants there to keep the hillside from washing away if rains are heavy this winter. Sow seeds of wildflowers and a perennial grass, such as blue wild rye.

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Mortgage Rates Remain Flat

Long term mortgage rates remained nearly unchanged last week, according to Freddie Mac's weekly nationwide survey.

The 30-year fixed-rate mortgage averaged 2.81 percent for the week ending Oct. 29, up slightly from the previous week when it averaged 2.80 percent. A year ago at this time, the 30-year rate averaged 3.78 percent.

Fifteen-year fixed-rate mortgages averaged 2.32 percent down slightly from 2.33 percent. A

Five-year hybrid adjustable-rate mortgages (ARMs) averaged 2.88 percent, up slightly from 2.87 percent.

"Strong purchase demand is helping to lift the construction, manufacturing and transportation industries that build new homes and it is also leading to more consumer spending for owners, who are selling or improving their homes. On the refinance front, many consumers are smartly taking advantage of the ability to lower

their monthly payment, which means they can spend, save or pay down debt more so than they have in the past."

Coming Soon

Great Proctor School Neighborhood
Upper Valley beauty on a quiet cul de sac. This home features 4 bedrooms, 2.5 baths with a large family room and formal dining and living rooms. It is freshly painted throughout with gleaming Hardwood floors, also featuring a sunny Kitchen and a big backyard to enjoy. Asking \$950,000



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In autumn, stop fertilizing your clivia plant, and place it in a cool room for about 6-8 weeks; this is essential for flower bud formation. Water very sparingly until flower buds appear. Just as winter enters its bleakest stage, you will be rewarded with a bouquet of lovely bright-colored flowers. When the flowers fade, cut the stalk at its base to prevent seeding. - Brenda Weaver

Sources: www.chicagobotanic.org, worldfloweringplants.com



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MARKET REPORT

Castro Valley
October 2020



57

HOMES SOLD



72

NEW LISTINGS



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ON THE MARKET



999,289

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← 16



691,250

AVERAGE PRICE
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FOR CASTRO VALLEY FAMILIES

J&L Real Estate Group proudly supports the Castro Valley Outreach organization. CV Outreach is a charitable non-profit, who year after year has supported Castro Valley Families through donations from schools, churches and community members. This year they are accepting tax deductible monetary donations, which will provide CV families with a turkey, a pie and other holiday support. If you are looking for an organization to donate to within our community, you can donate money via their webpage www.castrovalleyoutreach.org/donate or by mailing a check to: CV Outreach, P.O. Box 20367, Castro Valley, CA 94546.



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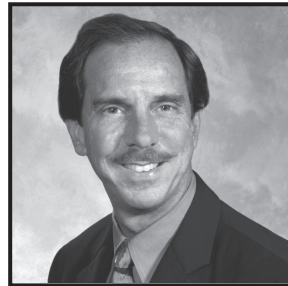
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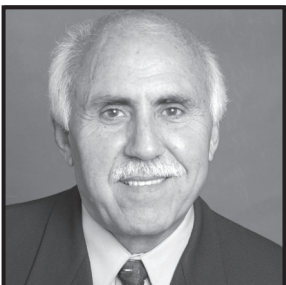
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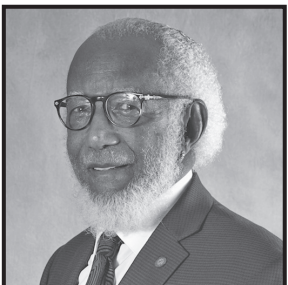
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For information about advertising call:

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www.castrovalleyforum.com



FUTURE USS OAKLAND



U.S. NAVY PHOTO

Honoring City of Oakland

The U.S. Navy's newest Independence-class littoral combat ship will be commissioned the USS Oakland on April 17, 2021 in Oakland. It is the third Navy ship to honor the city of Oakland, which has a rich historical connection to the Navy. The ship can support forward presence, maritime security, sea control, and deterrence. It will be homeported at Naval Base San Diego.

CVSan 4R Star Business Program Winners

Castro Valley Sanitary District has presented awards to three employees of local businesses who have maintained recycling and composting rates well over 60 percent in the district's 4R Star Business Program.

For the seventh year, specific employees of businesses who promoted the 4R's were recognized:

- Meena Sharifi from PostalAnnex who reduced waste by making some boxes and packaging material available for customers to reuse, and offering customers the option of printing double-sided to save paper;

- Omid Jamdar from Bee Best Learning Center who teaches his students about the value of recycling so they can share what they learn with their families at home;



Russ Kaufman



Omid Jamdar



Meena Sharifi

- Russ Kaufman from St. John Kronstadt who set up stations with recycling and organics containers alongside the garbage containers at the health care center, which significantly reduced their garbage.

Join CVSan in applauding the outstanding efforts of 4R Star Businesses and their employees! For more information about CVSan's 4R Business, 4R Planet Award Program, please go to: cvsan.org/4RStar.

Reports: Domestic Assault and Battery

continued from page 3

Disturbing the Peace

Wednesday, October 28: at 8:08 p.m., deputies arrested a 40-year-old woman from Castro Valley on a noise complaint. The woman was reportedly blaring music loudly outside an apartment on Center Street near Grove Way. Deputies took the woman into custody.

Domestic Assault and Battery

Tuesday, October 27: at 11:58 p.m., a 911 call about a loud and aggressive-sounding argument sent deputies to an apartment on

Center Street near Grove Way. There, they arrested a 40-year-old woman from Castro Valley for spousal assault and battery. Deputies handcuffed the woman and took her into custody. The victim was treated at the scene.

Wanted Man with Drugs

Tuesday, October 27: at 12:10 a.m., deputies arrested a 49-year-old CV man as part of a warrant issued for his capture. The man was hanging outside a restaurant on Redwood Road near the Boulevard. Deputies made a positive

identification and found illegal narcotics and related drug paraphernalia in his pockets. The man was taken to Santa Rita Jail.

Caught Trespassing

Monday, October 26: at 1:18 p.m., a 24-year-old woman with no permanent residence was arrested on suspicion of misdemeanor trespassing behind a business at the 580 Market Place complex on East Castro Valley Boulevard. Deputies were dispatched after a report by a store manager. The woman was handcuffed and taken into custody.

What's Up This Week at Smalltown Society

● **Saturday, November 7th:** Live Riff-Along: 'The Stepford Wives'

This week's Live Riff-Along features the 1975 satirical horror film "The Stepford Wives," in which a New York City woman moves with her husband and chil-

dren to a small, idyllic town in Connecticut, and finds something strange and sinister about the local couples. You can watch and comment along with the movie at 8 pm with your community at thechabot.com or from our Facebook page!

Support The Chabot Theater: Online Gift Cards and Merchandise available at TheChabot.com. Donations to The Chabot can be made via PayPal/Venmo: @thechabot. Donations to Smalltown Society can be made via PayPal/Venmo: @smalltownsociety

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Obituaries

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Shelli Murdock

Shelli passed away peacefully on October 18 in her home after a courageous battle with cancer, cared for by her loving husband of 34 years. A celebration of life for Shelli Murdock. Loving daughter of George Leydecker, sister of Cheryl Leydecker, wife of Mark Murdock, and Mother of Candace and Blake Murdock. Service will be held at the Three Crosses Church in Castro Valley on November 14th at 2 p.m.



Steven Thomas Penland

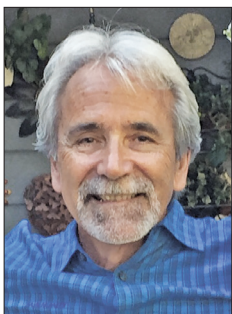
July 20, 1952 - October 21, 2020

Steven Thomas Penland, a resident of Castro Valley for over forty years, passed away on October 21, 2020 at age 68, after a brief but courageous battle with a cancer-related illness. Steve was born in Oakland and raised in San Leandro. After graduating from Pacific High School in 1970 and attending Chabot College, Steve lived in Squaw Valley where he was a member of the ski patrol. He moved back to the East Bay in the mid-seventies and met and married his beloved wife of thirty-eight years, Cecile Frumkin. Steve and Cec raised their two children, Stefanie and Max, in Castro Valley and were active members of Our Lady of Grace's Catholic Church and School community.

Steve was a general contractor and was employed as a draftsman at a structural engineering firm in Oakland for nearly twenty years. In 1998, he was hired by the Oakland-based architectural design and consulting firm of Richard Avelar and Associates. Becoming a principal in the firm in 2008, Steve continued his work in reconstruction project management and construction administration until his passing. In addition to his involvement in and dedication to his church community of Our Lady of Grace, Steve enjoyed skiing, working on a variety of home improvement projects, attending sporting events and concerts, playing guitar and singing, and most importantly, spending quality time with his family and friends.

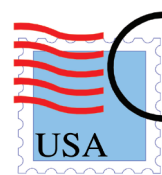
Steve was preceded in death by his parents, George (1974) and Marie Penland (2014). He is survived by his wife Cecile, their children Stefanie Daugherty and Max Penland, son-in-law Shaughn Daugherty, Max's fiancée, Iulia Furcea, adoring grandsons Ben, Sam, and Jack Daugherty, sister Debra Emerson, brother-in-law Fredrick Emerson, aunt Lorraine Zamira, cousin Gregory Zamira, cousin Kathy Anderson, and several nieces and nephews. Steve's family was blessed to have had him in their lives. He has left a hole in their hearts that can never be filled.

A private family service will be held at Holy Sepulchre Cemetery in Hayward. On Friday, November 6, 2020, there will be a celebration of Steve's life at Our Lady of Grace Catholic Church, Castro Valley, beginning at 11:00 a.m. Due to COVID-19 restrictions, the Mass will be celebrated in the parking lot in the back of the church; attendees will remain in their cars throughout the Mass. Please arrive no later than 10:45 a.m. If possible, please have families attending the service come in one vehicle, thereby enabling more cars to park in the space. The Mass will be livestreamed on the "Our Lady of Grace Castro Valley" Facebook page at facebook.com/olgc. At the conclusion of the celebration, cars will be directed to exit towards the front of the church where Steve's family will be standing. Please bring a sign of love and encouragement to display as you drive by them. In lieu of flowers, the family requests that you make a donation to either Our Lady of Grace Catholic Church or Our Lady of Grace School in loving memory of Steve Penland.



LETTERS

TO THE EDITOR
FREDZ@EBPUBLISHING.COM



A Story of Love

Editor:

This isn't a story of politics, Covid or even climate change. This is a story of love.

Let me explain. On May 25th, 2020, I was returning from shopping at Safeway on my motorcycle and was struck head-on by an automobile as I was driving along Cull Canyon Road.

Lucky for me, I was a block away from the fire station and the professionals there provided immediate response and most likely I would not be alive today, without their care.

The following two months had me in several hospitals healing the many broken bones in my shoulder, arms, fingers and legs. Rehabilitation was a further process where I learned to walk, write and become more self-sufficient and become mobile again.

After being away for months, my neighbors had arranged to provide meals for my husband

who can't operate the oven, much less cook for himself. They continued their kindness and love with continued meals for me after I returned home and I became functional in the kitchen again.

Some neighbors we had not even met, but they still provided food and care for us both which numbered 18 different households.

I have lived in Columbia neighborhood for over 24 years and my neighbors have treated us, a gay male couple, with respect and dignity. Their love, care and support was genuine and we are most grateful and thankful for their kindness shown to us in our time of need.

With sincere gratitude,
—Lance Clark, Castro Valley

Source of Information

Editor:

I noticed a recent article in the CV Forum titled "SETI: Looking For Aliens in the Dark,"

announcing a forthcoming on-line interactive program featuring the SETI project.

SETI has been scanning the sky for years in hopes of identifying intelligent signals revealing extraterrestrial or alien life. Some years ago, the movie "Contact" illustrated how signals from an alien intelligence might be identified.

With information theory (a branch of mathematics), it would be easy to distinguish information from the noise of the cosmos. Information is not a physical thing, but it can be encoded in and transmitted using physical media.

Information is always represented in a coded form and is imposed on physical media by an intelligent source. For example, there is no information in the ink and paper you are looking at as you read this. The information has been imposed on the ink and paper by an intelligent source (I ask you to give me the benefit of the doubt here.)

The code is the English Alphabet and language, syntax and grammar. Information can be transmitted with dots and dashes of the Morse Code, flashing lights or radio signals or any other physical medium.

Information originates with an intelligent source and is imposed on a physical medium using a code that is understood by the originating intelligence and the receiving intelligence.

I point this out to illustrate the irony I see when radio telescopes scan the heavens for signs of intelligence, yet we ignore or deny the massive amounts of information we see through a microscope.

The information coded into your DNA includes the coded recipe for every system and component of your body. There are proof-reading molecules scanning your DNA constantly to correct mutational errors. There's another complex epigenetic coded system on top of your DNA that, among other things, reads environmental factors and regulates gene expression.

We live because of code upon code, information upon information and we owe this not to random chance which has no ability to create information; we owe this to an awesome Creator, the ultimate intelligent source.

—Chuck Nelson
Castro Valley

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ARIES (March 21 - April 19): Your honesty continues to impress everyone who needs reassurance about a project. But be careful you don't lose patience with those who are still not ready to act.



TAURUS (April 20 - May 20): Pushing others too hard to do things your way could cause resentment and raise more doubts. Instead, take more time to explain why your methods will work.



GEMINI (May 21 - June 20): Be more considerate of those close to you before making a decision that could have a serious effect on their lives. Explain your intentions and ask for their advice.



CANCER (June 21 - July 22): You might have to defend a workplace decision you plan to make. Colleagues might back you up on this, but it's the facts that will ultimately win the day for you. Good luck.



LEO (July 23 - August 22): The Big Cat's co-workers might not be doing enough to help get that project finished. Your roars might stir things up, but gentle purr-suasion will prove to be more effective.



VIRGO (August 23 - Sept. 22): Someone you care for needs help with a problem. Give it lovingly and without judging the situation. Whatever you feel you should know will be revealed later.



LIBRA (Sept. 23 - October 22): While you're to be admired for how you handled recent workplace problems, be careful not to react the same way to a new situation until all the facts are in.



SCORPIO (October 23 - November 21): Rely on your keen instincts as well as the facts at hand when dealing with a troubling situation. Be patient. Take things one step at a time as you work through it.



SAGITTARIUS (Nov. 22 - Dec. 21): Your curiosity leads you to ask questions. However, the answers might not be what you hoped to hear. Don't reject them without checking them out.



CAPRICORN (Dec. 22 - Jan. 19): Be careful not to tackle a problem without sufficient facts. Even sure-footed Goats need to know where they'll land before leaping off a mountain path.



AQUARIUS (Jan. 20 - Feb. 18): Appearances can be deceiving. You need to do more investigating before investing your time, let alone your money, in something that might have some hidden flaws.



PISCES (Feb. 19 - March 20): Your recent stand on an issue could make you the focus of more attention than you would like. But you'll regain your privacy, as well as more time with loved ones, by week's end.

CROSSWORD PUZZLE ANSWERS

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Special Planning for Incapacitated Spouse

Q: My wife suffers from dementia and has been in a nursing home for some time. About a year ago, we put everything in my name so she could qualify for a Medi-Cal subsidy to help pay for her care. We currently have only simple wills which leave everything to the survivor of us, and then to our two children. Is this the best plan?

By Gene L. Osofsky, Esq.
SPECIAL TO THE FORUM

A: Probably not, and here's why: if for some reason you predeceased her, then all of your assets would go to her. These assets would then put her over the \$2,000 Medi-Cal resource ceiling for an unmarried individual, and she would be terminated from the program and lose her subsidy.

She would then have to use these very assets to pay for her care, potentially depleting a lifetime of savings and leaving little or nothing as an inheritance for your children.

A better plan would be to change your own will and trust so that if you predeceased her, your assets would go into a Spousal Special Needs Trust (S-SNT) for her benefit.

The S-SNT is a special trust which would hold these assets in the name of a "friendly" trustee, who would use them to pay for extra things for your wife not provided by Medi-Cal, such as a TV in her room, occasional outings, and perhaps companion visits.

Because the assets would be owned by the trustee, they would not count as hers and would thus not undermine her continued eligibility for Medi-Cal. One of your children could serve as trustee.

Upon her later demise, the balance remaining would go to your children or other designated beneficiaries.

This special S-SNT requires that your plan be structured in a very special way. Because of a quirk in the law, it must be created by Will, and not by trust. In this sense the S-SNT created for a spouse is very different from the Special Needs Trust sometimes created for a child or grandchild on public benefits.

Your plan could still use a trust and companion will. They would be structured so that they worked together but contained a kind of "toggle switch": If your wife predeceased you, then upon your own later demise they would pass everything to your children by trust.

But, if your wife survived you, the "switch" would trigger and trust assets would, instead, transfer to your Will to create the S-SNT for her.

Because the S-SNT for a spouse must be created by will, it requires some involvement by the probate court after your demise. Fortunately, this requirement does not necessarily mean that your estate would need to go through a full probate. It only requires that, after your demise, a petition be filed in the probate court seeking an order formally establishing the S-SNT and authorizing its funding from your probate estate. Once the or-

der is granted, your estate assets would be so transferred, and the probate could then be closed.

This plan does require that it be in place before your demise and its design and implementation does require special skill by an attorney with specialized knowledge regarding Medi-Cal planning.

A variation of this plan would be suitable for a couple, presently in good health, who wish to plan for the possible future long term care needs of the survivor of them.

Gene L. Osofsky is an elder law and estate planning attorney in the East Bay. Visit his website at www.LawyerForSeniors.com.

How to Save Money on Prescription Eyeglasses

By Jim Miller
SPECIAL TO THE FORUM

Unfortunately, in 2020 it's still true that original Medicare does not cover vision services, which includes routine eye exams and prescription eyeglasses – unless you've just had cataract surgery.

While there's no one solution to this common need, here are a few tips that can help you save.

Medicare Advantage

While original Medicare doesn't cover vision services, there are Medicare Advantage plans that do. Medicare Advantage plans, which are sold through private insurance companies, cover all the same medical and hospital services that original Medicare does, but many of them also provide vision as well as dental, hearing and prescription drugs too.

To locate Advantage plans in your area that provide vision

coverage, go to Medicare.gov/plan-compare or call 800-633-4227. But before enrolling in a plan, check the benefit details to ensure the plan's vision coverage includes routine eye exams, eyeglass frames and lenses.

see **EYEGLASSES** on back page

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ATHLETE OF THE WEEK

Carlia Ott:
WACC
Champion

Carlia Ott (pictured on the left) is our Athlete of the Week. Carlia is a Junior at Castro Valley High School and is one of the captains on the Girls Wrestling Team. She is currently ranked Number 1 in the League and is a WACC Champion with a record of 28-11 with 22 pins. Carlia placed 2nd at the North Coast Section at 116 lbs. and is ranked Number 2 in the North Coast Section.



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CONGRATULATIONS,
4R STAR EMPLOYEES!

Every year, CVSan recognizes employees of 4R Star Businesses with awards for practicing the 4Rs within the workplace. After receiving several nominations from the community, CVSan has chosen three winners! Check out their stories below and congratulate them if you see them around town!

Meena Sharifi
PostalAnnex

To reduce waste, Meena checks if used boxes and packaging material are available for customers to reuse. She also offers customers the option to print double-sided to save paper.

Russ Kaufman
St. John Kronstadt Health Care Center

Russ set up stations with recycling and organics containers next to garbage containers throughout the care facility, which helped significantly reduce the facility's garbage.

Omid Jamdar
Bee Best Learning Center

During his lessons, Omid teaches his students about the value of recycling so they can share what they learn with their families at home.

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Eyeglasses: Where to Shop for Savings

continued from page 11

If you are currently enrolled in original Medicare you can switch to a Medicare Advantage plan each year during the open enrollment period, which is between Oct. 15 and Dec. 7. Or, if you already have an Advantage plan that doesn't provide adequate vision coverage, you can swap to another plan between Jan. 1 and March 31.

If, however, you don't want to change your Medicare plan, you can still get coverage by purchasing a vision insurance policy – see eHealthInsurance.com.

Vision policies typically start at around \$11 to \$13 per month for an individual, but before signing up make sure your savings potential is worth the cost of the monthly premiums and required copays.

Discount Stores

Purchasing eyeglasses from discount retailers is another way to save. Costco Optical is one of the best discount stores for good eyewear and low prices. Eyeglasses cost an average of around \$184, but to shop there you have to pay a \$60 annual membership fee. Some other good retail options for low prices include Sam's Club Optical and Walmart Vision Centers.

You also need to find out if you are eligible for any discounts. Some retailers provide discounts to membership groups like AARP and AAA.

AARP members, for example, can get 30 percent off a pair

of glasses (frames and lenses) at LensCrafters and Glasses.com, and you save an additional \$10 on a complete pair at Target Optical. AARP also offers \$55 comprehensive eye exams (dilation included) at participating eye doctors. See AARPVisionDiscounts.com for more information.

Buying eyeglasses online can also offer huge savings. Stores like ZenniOptical.com, and EyeBuyDirect.com sell prescription eyeglasses for as little as \$6 and \$7. These sites let you upload a photo of your face, so you can see what you'd look like in different frames.

Or, for a snappier choice of frames see WarbyParker.com, which offers single-vision glasses starting at \$95. They even offer a free program where you can request up to five pairs to try on at home for five days.

To purchase glasses online, you'll need a valid prescription from an eye doctor (typically no more than a year old), plus your pupillary distance number, which is the distance, measured in millimeters, between the centers of your pupils in each eye.

Low-Income Assistance

If your income is low, depending on where you live, there may be some local clinics that provide free or discounted eye exams and eyeglasses. See Directory.LionsClubs.org for contact information.

You may also be able to get free eyeglasses through New Eyes (New-Eyes.org, 973-376-4903), a nonprofit that provides free eyeglasses through a voucher program to people in financial need.

Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

Hope Hospice Webinar

Hope Hospice in Dublin continues its Family Caregiver Education Series in the form of interactive webinars.

Adjusting to and coping with a pandemic is challenging for all of us, but for the person living with dementia and their care partners, it can be debilitating.

The next program, "Medicare: An Overview and Update" will be presented on Thursday, Nov. 12, from 10 to 11:30 a.m.

Medicare doesn't have to be confusing. Our guest presenter, Katy Brady of the Alameda County's Health Insurance Counseling and Advocacy Program (HICAP), will share information about coverage, options for supplementing Medicare, and changes for 2021.

The series is a free public service open to all. To register, visit HopeHospice.com/family. For more information, please call 925-829-8770.

FILED
SEPTEMBER 22, 2020
MELISSA WILK
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 573178

**FICTITIOUS BUSINESS
NAME STATEMENT**

Pursuant to Business and
Professions Code
Sections 17900-17930

The name of the business(es):
Sanaa's Steam Cleaning Services located at 4297 Polaris Ave., Union City, CA 94587, in Alameda County, is hereby registered by the following owner(s): Abdul Alim Joyaa, 4297 Polaris Ave., Union City, CA 94587. This business is conducted by an individual. This business commenced N/A.
/s/ Abdul Alim Joyaa

This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above.

Expires SEPTEMBER 22, 2025

**OCT 21, 28, NOV 4, 11, 2020
296-CVF**

FILED
OCTOBER 15, 2020
MELISSA WILK
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 573795

**FICTITIOUS BUSINESS
NAME STATEMENT**

Pursuant to Business and
Professions Code
Sections 17900-17930

The name of the business(es):
Davis & Lohse Fine Cabinetry located at 35263 Fircrest St. Suite G, Newark, CA 94560, in Alameda County, is hereby registered by the following owner(s): Plastics Unlimited, Inc., 35263 Fircrest St. Suite G, Newark, CA 94560. This business is conducted by a corporation. This business commenced N/A.
/s/ Plastics Unlimited, Inc.

This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above.

Expires OCTOBER 15, 2025

**OCT 28, NOV 4, 11, 18, 2020
297-CVF**

FILED
SEPTEMBER 30, 2020
MELISSA WILK
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 573334

**FICTITIOUS BUSINESS
NAME STATEMENT**

Pursuant to Business and
Professions Code
Sections 17900-17930

The name of the business(es):
The Fringes located at 2935 Massachusetts Streets, Castro Valley, CA 94546, in Alameda County, is hereby registered by the following owner(s): Greta Noe, 2935 Massachusetts Street, Castro Valley, CA 94546. This business is conducted by an individual. This business commenced N/A.
/s/ Greta Noe

This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above.

Expires SEPTEMBER 30, 2025

**OCT 21, 28, NOV 4, 11, 2020
291-CVF**

FILED
SEPTEMBER 25, 2020
MELISSA WILK
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 573268

**FICTITIOUS BUSINESS
NAME STATEMENT**

Pursuant to Business and
Professions Code
Sections 17900-17930

The name of the business(es):
Riff Rafts located at 17539 Via Rincon, San Lorenzo, CA 94580, in Alameda County, is hereby registered by the following owner(s): (1) Jesse Cervantes and (2) Lisa Cervantes, 17539 Via Rincon, San Lorenzo, CA 94580. This business is conducted by a married couple. This business commenced N/A.
/s/ Riff Rafts

This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above.

Expires SEPTEMBER 25, 2025

**OCT 14, 21, 28, NOV 4, 2020
292-CVF**

FILED
OCTOBER 05, 2020
MELISSA WILK
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 573489

**FICTITIOUS BUSINESS
NAME STATEMENT**

Pursuant to Business and
Professions Code
Sections 17900-17930

The name of the business(es):
Evolve Real Estate located at 19633 Center Street, Castro Valley, CA 94546, in Alameda County, is hereby registered by the following owner(s): Leslie Peterson Team Inc, 20824 Glenwood Drive, Castro Valley, CA 94552. This business is conducted by a corporation. This business commenced 8/15/2020.
/s/ Leslie Peterson Team Inc

This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above.

Expires OCTOBER 5, 2025

**OCT 21, 28, NOV 4, 11, 2020
293-CVF**

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