

NEW YEAR.
NEW HOME

AGENTS *in* ACTION

PAGES
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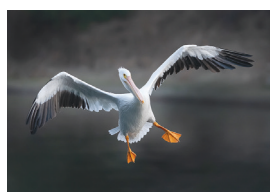
YEAR 33

WEDNESDAY, JANUARY 6, 2021

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INSIDE YOUR FORUM

NEWS



Picture Perfect

CV podcaster coaches nature photographers around the world

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LIVING



A Fresh Start

Start the new year off with a focus on better nutrition. Here's how

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SENIORS



Tele-Phony

As the use of personal devices have grown, so has identity theft

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FIRST BABY OF 2021



PHOTO COURTESY OF EDEN MEDICAL CENTER

Ayla Hae Linh Fico was born at 7:33 a.m. New Year's Day at Eden Medical Center to Ben Fico and Kim Pham Fico of Hayward. Ayla's middle names honor her parent's heritage; Hae means "ocean" in Korean and Linh mean "spirit" in Vietnamese, taken from the languages of her father and mother's ancestral homes. Ayla weighed a healthy 7 pounds, 9 ounces and is the first child for the couple. "Kim's water broke at home about 3 p.m. on New Year's Eve and everything happened quickly after that," said Ben. Ayla arrived about two weeks before her due date, but her parents see that as a blessing saying "she showed up early to help us celebrate New Year's Day." The new family of three are all happy, healthy, and optimistic for 2021.

Teachers, Food Workers Next on List for Vaccine

By Michael Singer
CASTRO VALLEY FORUM

If you one of the 8 million people working in education or in the food and agriculture industry, expect to roll up your sleeves as early as next week.

Later today, California's Community Vaccine Advisory Committee is expected to announce dates for the next phase in administering the coronavirus vaccine in the state.

Split into two tiers, Phase 1B-tier 1 will include those who are aged 75 and older, workers in education and childcare, emergency services, food and agriculture.

Phase 1B-tier 2 covers those who are aged 65 and older, transportation and logistics workers in industrial venues, people working in residential and commercial sheltering facilities or services, those who are critical to manufacturing, prisoners, and the homeless.

Phase 1a, which began late last week, included more than 3 million shots for frontline healthcare workers, 911 first responders, and those living in long-term care facilities.

While no formal dates have been given yet, the state Advisory Committee today is expected to discuss Phase 1C, which will cover those 50 and older, those with underlying medical conditions or a disability, and those working in such fields as water and waste management, defense, energy, communication, information technology and government operations.

Governor Gavin Newsom said the roll-out plan has not gone without some problems. California has administered more than 454,000 doses of the Pfizer and Moderna COVID-19 vaccines since this past Sunday. But that number is

see **VACCINE** on page 3

Castro Valley
Confirmed Cases = 1,569

Alameda County
Confirmed Cases = 53,714
Deaths = 656

California
Confirmed Cases = 2,420,894
Deaths = 26,635
as of January 4, 2020

A Number of New Laws Take Effect This Year

Although the legislative session in Sacramento was shortened in 2020 because of the coronavirus, lawmakers still passed a number of laws that went into effect in the New Year. Here are just a few:

Health & Medicine

- Beginning in April, hospitals must have a three-month stockpile of personal protective equipment or more for their workers.
- Flavored tobacco products, including menthol cigarettes, are banned. Meantime, the tobacco industry has launched a referendum campaign attempting to keep the law from going into effect until voters have had their say.
- Private insurance companies must fully cover all medically necessary mental health and substance

abuse disorder treatments under the same terms as other medical conditions.

Education & Sports

- Students who enroll at a California State University campus in the fall will be required to take an ethnic studies course to graduate. Courses could focus on Native Americans, African Americans, Asian Americans, and Latina and Latino Americans.
- Youth football leagues cannot hold more than two practices a week, each lasting no longer than half an hour. An emergency medical official must be present at games, and someone to evaluate injuries must attend practices.

Drivers

- Drivers on local streets and

roads are now required to slow down or safely change lanes when approaching stationary emergency vehicles with emergency lights flashing, such as a tow truck or Caltrans vehicle. Previously, such slowing was only required on freeways.

- Authorized emergency vehicles are now allowed to use a high-low warning sound instead of a siren to notify the public of an immediate need to evacuate an area for an emergency.
- Eligible disabled veterans may verify eligibility for special license plates or a handicapped parking placard if they present certification from the Calif. Department of Veterans Affairs or a county veterans services officer.

The Dept. of Motor Vehicles will waive driving skills tests required for a commercial driver's license if the applicant is a current or former member of the U.S. Armed Forces licensed to drive large trucks.

- Beginning July 1, driving while using a hand-held cell phone will result in a point being added to a driver's record if the violation is the second to occur within 36 months of being convicted of the same offense. Four points within a year could lead to a suspended license.

Business

- Employers must provide written notice within 24 hours to workers who might have been exposed to someone with

COVID-19.

- The retail sale of all dogs, cats and rabbits is no longer allowed. Shelter and rescue groups can, however, offer pets for adoption in pet stores.

Employees can now use their sick days for whatever reason they deem necessary.

- California's minimum wage rises to \$14 an hour for large companies, with pay rising to \$13 in workplaces with 25 or fewer employees.
- Small employers are required to provide up to 12 weeks of unpaid, job-protected leave to employees for such events as serious health problems, birth of a child, and military service.

see **LAWS** on page 4

Castro Valley Weather Jan 6-10, 2021



Wednesday
Showers
High 58° Low 40°



Thursday
Partly Sunny
High 60° Low 44°



Friday
Showers
High 59° Low 49°



Saturday
Partly Cloudy
High 59° Low 46°



Sunday
Cloudy
High 58° Low 47°

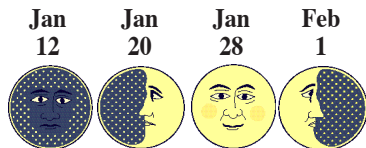
Almanac



Sun sets at 5:08 p.m. today, rises at 7:26 a.m. Thursday.

Past Week's Rain: 00.80
Season To Date: 03.19
Normal To Date: 07.14
Season Average: 21.22

Moon Phases



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WINTER VISITOR: An American White Pelican photographed at Lake Chabot by Castro Valley photographer Terry VanderHeiden.

CV Podcaster Coaches Nature Photographers Around World

By Linda Sandsmark
CASTRO VALLEY FORUM

With winter wildlife settling in around Lake Chabot, Castro Valley photographer Terry VanderHeiden has created a series of helpful podcasts on how to photograph nature there — and beyond.

“One of the episodes of my podcast that I thought would be interesting to Castro Valley folks is about photographing the American White Pelican that comes to visit Lake Chabot in the winter,” says VanderHeiden.

“I did some live audio recordings out there all about photographing this interesting bird,” he adds. “What is neat is the pelicans just came back to spend the winter looking for food at Lake Chabot, so people can go out there now to see and photograph them.”

A professional photographer since 1980, VanderHeiden provides practical and technical advice for nature photographers of all levels.

Each of his podcasts highlights one animal, topic, or geographical area, providing helpful hints to get great pictures. Interestingly, the podcasts have become popular worldwide, with listeners in far-flung locations such as Germany,



PHOTO BY ELI PITTA

Terry VanderHeiden at Lake Chabot recording sound for the Podcast on how to photograph the American White Pelicans - The Nature Photography Podcast.

Trinidad, Canada, Australia, the UK, Portugal and Iran.

VanderHeiden has lived in Castro Valley for almost 40 years, and has photographed Lake Chabot wildlife for more than 50 years.

Searchable under the title “The Nature Photography Podcast by Terry VanderHeiden,” topics include photographing frogs, coyotes, and all kinds of birds, including wild turkeys, hummingbirds, raptors and the pelicans at Lake Chabot (Episode 4).

VanderHeiden also provides information on close-up photography, as well as road trips to photograph nature from here to the Grand Tetons in Wyoming.

The podcasts may also be found on VanderHeiden’s company website, imagelight.com/nature-podcast, on Apple Podcasts and Spotify.

In addition to nature photography podcasts, VanderHeiden has instructional videos and even photography classes online. He created a timely YouTube video (“5 Tips to a Better Online Meeting”) which discusses light, sound, computer camera angles and other helpful hints for folks whose work has gone virtual during the pandemic.

Contact Terry VanderHeiden at terry@imagelight.com, or 510-538-6333 for more information.



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State Deploys 1,280 Healthcare Workers for COVID Response

Enhancing efforts to protect healthcare workers and patients alike, the State of California – through the Office of Emergency Services and the Health and Human Services Agency – have deployed 1,280 medical personnel to healthcare facilities across the state.

These deployments are part of an ongoing effort by the state to relieve stress on the medical care system during the current surge in cases and hospitalizations. They will help to ensure necessary healthcare staffing for hospitals, nursing homes and other medical facilities.

“Maintaining appropriate staffing in healthcare facilities is essential to providing a safe work environment for healthcare personnel while also maintaining high-quality medical care for patients across the state,” said Dr. Mark Ghaly, Secretary of the California Health and Human Services Agency.

Like other lines of effort to support the healthcare system including Personal Protective Equipment (PPE) and Alternate Care Sites, this staffing is another tool in the state’s multi-pronged approach to enhance and complement work of our hospital systems and local government.

The state has also opened several alternate care sites in an effort to decompress local hospital systems,



Deployments of healthcare workers are part of an ongoing effort by the state to relieve stress on the medical care system during the current surge in cases and hospitalizations.

providing care for patients who do not need care in an intensive care unit. This will allow hospitals to focus their resources on those with the most acute needs.

In addition to efforts to increase staffing and bed space alternative care sites, the state has also

procured hundreds of millions of pieces of Personal Protection Equipment (PPE) including N-95 respirators, procedure masks, gowns, face shields and gloves.

Learn more about the state's efforts to combat coronavirus at www.covid19.ca.gov.

SHERIFF'S REPORTS

COMPILED BY MICHAEL SINGER • CASTRO VALLEY FORUM



Burglar Tools and Drugs
Monday, January 4: at 12:06 a.m., Sheriff's deputies arrested a 36-year-old woman from Castro Valley on suspicion of possession of burglar tools, illegal narcotics, and related drug paraphernalia. The woman was traveling on Castro Valley Boulevard near Nunes Avenue when deputies stopped her for questioning and discovered her stash. Deputies took the woman into custody.

Drove Drunk, Evaded Arrest
Saturday, January 2: at 1:15 a.m., a 24-year-old man from Castro Valley was arrested on suspicion of driving under the influence of alcohol and evading arrest. Deputies spotted the man driving erratically in the Heyer Avenue neighborhood and ordered him to pull over. The man gave chase until he was stopped on Gregory Street near Jaydine Street. Deputies report the man failed his field sobriety test and was taken into custody.

Senior Puts Up a Fight at Eden Hospital
Thursday, December 31: at 12:59 p.m., deputies arrested an 80-year-old man from Castro Valley on suspicion of causing a disruption at Eden Medical Center and resisting arrest. Hospital staff at the hospital on Lake Chabot Road called for deputies to step in after

the man continued to harass nurses and scream at other patients. Deputies report the man became confrontational while being taken into custody.

Wanted Man Kept His Leased Car Too Long
Thursday, December 31: at 12:55 p.m., a 48-year-old man from Castro Valley was arrested on suspicion of possession of a vehicle with an expired lease. Deputies also report the man was wanted as part of a warrant issued for his capture. The man was parked at a motel on Castro Valley Boulevard near Stanton Avenue when deputies stopped him for questioning. Deputies made a positive identification on the warrant and took the man to Santa Rita Jail.

Spousal Assault
Wednesday, December 30: at 6:07 a.m., a 911 call about a loud and aggressive-sounding argument sent deputies to a home on Nunes Avenue near Kerr Street. There, they arrested a 40-year-old man from Castro Valley on suspicion of spousal assault. The man was taken into custody. The victim was treated at the scene.

Stray Shopping Cart
Tuesday, December 29: at 8:14 p.m., a 63-year-old man with no permanent residence was arrested

on suspicion of possession of a shopping cart from a grocery store, illegal narcotics, and related drug paraphernalia. Deputies stopped the man for questioning outside a business on Castro Valley Boulevard near Redwood Road when they discovered his stash. The man was taken into custody.

Two Arrests following Traffic Stop
Tuesday, December 29: at 10:41 a.m., two men from Castro Valley were arrested following a traffic stop near the intersection of Somerset Avenue and Stanton Avenue. Deputies report the driver—a 53-year-old—was charged on suspicion of driving with an expired registration. The passenger—a 36-year-old—was charged with possession of methamphetamine drugs and related drug paraphernalia. The men were taken into custody.

Public Intoxication in the Village
Monday, December 28: at 11:17 a.m., deputies arrested a 56-year-old man with no permanent residence on suspicion of public intoxication. The man was seen loitering outside a business in the Castro Village Shopping Center on Village Drive. Deputies report the man failed his field sobriety test and was taken into custody.

Vaccine: Special Groups

continued from front page
well below the 1.3 million doses the state has in its possession with another 611,000 doses being delivered this month.

Newsom's health experts initially expected some two million vaccinations would be given by the end of 2020.

“We are working aggressively to accelerate our pace. That said, it has gone too slowly,” Newsom said at his Monday update. “We want to see 100 percent of what we receive administered in everyone’s arms.”

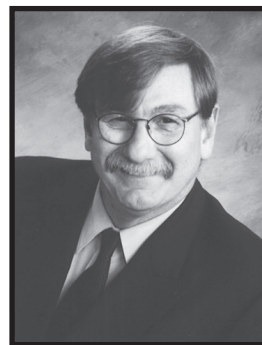
Alameda County Public Health Department and its COVID-19 Community Advisory Group have already made plans to administer the vaccine to special groups that will need help, such as the homeless.

“We have built out a street-level medical program, we will do vac-

cine in hotels, encampments, and shelters,” County Public Health Director, Kimi Watkins-Tartt told a meeting last month.

County Public Health will track individuals who sign up to take the vaccine as part of California’s Immunization Registry (or CAIR) system. While the program does dip into some private data, officials say they will need the registry to keep tabs on those needing the second shot, between 21 and 28 days after the first.

As of last Saturday, Alameda County reported just over 26% of its ICU-staffed beds and 17% of its total inpatient beds were filled with people recovering from Coronavirus. While those numbers are better than the state’s average, Alameda County remains in the most severe tier of lockdown because its overall test positivity rate was 7.3% percent over a 7-day period.



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How 5G Technologies Could Jeopardize Emergency Response Systems for Seniors

By Chris Holbert
SPECIAL TO THE FORUM

Caring for seniors posed unique challenges in 2020 and that will likely continue in 2021, and not just because of the pandemic.

In addition to normal health care needs, care providers have had to adapt to protect seniors from the virus. With friends and family members unable to visit, nurses and family caregivers have worked overtime to meet the needs of seniors.

One technology in particular has made it possible to limit interactions and monitor the health and safety of seniors at home or in care facilities remotely — mobile personal emergency response systems (abbreviated as mPERS).

mPERS can describe a variety of different types of devices from watches to pendants to small simple-function phones.

What makes these devices

unique is they all feature an easy-to-use SOS button that a senior can press in case of emergency to reach a family member, caregiver, medical provider or even an emergency call service that can respond to the event. Some mPERS devices also have fall detection capabilities that can automatically trigger a call for help.

Thanks to cellular connectivity, these personal emergency response systems that used to just be a speaker box and pendant that could only function within the home are now mobile and able to provide protection anywhere. For now, that is.

The transition to 5G mobile technologies could soon pose a threat to these devices.

As telecom providers prepare to upgrade networks to new 5G capabilities and remove 3G services, some of these devices may become obsolete.

see 5G on page 15



TOWERING PROBLEM: As networks are upgraded, 2G and 3G devices could lose coverage and become less reliable including mobile personal emergency response systems.

Laws: Law & Order, Other

continued from front page
Law & Order

• Probation terms for most misdemeanors are capped at one year, instead of the former three years. Terms are capped at two years instead of five for many felonies, except for violent offenders and certain financial crimes.

• Inmates who have participated in training for firefighting are allowed to have their criminal records expunged.

• The state attorney general must investigate any incident in which an unarmed person is killed by a police officer.

• Police departments are required to screen prospective officers for such biases as race, sexual orientation, gender, religion, etc.

• Law enforcement agencies in California must honor a gun violence restraining order issued in another state.

• Police officers are banned from using choke holds and carotid restraints that apply pressure to a person's windpipe or sides of the neck.

• Inmates in California prisons must be classified by their gender

identity, to be determined when taken into custody.

• New fines can be charged to anyone making a 911 call to threaten or harass someone based on race, ethnicity, gender or sexual orientation.

• County supervisors can create Sheriff Oversight Boards and an office of Inspector General with the power to issue subpoenas when necessary. The State Sheriffs' Association opposed the law, arguing that counties already have authority to oversee sheriff's offices.

• Youths up to age 17 cannot be questioned by police or waive their rights until they have a chance to consult with an attorney.

Other

• Over the next two years, homeowners in high fire hazard areas are required to reduce vegetation within 100 feet of buildings, including eliminating vegetation close to structures per state regulations that are yet to come.

• A nine-member task force will convene by this summer to examine whether California will establish a program to provide reparations for slavery.

HOLIDAY TREE COLLECTION

January				
M	T	W	Th	F
4	5	6	7	8
11	12	13	14	15

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- Trees are collected using a special vehicle that may service your block earlier or later than regular vehicles.



Questions? Contact Alameda County Industries at (510) 483-1400 or visit www.alamedacountyindustries.com/cvsan/holiday.

OTHER HOLIDAY RECYCLING TIPS & REMINDERS:

- Recycle wrapping paper with no foil or glitter in the blue recycling cart or bin.
- Compost food scraps, uneaten leftovers, refrigerated cartons, and food-soiled paper in the green organics cart or bin.

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Turning Over a New Leaf

Salads today are a far cry from the quintessential wedge of iceberg lettuce drizzled with bright orange “French” dressing that graced tables half a century ago.

Most markets now stock more than a dozen varieties of leafy greens, ranging in flavor from bland to pleasantly bitter.

Textures vary from crisp to buttery. Some greens stand well on their own; others are best used in combination or as accents.

At the start of a New Year, when our thoughts turn to healthier eating, here are some of the most common varieties of salad greens and their best uses.

Arugula (also rugula, rocket, roquette) – deep green, slender leaves with a spicy, mustard flavor. Best used as an accent in mixed salads.

Belgian Endive (Witloof chicory) – small, smooth, slender heads are creamy white, tinged with light yellow at the tips. Mildest in flavor of the chicory family, but still bitter.

Butter Lettuce (Bibb, Boston, buttercrunch, limestone) – medium-size heads with loosely furled leaves that are medium green on the outside, paler in the center. Sweet, buttery flavor with a soft, delicate texture.

Cilantro (Chinese parsley, coriander) – this member of the parsley family has finely fringed, flat, bright green leaves and a pungent flavor. A little goes a long way. Use as an accent to other mixed greens.

Curly Endive (chicory) – sprawling heads of crimped green leaves with a prickly texture. The outer, dark green leaves are more bitter than the paler ones inside. Use in combination with other greens.

Escarole (broad-leafed endive) – a cousin of curly endive, but the leaves are less crimped and paler in color. Less bitter, but still sharp tasting. Use with other greens.

Iceberg lettuce – what most of us refer to as “lettuce” and what you get on your restaurant hamburger. With its solid head,

crisp texture and mild flavor, it is still the most widely-sold lettuce in the country.

Radicchio (Italian red lettuce, red chicory) – baseball-size heads of burgundy leaves with cream-colored veins are the most common variety found in the U.S. Excellent for adding color to a salad mixture, its bitter flavor is similar to escarole.

Red leaf lettuce – oak leaf is a similar variety of this ruffley, loose-leaf lettuce. Its soft texture and sweet flavor provide a nice contrast to other greens.

Romaine (Cos) – Loosely packed, oblong leaves that are medium to dark green at the edges, greenish-white near the center. Crunchy texture, mildly pungent flavor.

Sorrel (dock) – smooth, bright to dark green, tongue-shaped leaves that have a faint lemony flavor. Best used as a flavor accent for other greens.

Spinach – Smooth, dark green leaves with mild, faintly mustard flavor and a coarse texture. It is sometimes wilted in a hot skillet with a little olive oil before being added to a salad.

Watercress – round, dark green leaves with a sharp, spicy flavor. Best used as an accent for other greens.

When making a large salad, pick up a few greens you are unfamiliar with and give them a try. You may be pleasantly surprised.

When buying salad greens, select those that are fresh and free of blemishes. It is best to use greens as soon as possible after purchase. They need a thorough washing to remove grit, but should not be allowed to soak.

For dressing to coat salad greens, the greens must be dry. After washing, place on paper towels or clean kitchen towel and blot with another towel. Salad spinners, which remove water by centrifugal force, are another option.

Greens may be cut with a knife, but most people believe the greens are more appealing when torn into bite-size pieces, removing any tough stems or ribs.

Cleaned greens may be torn in advance and placed in a plastic food bag, then refrigerated several hours before serving. To prevent crisp greens from wilting, toss with dressing and other ingredients just before serving.

One or two cups of lightly-packed greens are considered a serving.

SPINACH SALAD WITH DIJON DRESSING

- 1 (9 ounce) bag of baby spinach leaves
- 4 crimini mushrooms, sliced thin
- 1/2 red onion, sliced thin
- 4 ounces of feta cheese crumbles
- Sliced almonds (optional)
- Dijon vinaigrette (recipe follows)

Combine all ingredients, except dressing in a bowl, then add desired amount of dressing and toss. Serves 4 to 6.

Dijon Vinaigrette

- 1 clove garlic, finely minced
- 1/4 cup red wine vinegar
- 1 tablespoon Dijon mustard
- 1 teaspoon salt

- 1 teaspoon fresh cracked pepper
- 1/4 cup extra virgin olive oil

In a jar with a lid, combine garlic, red wine vinegar, mustard, salt and pepper. Close lid and shake vigorously. Once combined, add olive oil. Shake vigorously. Serve over salad.

FESTIVE CHICKEN SALAD

- 2 skinless, boneless chicken breast halves
- 1 1.3-oz (about) packet dry fajita seasoning, divided
- 1 tablespoon vegetable oil
- 1 (15-ounce) can black beans, rinsed and drained
- 1 (11 ounce) can Mexican-style corn
- 1/2 cup salsa
- 1 (10 ounce) package mixed salad greens
- 1 onion, chopped
- 1 tomato, cut into wedges

Rub chicken evenly with half of the fajita seasoning. Heat the oil in a skillet over medium heat, and cook the chicken 8 minutes on each side, or until juices run clear; set aside.

In a large saucepan, mix beans,

corn, salsa and other 1/2 of fajita seasoning. Heat over medium heat until warm.

Prepare the salad by tossing the greens, onion and tomato. Top salad with chicken and dress with the bean and corn mixture.

LOW-FAT COBB SALAD

- 8 cups torn romaine lettuce
- 1 small bunch curly endive, finely chopped
- 12 ounces cooked turkey breast, cut in bite-size pieces
- 1/2 cup crumbled blue cheese
- 1/4 cup fat-free cottage cheese
- 1 large tomato, chopped
- 1 green or red bell pepper, chopped
- 1 small red onion, chopped
- 4 hard-cooked egg whites, coarsely chopped
- 4 slices turkey bacon, cooked and crumbled
- 1 cup fat free or reduced fat salad dressing

In large bowl, combine romaine and endive. Divide mixture among four plates. Top each with turkey, mounding it in the center of the romaine mixture.

In small bowl, use a fork to stir together blue cheese and cottage cheese. Mound cheese mixture on top of romaine near turkey, then arrange small mounds of tomato, peppers, onions and egg whites on top of romaine. Sprinkle with turkey bacon and serve with desired dressing.

Yields 4 servings.

GARDEN VEGETABLE-RAISIN SALAD

- 1/2 cup olive oil
- 3 tablespoons lemon juice
- 2 tablespoons chopped fresh basil leaves
- 1/2 teaspoon black pepper
- 4 lettuce leaves
- 1 cup shredded zucchini
- 1 cup shredded carrots
- 1 cup shredded beats
- 3/4 cup raisins

Combine olive oil, lemon juice, basil and pepper in jar. Shake well to mix.

Arrange lettuce leaves on four serving plates. Arrange shredded zucchini, carrots and beats evenly among plates and top with raisins. Drizzle with dressing.

Yields 4 servings

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Medi-Cal Myths Uncovered

Q: In talking with friends, I discovered a lot of misunderstanding about how the Medi-Cal program works if one needs help with the high cost of nursing home care. I wonder if you would clarify matters.

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

A: Sure. I have also discovered much misunderstanding, even among care professionals. Here are the most common “myths” regarding the Medi-Cal program for those needing a help with the cost of care:

Myth No. 1: Nursing home Medi-Cal is just for persons at or near the poverty level.

Fact: Not necessarily. Persons with substantial assets can often qualify for a Medi-Cal subsidy, providing planning is in place and that proper steps are taken at the time of need.

This is especially true in the case of married couples, where both federal and state law include Spousal Impoverishment provisions designed to subsidize the cost of care for the Ill Spouse, while preserving a “nest egg” of income and marital resources for the At Home spouse.

Myth No. 2: The state can force you to sell your home in order to qualify for a nursing home Medi-Cal subsidy.

Fact: False. Your home is an exempt asset during your lifetime and the state will not force you to sell your home in order to qualify for a Medi-Cal nursing home subsidy. However, the home exemption usually expires on death (or upon the later death of surviving spouse or disabled child), and Medi-Cal may then seek to recover benefits paid out on your behalf, often by placing a lien on the home.

Myth No. 3: If you give all of your savings to your children, you can immediately qualify for Medi-Cal.

Fact: False. Placing assets into a Living Trust does not shield them from being considered at qualification, as you normally retain the right to revoke the trust. The Living Trust is therefore disregarded when Medi-Cal considers your resources. However, it can shield those same assets from

Fact: False. Medi-Cal has a “look back” period, which is currently 30 months in California, and which will ultimately be extended to 5 years. Significant gifts made within that “look back” will usually result in a period of disqualification.

However, if gifts are handled in a very special way, they can still be made in a manner which is both compliant with the Medi-Cal rules and which will not result in disqualification. However, to avoid running afoul of the gifting rules proper guidance from an Elder Law attorney is essential.

Myth No. 4: If you put all of your assets into a Living Trust, they do not count when applying for a Medi-Cal subsidy.

Fact: False. Placing assets into a Living Trust does not shield them from being considered at qualification, as you normally retain the right to revoke the trust. The Living Trust is therefore disregarded when Medi-Cal considers your resources. However, it can shield those same assets from

see OSOFSKY on page 7



COVID Hits Our Wallets

By Matilda Charles
SENIOR NEWS LINE

You can learn all kinds of things from surveys, and not all of them are good. A recent SimplyWise bi-monthly survey showed that 35% of seniors age 60 and older are willing to risk getting COVID in order to work.

Of those who are over age 50, only 27% have put any money aside recently for retirement. Nearly half could not last one month off their savings.

The number of people who plan to keep working after starting to collect Social Security benefits just keeps rising, up to 74% at the time of the survey.

Due to finances, 17% of us are considering selling our homes. I scarcely know where to begin. Between seniors willing to risk getting COVID to keep working, seniors contemplating selling their homes and seniors not able to make it through even one month on savings – it’s a dismal picture.

My thoughts on how to cut back on expenses and save money during COVID seem inadequate, but here they are:

Stop impulse online purchases that you make out of boredom. Ask your auto insurance agent about discounts, since your driving is minimal now.

Double down on asking for senior discounts for everything. Don’t buy any new clothes if you’re home all the time anyway. Take your former entertainment budget and keep the cash. If signed up for streaming services you rarely use, cut all but one. Consider selling a second vehicle if it still has payments. Make a ritual of studying the weekly grocery sales.

None of these things alone will amount to much, but taken together they will keep more cash in your pocket.

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Caregivers & Medicare: Key Points

Q: I am the caregiver for my 81-year-old mother, who recently fell and broke her hip. I have a lot of questions about how original Medicare works and what it covers. Where can I get some help understanding this program?

By Jim Miller
SPECIAL TO THE FORUM

A: Having a working knowledge of Medicare can help you take full advantage of the coverage and services it provides to ensure your mom receives the best care possible. Here’s what you should know.

• Medicare Assistance

A good starting point to get familiar with Medicare is the official “Medicare & You” handbook that overviews the program. It’s mailed to all beneficiaries every fall and provides an up-to-date description of all services and benefits. You can also see it online at Medicare.gov/medicare-and-you.

If you have a particular question, you can call and visit with a Medicare customer service representative at 800-633-4227. Medicare also works closely with State Health Insurance Assistance Programs (SHIP) to provide free health insurance counseling.

To find a SHIP counselor in your area visit ShiptaCenter.org or call 877-839-2675.

Caregivers also find Medicare’s secure website – MyMedicare.gov – especially useful. After setting up a personal account for your mom, you can view the details of her coverage, track recent health care claims and keep up to date on the preventive services she qualifies for.

• Compare Tools

Medicare can also help you locate the right health care providers for your mother. At Medicare.gov/care-compare you can find and compare doctors, hospitals, home health agencies, dialysis facilities, inpatient rehab facilities, long-term care hospitals and nursing homes in your mom’s area.

see MEDICARE on page 7

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Senior News Line: The Best You Can Do

By Matilda Charles
SENIOR NEWS LINE

A show of hands, please. Is anybody else getting worn out by the current state of our lives?

Is there anything we can do about it?

All I wanted was a package of socks. That shouldn’t be hard. In the past, once a year or so, I’d stroll into the local big-box store, grab a package off the shelf (especially happy when I found a bonus pack with 2 extra pairs in it), pay for it and walk out.

And now? Now I can’t find them anywhere. I don’t dare walk into stores just to wander around,

so I’m left to do my hunt on the internet. These particular socks are nowhere to be found ... except for the ones at three times the price on Amazon.

Then there was the phone call from a neighbor, in the middle of my hunt, describing a new family panic. A family member is undergoing serious medical treatment. They just learned that his nurse tested positive for Covid.

Is anyone else tired of the need for constant vigilance because of Covid? The inability to acquire basic goods and sometimes food?

The constant sad stories of seniors who are in rehab centers who haven’t had visitors in months?

That’s probably what breaks my heart the most, all those lonely seniors in nursing homes or retirement centers.

I can’t do anything about the state of the world, but I can do this: Over the next week I’m going to send individual notes and cards to the residents of a local nursing home. I got all their first names and last initials from the facility director, and I’ve ordered a big box of miscellaneous greeting cards.

Each one will get a note and a cheery card from me. Maybe it will help brighten their day for a few minutes.

It’s the best I can do.

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Don't Fall Victim to ID Theft

By Chris Orestis
SPECIAL TO THE FORUM

As the use of personal computers and cell phones has grown over the last two decades, identity theft has surged. One study found that over 14 million consumers were victims of identity fraud in 2018, and that their out-of-pocket costs totaled \$1.7 billion.

Seniors have been particularly vulnerable in recent years to online scams and telemarketing tricks. Unfortunately, another negative effect of COVID-19 has been scammers targeting seniors and the elderly by developing coronavirus hoaxes that prey on fears of the virus.

The growing problem of identity theft for all age groups makes it vital for consumers to develop a strategy to protect their devices, and those of their loved ones, although no system is perfect.

At a minimum, no one should give out their Social Security number to a stranger and should never click a link in an email from an unknown source. But cyberthieves have many ways to steal your identity, invade your computer, or raid your bank account and credit cards. What should you do to protect yourself from these scam artists and criminals?

First, it's important to understand that identity-theft protection services don't actually stop identity theft. There is no fool-proof way to stop identity theft from happening; there are just too many different types of valuable information and avenues for cyberthieves to hack them.

Osofsky: Myths of Medicare

continued from previous page
post-death Medi-Cal "recovery" claims ("pay-back"), and hence is often a recommended option for Medi-Cal beneficiaries.

Myth No. 5: If you convert from private pay to Medi-Cal, the nursing home can ask you to leave.

Fact: False. If the nursing home is Medi-Cal certified, it is illegal to evict you when you seek a Medi-Cal subsidy.

Myth No. 6: Medi-Cal planning is illegal or unethical.

Fact: False. Medi-Cal planning is perfectly legal and ethical. In our view, it is akin to tax planning in which the wealthy engage. Both types of planning do impact the public treasury. To be sure, tax avoidance planning has a far greater impact than Medi-Cal planning.

Gene L. Osofsky is an Elder Law and Estate Planning attorney in the East Bay. Visit his website at www.LawyerForSeniors.com.



TELE-PHONY: Seniors have been particularly vulnerable in recent years to online scams and telemarketing tricks.

The Federal Trade Commission actually prohibits identity-theft services from using the word 'prevention,' and if a company is promoting that as part of their service they should not be trusted. But regardless of any service you might use, no one can be disengaged from protecting their own identity.

It's important to take care of your identity and credit health with smart and regular maintenance, just like you do with your physical health."

Here is a five-step plan to help protect your identity:

- Register for fraud alerts. You see *THEFT* on back page

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Medicare: Some Key Points for Caregivers

continued from previous page

- What Medicare Covers

Medicare can reduce many out-of-pocket medical expenses your mom incurs, but it doesn't cover everything.

Understanding what Medicare does and doesn't cover can save you time and spare you frustration when navigating the caregiving maze. Here are some key points for caregivers:

Besides basic hospital and physician services (which includes telehealth services) and optional prescription drug benefits, Medicare covers home health care too.

To qualify, your mom must be homebound, under a physician's care and in need of part-time skilled nursing care or rehabilitative services like physical therapy.

Medicare also helps pay for oxygen, catheters and other medical supplies that a doctor prescribes for home use. The same is true for medically necessary equipment like oxygen machines, wheelchairs and walkers.

In addition, Medicare covers skilled care in a nursing home for limited periods – up to 100 days – following hospital stays. But it doesn't cover long-term stays.

Patients who need custodial care (room and board) must pay out of pocket unless they're eligible for Medicaid or have private

long-term care insurance.

Medicare pays for hospice care too, for someone with a terminal illness whose doctor expects to live six months or less. The hospice benefit also includes brief periods of respite care at a hospice facility, hospital or nursing home to give the patient's caregivers an occasional rest.

Besides long-term nursing home stays, original Medicare typically doesn't cover regular dental care or dentures, regular eye exams or eyeglasses, and hearing exams and hearing aids.

To find out what Medicare covers, visit Medicare.gov/coverage and type in the test, item or service you have questions about, or download the Medicare "What's

covered" app in either the App Store or Google Play.

- Financial Assistance

If your mom lives on a limited income, you should check whether she qualifies for help with prescription drug costs or with other Medicare-related premiums, deductibles and copayments.

For help with drug costs, visit SSA.gov/prescriptionhelp or contact Social Security at 800-772-1213 and ask about the "Extra Help Program." For help with other Medicare costs, go to Medicare.gov or call 800-633-4227 and ask about the "Medicare Savings Programs."

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

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REAL ESTATE GALLERY



REAL ESTATE REALITY

By Carl Medford, CRS
Special to the Forum

GUEST COMMENTARY



Primary Factors to Watch in the 2021 Real Estate Market

With 2020 over and done, everyone I know is looking forward to 2021 and what they hope will be a much calmer, less catastrophic year. 2020 was certainly one for the record books, and none of us want to revisit the events that shaped the year.

If we have learned one thing this past year, it is that anything can happen with little or no notice that might permanently change our lives.

Going into 2021, while we certainly have hopes for what the year may hold, we still do not have many definitive answers. As it relates to real

estate, here are things to watch: The red-hot real estate market.

One of 2020's big surprises was the overheated housing market. The year started with a bang, faltered a bit when COVID-19 arrived, but quickly regained momentum and finished strong.

Pundits are predicting it will continue full speed ahead for at least the next six months. The key drivers have not changed: low interest rates, limited inventory and a surplus of well-healed buyers.

Low inventory.

Normal real estate markets rely on three groups to provide

a flow of listings: move-ups (sellers looking to upgrade), retirees (looking to downsize or relocate) and forced relocations (job transfers, divorces, deaths, etc.).

With housing prices high, it is difficult to move up and, in a housing shortage, it becomes almost impossible to find a replacement home without first selling and moving out.

Many sellers are unwilling to take the risk of selling without having a replacement lined up. This is not likely to change in the near future.

It is hoped that the passage of Prop. 19, allowing homeowners see MEDFORD on page 9

Happy New Year!

The Grubb Team

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From the Alameda County Assessor's Office:

www.acassessor.org/proposition-19

PROP 19 OVERVIEW from the California Association of Realtors: For Homeowners over 55, severely disabled or whose homes were destroyed by fire, they may:

- Transfer the taxable value of their primary residence to a replacement primary residence:
 - Anywhere in the state, regardless of location
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 - Within two years of the sale of original primary residence
 - Up to three times (no limit for homes destroyed by fire)
 - Applies after April 1, 2021 for selling and buying
 - For tax benefit advice, consult your tax advisor or a California real estate tax attorney

If you're interested in taking advantage of Proposition 19, give me a call. I'm looking forward to connecting with you to discuss how best to move forward.

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MEDFORD: Interest rates

continued from page 8

over 55 to transfer their current home tax assessment to any area in California, will prompt many seniors to downsize. Previously, the potential of higher taxes for replacement properties kept older sellers firmly locked in place.

There may be another bright spot as well: many corporations are telling employees they can continue to work from home. This has spawned a migration from urban centers to suburbs and beyond, and should make more homes

available.

Low interest rates.

It is predicted that rates may creep up in the new year, but will still be at remarkably low levels that should continue to fuel purchases.

2021 is off and running, and all of us are praying this New Year will be better dramatically for all.

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.

Mortgage Rates Remain Near Record Low

Long-term mortgage interest rates remained near last week's record low heading into 2021, according to Freddie Mac's weekly nationwide survey.

The 30-year fixed-rate mortgage averaged 2.67 percent for the week ending Dec. 31, up slightly from a week earlier when it averaged 2.66 percent. A year ago at this time, the 30-year rate averaged 3.72 percent.

Fifteen-year-year fixed-rate mortgages averaged 2.17 percent, down from the previous week when it averaged 2.19

percent.

Five-year hybrid adjustable-rate mortgages (ARMs) averaged 2.71 percent, down from 2.79 percent.

"All eyes have been on mortgage rates this year, especially the 30-year fixed-rate, which has dropped more than one percentage point over the last 12 months, driving housing market activity in 2020," said Sam Khater, Freddie Mac's Chief Economist. "Heading into 2021 we expect rates to remain flat, potentially rising modestly off their record low,

but solid purchase demand and tight inventory will continue to put pressure on housing markets as well as house price growth." 5-year Treasury-indexed hybrid adjustable-rate mortgage (ARM) averaged 2.71 percent with an average 0.4 point, down from last week when it averaged 2.79 percent. A year ago at this time, the 5-year ARM averaged 3.46 percent.

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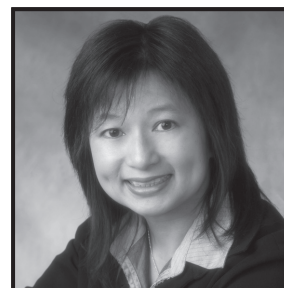
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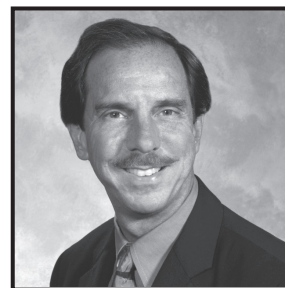
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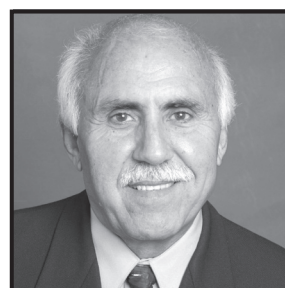
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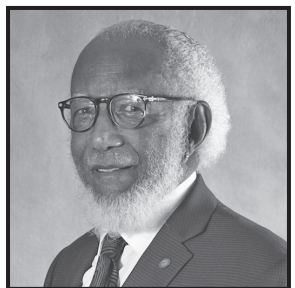
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Winter Care for Houseplants

By Melinda Myers
Special to the Forum

Be sure to keep your houseplants looking their best with proper winter care.

Make sure houseplants receive sufficient light now and throughout the winter. The shorter, often gray days of winter mean less light reaches our plants.

Start by moving plants to the sunniest available window. A south-facing window is usually best, but if it is obstructed by trees or awnings it may be no better than an unobstructed window facing another direction.

If brightly lit locations are limited in your home, try rotating plants between high and low light areas. Switching plants every few weeks usually keeps them growing healthy.

Give the pots a turn every few weeks to ensure each side of the plant has time facing the light. This encourages even growth and discourages stems stretching toward the light.

Consider supplementing natural light with artificial light when light is limited. Newer styles that clip onto pots, are mounted on the wall, or tucked into furniture grade stands make them attractive and easier to use. And now LED plant lights

are more affordable, longer lasting and use less energy.

Humidity is the other winter stress. Many of our houseplants are tropical and require higher humidity than our homes provide. As we turn up the heat, the humidity declines.

Boost the humidity around your plants by displaying them together. As one plant loses moisture, the others will benefit. Add a gravel tray for additional humidity. Fill a tray or saucer with pebbles and water. Then set the plant on the pebbles elevated above the water. As the water evaporates, it increases humidity around the plant.

Adjust your watering schedule to fit the conditions in your home. Always water thoroughly but only as needed. Use your finger to check the soil moisture below the soil surface.

Water plants that love moisture, like Moon Valley Pilea, when the top few inches are barely moist. Allow the top few inches of soil to dry for cacti and succulents. And always pour off excess water that collects in the saucer. Or use gravel trays to capture the excess water, eliminating this task.

Most houseplants do fine in the same temperatures people prefer. They do not tolerate

drafts of hot air from heat vents or cold air from windows and doors. Move plants as needed to avoid drafty locations.

Never trap houseplants between the curtain or blinds and the window. The temperature can be significantly colder, resulting in injury and even death of some plants. Place plants on a table near the window or windowsill extension, leaving room to close the window coverings at night.

Wait until spring to fertilize. Plants do not need as many nutrients when their growth is limited by less-than-ideal winter

conditions. As the outdoor growing conditions improve with longer days and brighter light, so do those indoors.

You will be rewarded with healthier, more attractive plants when giving them the care they need this winter. And as you tend your indoor garden, you will help fight the winter blues.

Melinda Myers is the author of more than 20 gardening books, including "Small Space Gardening." She is a columnist and contributing editor for *Birds & Blooms* magazine. Her website is www.MelindaMyers.com.



PHOTO COURTESY OF MELINDAMYERS.COM

Moon Valley Pilea is a moisture-loving plant that prefers high humidity but will tolerate average home humidity.



WEEKEND GARDENER

Roses

January is the month to prune your rose bushes as well as deciduous trees, shrubs, grape vines, kiwis and berries. Apply dormant oil spray after pruning, not before. Do *not* prune any spring-flowering trees or shrubs until they finish blooming.

Prune roses way back, using clean, sharp tools and protect your hands with heavy gloves. Make all cuts at 45-degree angles above an outside bud eye, about a quarter-inch above the eye. Take out twiggy and malformed growth.

For a moderate pruning, cut bushes 18 to 24 inches high with three to six canes left in place. Severe pruning produces larger, but fewer blooms. Floribundas and grandifloras often benefit from a light pruning.

On old garden roses, don't do anything until after the spring bloom. Prune tree roses and hybrid teas to a vase shape. Climbing roses bloom on mature canes, so don't be overzealous. Train their canes against a fence or trellis by attaching the canes to the structure in a horizontal position.

Slithery Pests

Snails and slugs love rainy weather and will be after young winter annuals. The quickest, safest way to get rid of them is to hand pick them at dusk using a flashlight. They can often be found clinging to the garden hose and along the side of sheltered bricks. Secure them in a plastic bag and put them in the garbage.

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Obituaries

LETTERS TO THE EDITOR

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A Modest Vaccination Proposal

Editor:

As we know that roughly two-thirds to three-fourths of deaths associated with the coronavirus occur in the elderly, rather than promulgating delays in vaccine distribution by jostling over who is "essential" or "front-line," the vaccine is simply distributed by age, beginning with 75+ and decreasing over time.

Currently supplies are limited and while they are limited, it is understandable to vaccinate health care workers, nursing home residents and staff.

However, the subsequent roll-out will be delayed if we are wasting time verifying if a person is really a teacher, for example, or if he has diabetes, or is he just trying to jump the line.

Every year, approximately 150 to 180 million adult Americans get a flu shot, in roughly just the two months from October to December. Even though there are populations that are clearly more vulnerable to dying from influenza, we simply vaccinate on a first-come, first-serve basis and it works quite well.

Let's not overly complicate the roll out of this vaccine, for everyone's sake.

—David Nierengarten
Castro Valley

What the President Has Done for Others

Editor:

The last few weeks are not any different that the first hundred days of Trump's regime, except perhaps the coronavirus, unemployment and the economy.

The only thing that he has done for others is give a tax break to the rich and pardon his partners in crime. Otherwise I can't really see what good Trump has done, except to ruin our democracy.

Correct me if I'm wrong.

—Mary Ann Gordin
Castro Valley

Thanks for Responses on Church Panels

Editor:

I would like to take this opportunity to thank the individuals who responded to my letter regarding the lost stations of the cross that were at Our Lady of Grace Catholic Church in Castro Valley.

My search will continue until I locate the person who actually has the panels, if they haven't already been destroyed. Thank you to the editor for publishing my letter.

—Vicki Rodriguez
Santa Fe, New Mexico

Americans Turning to Plant-Based Foods

Editor:

With the "Year of Covid" barely behind us, we look forward to the New Year and the customary resolutions: reduce personal weight, reduce time on social media, and reduce consumption of animal foods.

Yes, that. Nearly 40% of Americans are already eating more plant-based foods. Hundreds of school, college, and corporate cafeterias have embraced Meatless Monday.

Even fast-food chains like McDonald's, Burger King, Carl's Jr., Chipotle, Denny's, Dunkin', Starbucks, Subway, Taco Bell, and White Castle offer plant-based options.

Dozens of start-ups, led by Beyond Meat and Impossible Foods, are producing plant-based meats, milks, cheeses, and ice creams. Every ice cream manufacturer boasts nut-based flavors.

Even meat industry giants Tyson Foods, Perdue, Hormel, and Canada's Maple Leaf Foods have rolled out their own plant-based meat products.

The reasons for the skyrocketing popularity of plant-based meat and milk products are compelling: they are more convenient, healthier, more eco-friendly, and more compassionate than their animal-based counterparts.

The resolution to explore plant-based foods requires no sweat or deprivation – just some fun visits to our favorite supermarket and food websites.

—Dennis Roth
San Leandro

LETTERS TO THE EDITOR must include writer's first and last names, phone number, city of residence, and must be under 300 words. We reserve the right to edit as necessary. Not all letters are published. We do not publish anonymous or unsigned letters.

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Jean Lucille Wilgus

October 3, 1942 ~ December 22, 2020
Resident of Castro Valley

With extreme sadness, the family of Jean L. Wilgus announces her passing on Tuesday, December 22, 2020 from complications following a stroke. Her husband and all her children shared a visitation vigil under the Kaiser Comfort Care Program. She leaves her husband, Conrad, of 57 years, and her three children David, Elizabeth and Gavin. She also leaves five grandchildren which she adored, Lia, William, and Emily Wilgus, and Jacob and Jeffrey Pardes. You always felt her love of her family and friends which also extended through many charitable organizations. She was a member of Transfiguration Church, and retired from Canyon Middle School where she worked as an administrative staff member. She will be interred in the Queen of Heaven mausoleum Hillside, Illinois.



Hundreds of CARES Grants Go To Alameda County Businesses

Alameda County has issued more than 1,900 grants to small and emerging businesses under the Alameda County Coronavirus Aid, Relief, and Economic Security (CARES) Act grant program.

The program was made possible by the action last November of the Alameda County Board of Supervisors to redirect up to \$8 million in CARES Act funds to assist small businesses in response to the economic, health and safety impacts of the coronavirus pandemic.

With the support from 10 cities and local chambers of commerce, more than 7,700 applications were submitted for Alameda County CARES Grants, roughly four times the number of grants available from the total \$9.8 million funding pool.

Each grant awarded through the program was \$5,000, intended to assist small businesses with covering necessary costs incurred due to business interruptions associated with the Coronavirus public health emergency between March 17 and Dec. 30, 2020.

For more information about the Alameda CARES Grant program, visit www.eastbayeda.org/grants.

Anthony "Tony" Rocha, Jr.

February 17, 1936 ~ December 15, 2020

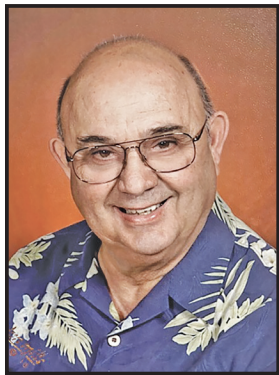
Tony passed away peacefully in his Castro Valley home surrounded by an abundance of love and faith from his family.

Tony was born in the Havenscourt neighborhood of Oakland to a family with strong East Bay roots, dating back to the early 1800s. He grew up in Oakland and later moved to Hayward and then Castro Valley. In the late 1950s, he was drafted and served overseas on a medical team in the US Army. Interestingly, Tony was stationed in West Germany with Elvis Presley. Upon returning home, he worked for Lucky Stores in Oakland and Livermore before being hired by the Cherryland Fire Department. He dedicated 30 years of his life to firefighting and retired from the Alameda County Fire Department in 1995.

Anyone who knew Tony would tell you that his greatest joy was marrying his wife of 55 years Kathleen and raising a wonderful family. He strived to provide his family with more opportunities than he had growing up, even though he lived a blessed childhood. His strong work ethic, can-do attitude, service to the community and commitment to family were the foundation for his life. He was a member of Transfiguration Catholic Church in Castro Valley. Tony loved to play Santa Claus at scouting parties and was a scout leader. Tony also loved attending Holy Ghost Festas and sharing the love of his family's Portuguese heritage.

Tony is survived by his wife Kathleen; four children and their spouses: Jim (Michele) Rocha of Castro Valley, David (Tina) Rocha of Livermore, Karen (Robert) Scarper of San Lorenzo, and Ken (Keri) Rocha of Pleasanton; nine grandchildren: Anthony (Tara) Scarper, Stephanie, Adrianna, Kyle, Ben, Julia, Owen, Kaylee and Karlie; and four great-grandchildren: Nevaeh, Atiyana, Ariebella, and Cienna. He is also survived by his three older sisters Shirley (Maryland), Geraldine (San Francisco), Dolores (Lincoln) and their families.

A vigil was held on January 5th and he will be laid to rest today, January 6th at Holy Sepulchre Cemetery. Services are limited to the immediate family due to the pandemic. In lieu of flowers, donations may be made in his name to a charity of your choice.



HOROSCOPE by Salomé

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ARIES (March 21 - April 19): Aspects call for care in preparing material for submission. Although you might find it bothersome to go over what you've done, the fact is, rechecking could be worth your time and effort.



TAURUS (April 20 - May 20): The week is favorable for Bovines who welcome change. New career opportunities wait to be checked out. You also might want to get started on that home makeover you've been considering.



GEMINI (May 21 - June 20): You might have to be extra careful to protect that surprise you have planned, thanks to a certain snoopy someone who wants to know more about your plans than you're willing to share.



CANCER (June 21 - July 22): Family ties are strong this week, although an old and still-unresolved problem might create some unpleasant moments. If so, look to straighten the situation out once and for all.



LEO (July 23 - August 22): Although the Lion might see it as an act of loyalty and courage to hold on to an increasingly shaky position, it might be wiser to make changes now to prevent a possible meltdown later.



VIRGO (August 23 - Sept. 22): Your gift for adding new people to your circle of friends works overtime this week, thanks largely to contacts you made during the holidays. A surprise awaits you at the week's end.



LIBRA (Sept. 23 - October 22): Don't hide your talents. It's a good time to show what you can do to impress people who can do a lot for you. A dispute with a family member might still need some smoothing over.



SCORPIO (October 23 - November 21): Be open with your colleagues about your plan to bring a workplace matter out into the open. You'll want their support, and they'll want to know how you'll pull it off.



SAGITTARIUS (Nov. 22 - Dec. 21): Trying to patch up an unraveling relationship is often easier said than done. But it helps to discuss and work out any problems that arise along the way.



CAPRICORN (Dec. 22 - Jan. 19): While your creative aspect remains high this week, you might want to call on your practical side to help work out the why and wherefore of an upcoming decision.



AQUARIUS (Jan. 20 - Feb. 18): Dealing with someone's disappointment can be difficult for Aquarians, who always try to avoid giving pain. But a full explanation and a show of sympathy can work wonders.



PISCES (Feb. 19 - March 20): Getting a job-related matter past some major obstacles should be easier this week. A personal situation might take a surprising but not necessarily unwelcome turn by the week's end.

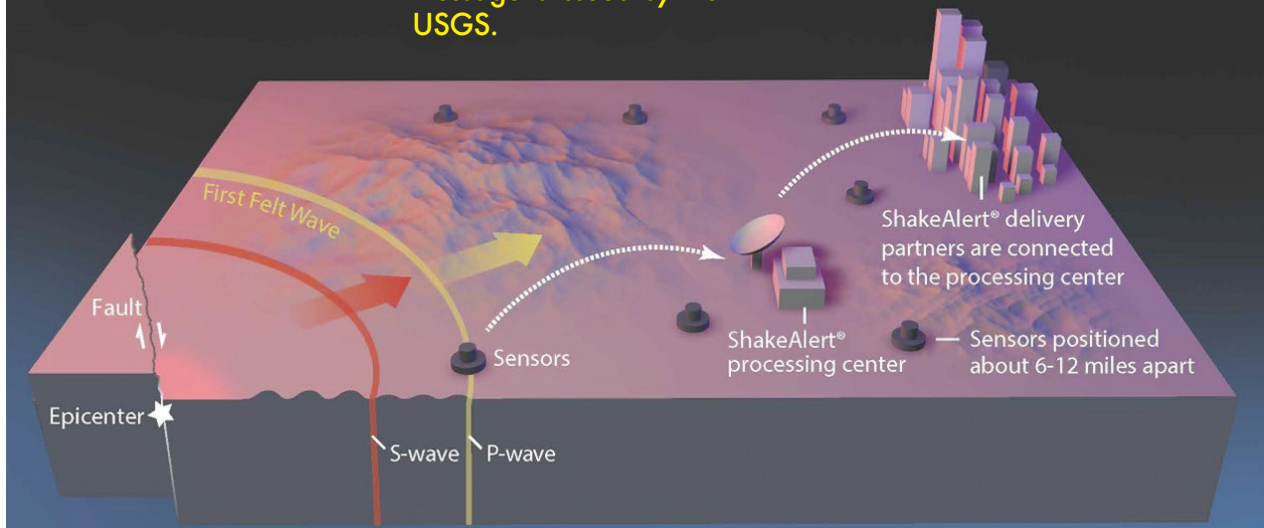
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3. A ShakeAlert® message is then picked up by delivery partners (such as a transportation agency) that could be used to produce an alert to notify people to take a protective action such as Drop, Cover, and Hold On and/or trigger an automated action such as slowing a train.



BART Extends Earthquake Monitoring Agreement with U.S. Geological Survey

BART's pioneering Earthquake Early Warning System powered by ShakeAlert will continue to monitor seismic activity thanks to a newly signed agreement with the U.S. Geological Survey.

The agreement allows BART to continue to use ShakeAlert data, which includes real-time information on ground motion records and estimates. Data also include the earthquake's origin, time, location, and magnitude.

Studies have shown that the warning time would range from seconds to a tens of seconds. ShakeAlert can give enough time to slow trains and taxing planes, to prevent cars from entering bridges and tunnels, to move away from dangerous machines or chemicals in work environments and to take cover under a desk, or to automatically shut down and isolate industrial systems.

Most of the nation's earthquake risk is concentrated on the West Coast. FEMA has estimated the average annualized loss from

earthquakes to be \$3.7 billion in California alone. In the next 30 years, California has a 99.7% chance of a magnitude 6.7 or larger earthquake.

"BART uses earthquake information from ShakeAlert to protect our riders, workers and infrastructure by triggering automated actions, like slowing trains to prevent potential derailment," said BART Director John McPartland, who has been instrumental in BART's participation as the first transit agency in the nation to adopt an early warning system.

"BART has provided valuable insight on the transit industry and potential use cases to the ShakeAlert team since 2012," said Steve Hickman, director of the U.S. Geological Survey's Earthquake Science Center at Moffett Field. "We look forward to continuing to work together under this new agreement, which will provide BART with real-time earthquake early warning alerts powered by ShakeAlert."

The USGS issues ShakeAlert messages that are used by partners like BART to trigger automatic responses. Other partners are powered by ShakeAlert to deliver alerts via television, radio, and cell phone; these alerts warn people to take a protective action such as "Drop, Cover, and Hold On."

ShakeAlert does not predict earthquakes. Instead, indicates an earthquake has begun, shaking is expected at your location, and you should take protective actions immediately.

BART has an Earthquake Emergency Response Plan and holds several drills a year to ensure staff is trained and ready to respond.

In the event of an earthquake, riders should listen for instructions from BART personnel. Employees are trained to evacuate the public from dangerous areas. Following an earthquake, BART trains are held in place (except for trains in the Transbay Tube and BART Caldecott Tunnel) until it is determined it is safe to move the train to the nearest station where riders will be off-boarded.

5G: Impact on mPERS

continued from page 4

Many panic button devices were designed using 3G or even 2G and EDGE technologies because the data being transferred by the device is light and doesn't require the higher speeds of a 4G network, let alone 5G.

As networks are upgraded, 2G and 3G devices could lose coverage and become less reliable. This is because telecom companies will be trading out the 2G and 3G technologies on cell phone towers for faster 4G and 5G technologies.

Panic buttons operating on 2G or 3G networks will not be compatible with the new network speeds and their functionality could experience drops in coverage in areas where 2G and 3G coverage no longer exists.

For example, Verizon eliminated its 3G networks at the end of 2020, and AT&T is working through a plan to sunset 3G by 2022. Ericsson, a company that installs 5G technologies on cell phone towers, predicts that by 2023 twenty percent of the world's population will have 5G coverage.

While the cellular upgrades will infinitely speed up heavy data transfers like streaming video, the problem that exists for the mPERS industry and end users is that 4G and 5G devices have yet to be widely introduced to the mass market.

The basic functionality of panic button devices has not required rapid advancement of the technology that powers their operation.

This and other factors affecting the mPERS industry have resulted in slow efforts to upgrade older 3G mPERS devices. Now, manufacturers are forced to catch up with changing networking standards in order to continue to provide the safety and peace-of-mind customers rely on from their devices.

Families and medical professionals who rely on mPERS devices to ensure the safety and well-being of their family members or patients need to know if the devices will become unreliable as network upgrades are made.

This can be accomplished by

contacting the device manufacturer or the company providing monitoring services for the device. If it is discovered that devices are operating on 2G or 3G networks, it would be wise to upgrade the mPERS devices as soon as possible.

Discuss options with service providers to turn in existing devices for 4G models.

For existing devices that are in use in care facilities or patients' homes, implementing a regular testing schedule to ensure the devices are operational and have coverage is imperative.

Weekly, devices should be triggered to ensure that SOS messages are being transmitted. This simple test would only take a few seconds and would quickly determine if backup safety measures need to be taken or if the panic buttons can be relied on. Users may find that mPERS devices being used in more rural areas will continue to have 2G or 3G coverage, while those in urban areas will lose coverage sooner.

This is simply because of the tendency for telecom companies to upgrade towers in urban areas with dense populations and large business centers first.

Transitioning from 2G or 3G panic buttons to 4G devices could come with an added cost. But it is an essential upgrade to ensure ongoing protection and monitoring companies may be offering incentives to support the transition.

New mPERS devices can also do more than monitor for falls, location and place emergency SOS calls. These new devices can also be capable of monitoring heart rate, ECG, temperature and other vital signs that can support improved remote patient monitoring (RPM), creating opportunities for improved proactive care.

As the aging care industry grows, mPERS will play a crucial role, and these latest upgrades are just the beginning of the potential of these devices.

Chris Holbert is CEO of mobile safety solutions provider SecuraTrac (www.securatrac.com).

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tro Valley, CA 94546 in Alameda County, is
hereby registered by the following owner(s):
Marcella P. Schantz, 4962 Vannoy Avenue,
Castro Valley, CA 94546. This business is
conducted by an individual. This business
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/s/ Marcella P. Schantz
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DECEMBER 3, 2020
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 574969

**FICTITIOUS BUSINESS
NAME STATEMENT**
Pursuant to Business and
Professions Code
Sections 17900-17930

The name of the business(es):
Siena Music located at 4962 Vannoy Avenue,
Castro Valley, CA 94546, mailing address
3056 Castro Valley Blvd #57, Castro Valley,
CA 94546 in Alameda County, is hereby reg-
istered by the following owner(s): Marcella
P. Schantz, 4962 Vannoy Avenue, Castro
Valley, CA 94546. This business is conducted
by an individual. This business commenced
07/12/1999.

/s/ Marcella P. Schantz
This statement was filed with the County
Clerk of Alameda County on date indicated
by file stamp above.

Expires DECEMBER 03, 2025
DEC 30, 2020, JAN 06, 13, 20, 2021
309-CVF

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ATHLETE OF THE WEEK



Eric Jones, of Eric Jones Golf Academy

Eric Jones, the founder of Eric Jones Golf Academy in Castro Valley, is our Athlete of the Week.

Eric was named winner of the Strausbaugh

Award, which recognizes a PGA Member who mentors fellow PGA Professionals by improving their employment situations through service to the community.

CASTRO VALLEY INDEPENDENT SPORTS LEAGUE



**Youth Baseball and
Flag Football Programs**
www.CVSPORTSLEAGUE.org



INDEPENDENT FRUIT GLEANNING EVENT



COLLECT FOOD FOR THOSE IN NEED

From February 1st - February 5th Castro Valley Sanitary District (CVSan) will connect volunteers with neighborhood trees to glean fruit from within their social bubble and with social distancing rules in mind. Gleaned tree fruit will be donated to local food pantries and food assistance agencies. Interested volunteers can request gleaning tools from CVSan by filling out a donation request at cvsan.org/drform. Join a growing effort to help those in need by organizing your social bubble friends and family to give their time for gleaning around Castro Valley. Find out more about gleaning at cvsan.org/ZeroWasteWeek.

REDUCE REUSE RECYCLE ROT

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This ad was funded by Measure D



Theft: Cyber Security Tips

continued from page 7

want these alerts on credit cards and bank accounts so you can be notified quickly of any suspicious activity on your accounts. With fraud alerts, data security companies and financial services will text, email or phone you if there is a suspected security breach, or if they detect spending on a card or account that doesn't align with your spending habits or your location.

- Review accounts regularly. Vigilance of your identity protection means you should go over your monthly bank and credit card statements and review online account activity weekly.

Immediately notify your bank or credit companies if you detect fraudulent activity. Either freeze your account or cancel your card.

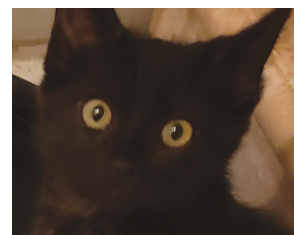
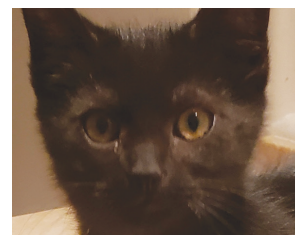
If you believe there could be a problem with your credit, you can place a credit freeze by phone with each credit agency's customer service line."

- Monitor your credit reports. Monitoring credit reports from Experian, Equifax and TransUnion is another way to find discrepancies that may indicate fraud.

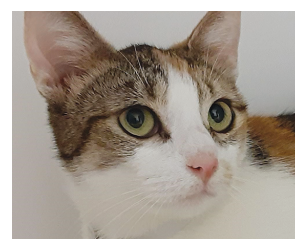
- Don't leave a paper trail. It's a good idea to get rid of physical private records and statements that include personal or financial data. Identity thieves get into mailboxes and trash. They can use receipts to piece together your personal data, so it's smart to shred those and avoid any kind of paper trail.

- Create strong passwords, mixing upper and lower-case letters with numbers and symbols, and to avoid using the same pass-

ADOPT-A-PET



STOUT AND JETT are sweet, super handsome 3 month old twin brothers. They have sleek black fur and both are very energetic and loving. This pair will bring oodles of joy and entertainment into your life. They'd love to find a family who'll keep them together. Both are neutered, vaccinated, microchipped and FIV/FELV negative. For more info, email Loveallpawzrescue@gmail.com.



KATNISS is a 3-year-old female who allows handling but is still getting used to people. She enjoys cheek rubs and would like a cat experienced home. Call Hayward Animal shelter: (510) 293 - 7200.

BOW & BUTTON are two male guinea pigs who came in together. They are skittish and would like a home where people will socialize with them. To adopt call Hayward Animal shelter: (510) 293 - 7200.

word for every account.

Not having a strong password on your smartphone or computer is like leaving your house with the front door wide open. Identity thieves are counting on people to use the same or similar passwords for their electronic devices and financial accounts. Mix up your passwords, and change them whenever you suspect an account has been compromised.

Identity theft and cyber security are a very real threat in today's internet-connected world. We all live online and are exposed to a lot of risk if we don't do the right things to protect ourselves."

Chris Orestis is President of LifeCare Xchange and a nationally recognized healthcare expert and senior advocate. He can be reached at www.retirementgenius.com.

Rotary Meeting on Clean Water Program

Cynthia Butler, Outreach Coordinator with the Alameda County Clean Water Program, will speak online to the Rotary Club of Castro Valley on Tuesday, Jan. 12.

Butler will describe her agen-

cy's mission to provide leadership in the County and region in natural resources conservation, wildlife and habitat preservation, and agricultural enhancement through partnerships, education, outreach,

resource services and technical expertise.


Rotary's noon meetings take place by Zoom from noon to 1:30 p.m. More information is available at castrovalleyrotary.org.

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