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YEAR 31

WEDNESDAY, AUGUST 21, 2019

NO. 33

INSIDE YOUR FORUM

LIVING



I Say Tomato

From spaghetti sauce to tomato pie, tomatoes are incredibly versatile

Page 6

SENIORS

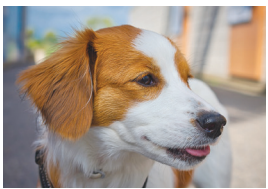


Your Money

Things to consider when finding and choosing a financial planner

Page 9

NEWS



Adoption Event

Hayward Animal Shelter celebrates 'Hot Pawgust Nights' this Sunday

Page 15

INDEX

Classified Ads	12
Community Calendar ...	4
Crosswords	14
East Bay Living	6
Homes	11
Horoscope	4
Obituaries	14
Opinions	14
Seniors	8
Weather	2

PHONE: (510) 614-1560



PHOTO BY FRED ZEHNDER

SHOWPLACE TO CLOSE UNTIL NEXT SUMMER: The Hayward Area Historical Society galleries at the Museum of History and Culture building on 22380 Foothill Blvd. will close next month so they can be moved from the first to the second floor, allowing the society to lease first floor space for needed revenue.

Historical Society to Relocate Its Galleries and Operations

The Hayward Area Historical Society (HAHS) galleries at the Museum of History and Culture building on Foothill Blvd. will be temporarily closed next month so they can be moved from the first to the second floor.

The last day to visit the galleries in their current layout will be Sunday, Sept. 1. The new galleries are expected to re-open in mid-2020.

Last fall, HAHS announced that the building would be put up

for sale as part of a financial and operational restructuring of the organization. While the building has not yet sold, the Board of Directors voted unanimously to move forward with the leasing of the first floor gallery space.

"It was a very difficult decision that was not taken lightly. We had reviewed all the possible options," says Board President Richard Patenaude. "After careful review and planning, we determined this was

the best way forward for HAHS to reduce the Museum operations to a more sustainable size while generating some additional income by leasing the gallery spaces to a new tenant."

During the gallery closure, the second floor will be modified to house the Research Library, Archives, staff offices, and gallery spaces. Interim Executive Director Diane Curry said the space will be more intimate.

"We will reuse, repurpose, and reinvent exhibits to provide new experiences and stories for our audience," she said.

During the closure, the staff will continue to offer research services at the Foothill Blvd. building. School tours and other educational programming will be available at other sites, including at the historic McConaghy House and Meek Estate.

see **HISTORICAL** on page 10

CV GENERAL PLAN

Public Hearing Monday

The Castro Valley Municipal Advisory Council will discuss and take public testimony on the general plan and zoning designations on former State Route 238 Corridor Lands at 6 p.m. Monday, Aug. 26, in the Castro Valley Library.

All interested parties are welcome to attend the hearing and present oral or written testimony. Written testimony can also be submitted to the Council at the Alameda County Planning Department offices prior to the hearing date to be considered in the Council's discussion.

For questions regarding the hearing or the project, or for a copy of the meeting materials, phone Liz McElligott at 510-670-5400 or send an email to: rodrigo.orduna@acgov.org. For more on the Implementation of the Castro Valley General Plan visit <http://www.cvgpimplementation.com>.

Better Weather Next Ten Days

After two days of record-setting heat in the East Bay last week, a sea breeze brought temperatures down more than 10 degrees over the weekend. The Castro Valley forecast calls for mostly sunny skies after morning clouds with highs in the low to mid-80s through the end of the month.

Chamber Seeking Volunteers for Fall Festival

Castro Valley's 47th Annual Fall Festival, the town's biggest street party of the year, is just around the corner and the Castro Valley/Eden Area Chamber of Commerce has some great opportunities for volunteers to be involved in the fun.

Chamber Executive Director Ashley Strasburg and her staff are preparing for the biggest festival yet, with some 160 vendors, including 58 arts and crafts booths and 32 hours of live entertainment from top Bay Area bands, local dance groups and other performers.

More than a dozen food vendors will be on hand and there will be plenty of activities for the kids.

Putting on such a street fair takes a lot of work and there are a variety of volunteer jobs available for those who'd like to lend a hand to the chamber. If you're interested in volunteering, contact Kathy Anderson at kathy@kathyandersonrealty.com.

The Fall Festival runs from 10 a.m. to 6 p.m. on Saturday and Sunday, Sept. 7 and 8, on the Boulevard in Downtown Castro Valley.



Get
involved in
the fun of this
year's Fall Festival

Castro Valley Weather Aug. 21 - 25, 2019



Wednesday
Mostly Sunny
High 78° Low 64°



Thursday
Mostly Sunny
High 80° Low 57°



Friday
Mostly Sunny
High 81° Low 59°



Saturday
Mostly Sunny
High 81° Low 59°



Sunday
Mostly Sunny
High 83° Low 59°

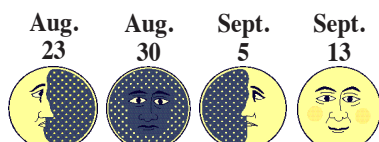
Almanac



Sun sets at 7:55 p.m. today, rises at 6:31 a.m. Thursday.

Past Week's Rain: 00.00
Season To Date: 24.80
Normal To Date: 21.22
Season Average: 21.22

Moon Phases



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BUON TEMPO CLUB HOSTS GMCH TOUR



A group of local residents were treated to a special tour of the George Mark Children's House in San Leandro last Wednesday, hosted by the Buon Tempo Italian American Club. If you missed out and would like an invitation to the next tour, contact Al Bronzini at 510-581-2339 to be put on the list. Attendance is generally limited to around 15 people and fills up quickly.

PG&E Still Needs Contact Information From Thousands in Event of Emergency Shut-Off

Some 34,000 residents in the East Bay have yet to notify PG&E of their contact information which the company needs in the event of an emergency power shut-off during this fire season.

Having home phone and mobile numbers, email addresses and other key information will enable PG&E to alert customers in advance of a black-out for safety reasons.

"Being prepared ahead of wildfires and other emergencies is essential to keeping our families, friends and neighbors safe," said PG&E spokesperson Laurie Giamona. "We are asking each of our customers to be sure we have their latest, most up-to-date contact in-

formation so that we can do our best to reach them in advance of a potential Public Safety Power Shutoff event."

The Shutoff program is one of many additional precautionary safety measures in response to the 2017 and 2018 wildfires that the company is putting in place as part of its Community Wildfire Safety Program.

Extreme weather threats can change quickly. Dependent on weather and other factors PG&E's goal is to send customer alerts through automated calls, texts and emails at 48 hours, again at 24 hours, and again just prior to shutting off power.

Besides updating their contact information to prepare for Public Safety Power Shutoffs, PG&E encourages customers to clear defensible space around your home or business, have an emergency plan for wildfires, and create a go-bag or 72-hour kit that can be used if you need to evacuate.

For customers who have not yet confirmed or updated their contact information, PG&E encourages everyone to do so by visiting www.pge.com/mywildfirealerts or by calling the PG&E contact center at 1-866-743-6589.

For more info about how to prepare for the fire season, visit www.safetyactioncenter.pge.com.



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CELEBRATING 50 YEARS IN EDUCATION



PHOTO BY DEBORAH FOSDAHL

The school year began last Wednesday for students at Redwood Christian Schools which is celebrating its 50th year in education.

RCS Kicks Off 50th School Year With Back to School Celebration

Redwood Christian Schools (RCS) kicked off it's 50th school year with a Back to School BBQ where RCS faculty, staff, and administration welcomed families back to school. Free food, complimentary school supplies, and fun and games for the kids were all highlights of the event that was hosted at Redwood Christian Middle School and High School in San Lorenzo.

The school year officially began last Wednesday when RCS welcomed 700 students in classrooms TK through 12th grade. Parents also joined in the fun posting first day of school photos on social media Wednesday morning to promote enthusiasm for the 2019-20 school year.

"Each new school year provides the opportunity for us to be a part of the amazing growth and development that takes place in our students' lives," said Superintendent Al Heame.

The school is looking forward to the grand opening of the offices and classrooms in the Bruce D. Johnson gymnasium in the late fall.

The gymnasium was opened for athletic use at the middle school and high school campus in San Lorenzo, and looks to serve not only athletes but students and the community as well.

SHERIFF'S REPORTS

COMPILED BY MICHAEL SINGER • CASTRO VALLEY FORUM



Illegal Narcotics and Drug Paraphernalia

Sunday, August 18: at 7:58 a.m., Sheriff's deputies arrested a 55-year-old woman from Alameda on suspicion of possession of two types of illegal narcotics and related drug paraphernalia. The woman was hanging outside a home on Grove Way near Redwood Road when deputies stopped her for questioning and discovered her stash. The woman was handcuffed and taken into custody.

Methamphetamine in Pocket

Saturday, August 17: at 12:36 p.m., deputies arrested a 29-year-old man from Hayward on suspicion of possession of methamphetamine drugs and related drug paraphernalia. The man was loitering in front of a business on the Boulevard and Center Street when deputies stopped him for questioning and discovered his stash. The man was taken into custody.

Behind the Bank

Friday, August 16: at 1:31 a.m., deputies arrested a 57-year-old man from Hayward on suspicion of public intoxication. The man was loitering behind a bank on Castro Valley Boulevard near Redwood Road. Deputies report the man was also wanted as part of a warrant issued for his capture. The man failed his field sobriety test and was taken to Santa Rita Jail pending \$5,000 in bail.

Driving without an Interlock Device

Saturday, August 17: at 9:19 a.m., a 61-year-old man with no permanent address was pulled over and arrested on suspicion of driving without a required interlock device. The device is sometimes required for people previously convicted of driving under the influence of alcohol. Deputies conducted a routine traffic stop on the man who was driving on Grove Way near Center Street. The man was taken into custody.

Wanted Woman with Stolen Property

Sunday, August 18: at 9:00 a.m., a 51-year-old woman from Castro Valley was arrested as part of a warrant issued for her capture. The woman was charged with possession of stolen property. Deputies served the warrant at a home on Lamson Road near Almond Road. The woman was taken to Santa Rita Jail without incident and held without bail.

Wanted Man

Thursday, August 15: at 9:40 a.m., a 33-year-old man with no permanent address was arrested on suspicion of possession of stolen property and illegal drug paraphernalia. Deputies report the man was wanted as part of a warrant issued for his capture. The man was at an apartment on Redwood Court near Redwood Road when deputies served the warrant. Deputies took the man to Santa Rita Jail pending \$5,000 in bail.

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The Week Ahead

● Thursday, August 22: School Board Meeting

The Castro Valley Board of Education will hold a regular open meeting at 7 p.m. tomorrow in the boardroom at 4400 Alma Avenue. For the agenda and board packet, visit bit.ly/CVUSDBoardMeetings

● Thursday, August 22: Cancer Workshop: Urban Zen

Eden Medical Center's free upcoming cancer workshop "Urban Zen" will be held from 5:30 to 7:30 p.m. tomorrow. With the stress of everyday life combined with having cancer, this class will help you access a state of relaxation any time. Working with the Cancer Support Community and instructor Lilia Roman, RYT, you will learn to integrate five different modalities: Yoga, Reiki, Essential Oil Therapy, Breath Awareness and Meditation, promoting ease of the mind, body and heart. This class, open to everyone, will be held in the Medical Office Building, 2nd Floor, 20101 Lake Chabot Road. To register, contact Cancer Support Community at 925-933-0107.

● Saturday, August 24: Castro Valley Cruise Night

All classic car owners are invited to participate in the 2nd Annual Castro Valley Cruise Night on the Boulevard between Norbridge and Stanton avenues from 6 to 10 p.m. this Saturday. No streets

will be closed for the event and the California Highway Patrol and Alameda County Sheriff's Office will be there to keep things moving safely.

● Saturday, August 24: Moose Charity Golf Classic

Help the Hayward/Castro Valley Moose Lodge 1491 raise funds for the education of underprivileged children by taking part in the First Annual Charity Golf Classic this Saturday at Redwood Canyon Golf Course, 17007 Redwood Road in Castro Valley. \$150 per individual golfer - includes fees, golf cart, boxed lunch, awards dinner and raffle. Registration from 6 to 8 a.m. Questions? Call Cheryl at 510-858-8868.

● Saturday, August 24: Free New SAT Practice Test

Teens are invited to partake in a free New SAT practice test administered by The Princeton Review at the Castro Valley Library from 10 a.m. to 1:30 p.m. this Saturday. In preparation for what might be the most important test of your life, this 3.5-hour workshop will offer you the opportunity to practice and find out how you would score on the new test. Get realistic practice and try your hand at the types of questions you'll face on the actual exam. You will also receive a personalized score report pinpointing your strengths and weaknesses. Registration is requested. Sign up by phone 510-745-1401 or in person at the Library Information Desk.

● Sunday, August 25: "The Three Musketeers" Sneak Peek

Enjoy a scene from Douglas Morrisson Theatre's production of Ken Ludwig's "The Three Musketeers," from 2 to 4 p.m. this Sunday at the Castro Valley Library. This slick, swashbuckling romp cleverly updates and refreshes Dumas' novel, strengthening its timeless appeal. After the scene, talk with the actors, director, and the fight choreographer about the show, their craft, and stage combat. Attendees will receive a two-for-one coupon for a full performance of the show at the Douglas Morrisson Theatre. No reservations needed for this free library event.

● Sunday, August 25: Hot Pawgust Nights Free Pet Adoptions

The Hayward Animal Shelter will celebrate Hot Pawgust Nights this Sunday, Aug. 25, with a big adoption and fundraising event from 11 a.m. to 5 p.m. All pet adoption fees (except for \$17 Hayward dog licenses) will be sponsored by Santa Con Hayward (www.SantaConHayward.com). Lots of great pets looking for permanent homes, including dogs, puppies, cats, kittens, bunnies and a hamster. Two live bands — Milo Nuevo from noon to 2 p.m. and Randy Johnson with the Wrists of Fury from 2 to 4 p.m. Nate Branch, a 15-year veteran of the Harlem Globe Trotters will make a special appearance. And a raffle, with all proceeds benefitting the spay/neuter program and the shelter animal medial fund.

● Sunday, August 25: 16th Annual 10K on the Bay

Run or walk along the spectacular habitat of the Hayward shoreline overlooking the San Francisco Bay-Estuary starting at the Interpretive Center, heading out toward the shoreline and circling around Cogswell Marsh along the San Francisco Bay Trail. This Track and Field Certified and chip-timed event is designed to promote environmental and health awareness. Proceeds are earmarked for the renovation of the Center's 31-year-old "Habitat Room" exhibits. Participants will receive an event t-shirt and a medal at the completion of the event. Pre-register at www.10konthebay.org (\$35 per person, day of \$40). Children ages 10 and under free.

● Sunday, August 25: Animal Rescue Fundraiser

If you love animals and appreciate fine dining and live music, plan on an Italian dinner and a performance by pianist Kelly Keys from 3 to 6 p.m. this Sunday for \$50 at the Peralta House, 561 Lafayette St. in San Leandro. Proceeds from this Love All Pawz Rescue event will go to support veterinary care for rescued animals. Donations are tax-deductible. To learn more or RSVP, visit www.loveallpawz.org, email the group at loveallpawzrescue@gmail.com or call Kathy Clayworth at 510-402-8490.

● Monday, August 26: Municipal Advisory Council Hearing

The Castro Valley MAC will hold a Public Hearing regarding the former State Route 238 Corridor Lands, including the staff report, at 6 p.m. on Aug. 26 at the Castro Valley Library. Visit acgov.org/bc/cvmac for the complete agenda.

● Tuesday, August 27: Castro Valley Democratic Club

The next meeting of the Castro Valley Democratic Club with guest speaker District Attorney Nancy O'Malley will be at 7 p.m. on Aug. 27 at Faith Lutheran Church on Redwood Road.

● Tuesday, August 27: Rotary Topic: Educational Funding

Alameda County Superintendent of Schools L. Karen Monroe will talk about education and education funding in California at the next Rotary Club of Castro Valley buffet lunch meeting from noon to 1:30 p.m. at Redwood Canyon Golf Course, 17007 Redwood Road. The cost of lunch is \$15 and reservations must be made by 9 p.m. on Aug. 26, by contacting Rotary at cvrotary@iCloud.com or 510-402-5123. More info at castrovalleyrotary.org

● Tuesday, September 3: Buon Tempo Club Family Dinner

Everyone is welcome to attend the Buon Tempo Club's family dinner at 7 p.m. on Sept. 3 at Mt. Tabor Hall, Transfiguration Church, 4000 E. Castro Valley Blvd. Chef Paul Grazzini and crew will be serving a five course dinner of chicken cacciatore. Red and white wine and soda are also included. Happy hour is at 6 p.m. The dinner is \$15 for members, \$20 for non-members. Make reservations by Friday, Aug. 30, by calling the Buon Tempo dinner line at 510-483-6929 (option 1). For more information about events/membership, visit www.buontempoclub.org

Arts & Entertainment

CASTRO VALLEY CENTER FOR THE ARTS

Tickets for Center for the Arts events (unless otherwise listed) are available at www.cvcfa.com; or at the Center Box Office, 19501 Redwood Road, Thursdays and Fridays 3-5 p.m. (phone 510-889-8961), or at the Castro Valley Adult School, 4430 Alma Avenue. Tickets for the Center's entire 2019-2020 Series are available for \$173 to \$209.

● **Film Premiere of "Odd Dog,"** a short, animated film about a boy who said only a dog would do as a pet, until a cat changed his mind, will presented free at 4 p.m. on Sunday, Sept. 8 at the Center for the Arts. This special event is sponsored by the Castro Valley Arts Foundation and will introduce the Center's newly-installed projector which was donated by the Foundation. Please register for your free tickets at: <http://odddogfilm.eventbrite.com>

● **Tom Rigney and Flambeau:** Fiery Cajun two-steps, low-down blues, funky New Orleans grooves and heartbreakingly beautiful ballads and waltzes: Tom and his band play it all on Saturday, Sept. 14 at 7:30 p.m. Come early for dance lessons in the Exhibition room at 6:15 p.m. (Limited to the first 40 dancers). *For tickets (\$28/\$30) see above.*

OTHER THEATRICAL & MUSICAL PERFORMANCES

● **Kent Ludwig's "The Three Musketeers"** is kicking-off the 40th Anniversary season at the Douglas Morrisson Theatre. This adaptation, which was commissioned by the Bristol Old Vic in England, is based on the timeless swashbuckler by Alexandre Dumas, a tale of heroism, treachery, close escapes and above all, honor. Performances are at 8 p.m. Fridays and Saturdays, and 2 p.m. on Sundays through Sept. 29 at the theatre, 22311 N. Third St., Hayward. For tickets (\$10 preview, \$29 general), call 510-881-6777.

ART GALLERIES & ART INSTRUCTION

● **A.R.T., Inc. Members' Art** will be exhibited in the Lindsay Dirx Brown Art Gallery, 12501 Alcosta Blvd. in San Ramon through Aug 28. There will be no art demonstration in the Adobe Art Center in August. In September we will return to our monthly demonstrations every second Saturday from 2 to 4 p.m. As always, the full-filled two hours are free and everyone is encouraged to watch and participate.

● **Superhero Drawing Class:** The Adobe Art Center in Castro Valley is offering a Superhero Drawing Class this Fall. In this awesome art class you'll learn to draw superheroes in action. You'll practice drawing shapes with shading and 3-D forms, learn to use shapes as building blocks for your figures, make powerful action poses, and practice drawing details to make your superhero look realistic. You'll watch videos of the world's best comic artists and see how they sketch and hear about being a professional, including artists who draw Wonder Woman and Black Panther. The class will be held Tuesdays for ages 10-13, and the first and third Saturdays of the month for ages 10 through 100. Register through the Hayward Area Rec District. Visit ArtSpaceCastroValley.com for more info!

Listings for the Community Calendar and the A&E Calendar must be received by the Friday before publication date. Send info as text, not posters or flyers.

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A Call to Save Sierra Nevada Meadows

Nature Corps, a nonprofit volunteer conservation organization, is scheduling a "voluntour" for Sept. 20-22 to restore the Sequoia Round Meadow. This stunning meadow is surrounded by giant sequoias making it one of the most rare habitats on Planet Earth.

The weekend outing will give volunteers a rare opportunity to go behind the scenes with the National Park Service to help restore this critical habitat.

While meadows represent only a fraction (2 percent) of the entire

Sierra Nevada landmass, they support 75 percent of the wildlife in the region.

Approximately two-thirds of California's bird and amphibians depend upon the meadows for their survival, according to Mark Landon, Nature Corps' Executive Director.

During the summer months, these meadows are the single most important habitat for large and small mammals, birds and amphibians.

Over time, invasive nonnative species, foot-traffic, road-build-

ing development and catastrophic wildfires have resulted in the widespread deterioration of many of the 10,000 meadows in the Sierra Nevada.

Volunteers are urgently needed to protect the remaining meadows by extracting conifers and nonnative plant species before they overtake the meadows.

Volunteers will also collect seeds to propagate native flora for future meadow restoration plantings.

Nature Corps volunteer vacations are not all work and no play. Volunteers will enjoy delicious meals prepared by trained chefs as well as organized nature and photo walks to capture the most breathtaking scenery in the world.

This rewarding and memorable volunteer vacation is available to individuals and families. Children 8 and older are welcome.

The organization offers a variety of youth programs and voluntours in Yosemite, Sequoia, Big Sur and Morro Bay State Park.

To learn more, please visit: www.thenaturecorps.org or call 1-800-774-7275.

CV Library Homework Help Center to Open Next Week

Beginning next Monday, Aug. 26, the Homework Center at the Castro Valley Library will offer primary and secondary students the opportunity to receive free homework assistance in person and in a nurturing environment conducive to study and learning.

The Homework Center staff and volunteers provide homework as-

sistance for individual daily assignments and research projects, skill building for grades K-12 in math and reading, and help in using technology for school assignments.

The Homework Center is open Monday through Thursday from 3:30 to 5 p.m. and is open in conjunction with the Castro Valley School District schedule.



PHOTO COURTESY OF DAVIS STREET

Great Turnout for Health Fair

More than a thousand people attended the 5th Annual Davis Street Community Health Fair in San Leandro on Saturday, Aug. 10, which featured fresh produce giveaways, clinic tours, blood pressure checks, bike raffles, dental screenings, music and a complimentary lunch prepared by Local 55 Firefighters Union. A giveaway for families in-need provided 586 children with new shoes, and backpacks filled with supplies for the upcoming school year.



17th Annual Independent Watchdog Committee Report to the Public FY2017-18

Measure B and Measure BB Sales Tax Activities

In November 2000, Alameda County voters approved Measure B, which extended the County's 1986 half-cent transportation sales tax to 2022 and set forth a 20-year Expenditure Plan to enhance the County's transportation system. 2000 Measure B also established a Citizens Watchdog Committee (CWC) to review all Measure B expenditures for compliance with the Expenditure Plan.

In November 2014, Alameda County voters approved Measure BB, which increased the County's half-cent transportation sales tax to one full cent, extended the tax through 2045 and set forth a 30-year Expenditure Plan for essential transportation improvements in every city throughout the County.

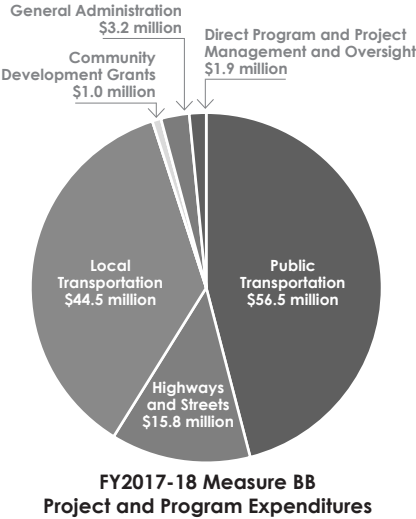
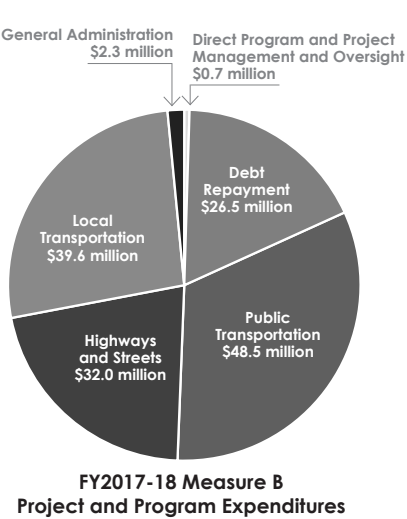
The IWC concludes that 2000 Measure B and 2014 Measure BB tax dollars were spent in accordance with the intent of the two measures during FY2017-18, except as noted on the last page of the full report. However, opportunities for improvement remain.

2014 Measure BB established an Independent Watchdog Committee (IWC) that reports its findings annually to the public to ensure appropriate use of sales tax funds and provides oversight by reviewing Measure B expenditures and Measure BB expenditures and performance measures. The IWC does not opine on other funds the Alameda CTC manages and/or programs. The IWC replaced and assumed responsibility for CWC activities in July 2015.

This 17th annual report covers expenditures and IWC activities during the fiscal year ended June 30, 2018 (FY2017-18). The full report is available at www.AlamedaCTC.org/IWC2019Report.

Summary of Revenues and Expenditures

The Alameda County Transportation Commission (Alameda CTC) is responsible for administering the Measure B and Measure BB transportation sales tax measures. In FY2017-18, Measure B revenues for Alameda CTC totaled \$154.5 million, and audited expenditures totaled \$149.6 million. Measure BB revenues totaled \$153.5 million, and audited expenditures totaled \$122.9 million in FY2017-18.



Measure B and Measure BB Funded Programs

Alameda CTC allocates approximately 60 percent of Measure B and 65 percent of Measure BB funds on a monthly basis to programs by formula and through competitive grants to Alameda County, cities and transit operators.

In FY2017-18, Alameda CTC expended \$83.6 million in Measure B funds and \$81.8 million in Measure BB funds on programs, including local streets and roads, mass transit, special transportation for seniors and people with disabilities, bicycle and pedestrian safety and community development projects to improve access to jobs and schools.

Measure B and Measure BB Funded Projects

Alameda CTC allocates approximately 40 percent of Measure B and 35 percent of Measure BB funds to specific capital projects.

In FY2017-18, Alameda CTC expended \$36.5 million of 2000 Measure B funds and \$36.0 million of 2014 Measure BB funds on capital projects for transportation infrastructure improvements, such as highway and transit improvements, local street and road enhancements, intermodal and other local projects.

Independent Watchdog Committee Activities

IWC members performed the following activities from July 1, 2017 through June 30, 2018.

- Ongoing Programs and Capital Projects Monitoring:** The IWC monitors specific programs, capital projects and issues of concern.
- Review of Independent Audit of Alameda CTC:** The IWC reviews the independent auditor's plan for the audit before it begins and reviews the draft audited Comprehensive Annual Financial Report regarding Measure B and Measure BB revenues and expenditures.
- Audit and Compliance Report Review:** The IWC members review audited financial statements and compliance reports, including performance measures, received from Measure B and Measure BB direct local distribution (DLD) recipients to ensure expenditures comply with the requirements in the applicable Expenditure Plan.
- Issues Identification Process:** IWC members may request and receive information from DLD recipients and/or Alameda CTC staff if they have concerns regarding Measure B and Measure BB expenditures. The committee may also review issues regarding Measure B and Measure BB expenditures identified by the public.
- Annual Report to the Public:** Each year, the IWC establishes a subcommittee to develop the annual report to the public regarding Measure B and Measure BB expenditures and to discuss distribution of and outreach for the annual report.

How to Get Involved

Independent Watchdog Committee meetings are open to the public. If you are interested in vacancies on Alameda CTC's advisory committees, contact Alameda CTC. Visit www.AlamedaCTC.org or contact the IWC at IndependentWatchdog@alamedactc.org to learn more. Follow Alameda CTC on:

- www.facebook.com/AlamedaCTC
- <http://twitter.com/AlamedaCTC>
- www.youtube.com/user/AlamedaCTC



Tomatoes: The Taste of Summer

Tomatoes are the most popular vegetable for East Bay home gardens, and tomato lovers know that in these hot, late summer days a luscious crop is ripening, plump and juicy.

Remember to avoid cooking them in aluminum pots because they can give tomatoes a bitter flavor. Add a little sugar when cooking tomatoes that aren't very sweet.

FRESH TOMATO PIE

- 1 refrigerated pie crust (half of a 14-ounce package)
- 4 tomatoes chopped
- 1/2 cup chopped sweet onions
- 1/2 teaspoon dried basil leaves
- 1-1/2 cups shredded cheese mixture
- 3 tablespoons reduced fat mayonnaise

Heat oven to 350°F.

Line a 9-inch pie plate with pie crust as directed on package for one-crust pie. Pierce bottom and side with fork. Bake 12 to 14 min. or just until edge begins to brown.

Meanwhile, place tomatoes in colander set over bowl; press onto tomatoes with back of spoon to release as much juice as possible. Discard juice.

Sprinkle onions onto bottom of crust; top with tomatoes and basil. Combine cheese and mayo; spoon over tomatoes, to within 1/2 inch of edge. Bake 30 to 35 minutes or until filling is heated through and crust is golden brown. Serves 6.

TOMATO RAREBIT

- 3/4 cup finely chopped tomatoes (about 2)
- 1/4 teaspoon baking soda
- 2 tablespoons butter
- 2 tablespoons flour

- 1 cup milk, heated
- 1-1/2 cups shredded Cheddar cheese
- 2 eggs, lightly beaten
- 1 teaspoon dry mustard
- 1 teaspoon cayenne pepper
- Salt
- 4 slices toast

Combine tomatoes and soda. Melt butter in saucepan. Add flour, cook and stir 2 to 3 minutes. Slowly pour into heated milk, stirring constantly until mixture is smooth and thick.

Add tomatoes, cheese eggs, mustard and cayenne. Season with salt and cook over very low heat, stirring until cheese melts and mixture is smooth. Serve over toast. Makes 4 servings.

OVEN-ROASTED TOMATOES

- 6 medium tomatoes, sliced crosswise 1/2-inch thick
- Olive oil
- Salt, pepper and sugar

Heat oven to 300°F. Line two baking sheets with aluminum foil; generously rub with oil. Arrange tomato slices in a single layer on prepared baking sheets. Sprinkle with salt, pepper and sugar.

Roast until the tomatoes shrivel, the edges start to turn brown and most of the liquid around the tomatoes has caramelized, about 1 hour. Roasted tomatoes will keep 4 or 5 days in the refrigerator.

CALIFORNIA KETCHUP

- 8 pounds ripe tomatoes, cored and chopped
- 2 pounds apples, cored and chopped
- 6 large onions, peeled and chopped
- 2 pints distilled white vinegar
- 1-1/3 pounds sugar
- 3 tablespoons slat
- 2 teaspoons whole cloves
- 1 teaspoon peppercorns
- 1 teaspoon whole allspice

Tie cloves, peppercorns and allspice in a piece of cheesecloth and add to other ingredients in a large pot. Bring to a boil, reduce heat and simmer, uncovered for 3 hours, stirring frequently. Strain mixture through sieve, pour into sterilized jars and seal. Makes about 6 pints.

TOMATO & HERB SALAD

- 2 pounds assorted ripe tomatoes
- 12 to 14 slices fresh Mozzarella cheese
- 1 teaspoon salt

- 1-1/2 tablespoons red wine vinegar
- 1/2 teaspoon honey
- 1/4 cup extra-virgin olive oil
- 2 to 3 sprigs marjoram
- 10 to 12 basil leaves

Slice large tomatoes; cut small tomatoes in halves. Arrange on a platter with cheese.

In a small bowl, whisk salt, vinegar and honey until salt is dissolved; whisk in olive oil. Spoon over tomatoes.

Strip marjoram leaves from sprigs onto salad. With kitchen scissors, snip basil leaves over tomatoes. Sprinkle with salt to taste. Makes 8 servings.

TOMATO GRATIN STEW

- 1/4 cup (1/2 stick) butter
- 4 pounds tomatoes, cored, sliced about 1/2 inch thick
- Salt and ground pepper
- 1-1/2 cups heavy whipping cream
- 2 cups fresh bread crumbs
- 2 teaspoons fresh thyme leaves

Grease bottom and sides of 2-1/2 quart oval baking dish with 1 tablespoon butter. Place 1 layer tomato slices in bottom of dish. Sprinkle with salt and pepper and dot with some of the remaining 2 tablespoons of butter.

Make another layer of tomatoes, sprinkle with salt and pepper and dot with butter. Continue layers and seasonings until all tomatoes are used. Press down firmly on final layer. Sprinkle with salt, pepper and dot with butter. Pour cream over tomatoes until it just starts showing along sides at the top.

Melt 1 tablespoon butter in skillet. Stir in bread crumbs and toss to coat with butter. Stir in thyme. Sprinkle evenly over top of tomatoes. Season with salt and pepper. Bake at 375°F until top is nicely browned, 45 minutes to an hour. Makes 6 servings.

BASIC TOMATO SAUCE

- 1-1/2 pounds tomatoes, coarsely chopped
- 3 tablespoons olive oil
- 1 small onion, minced
- 2 garlic cloves, minced
- 1 tablespoon minced parsley
- Salt to taste
- Pinch of hot red pepper flakes

Heat the olive oil in a 12-inch skillet over moderate heat. Add the onion and sauté until soft, about 8 minutes. Add the garlic and parsley and sauté 1 minute. Add the toma-

atoes and season with salt and pepper flakes. Bring to a simmer.

Adjust heat to maintain a simmer and cook, stirring often, until the tomatoes collapse and form a thick sauce, about 10 minutes. Purée the sauce through a food mill into a clean bowl. Return the sauce to the skillet and reheat gently.

GRILLED TOMATOES

- 6 tomatoes, red and yellow
- 3 tablespoons olive oil, divided
- 1/4 teaspoon salt
- 1/4 teaspoon pepper
- 2 tablespoons white balsamic vinegar
- 2 tablespoons chopped basil

Cut tomatoes in half; thread onto skewers, alternating colors. Brush with 1 tablespoon oil; sprinkle with salt and pepper.

Grill, covered with grill lid, over medium heat (300°F to 350°F) 10 minutes, turning skewers often.

Combine remaining 2 tablespoons oil, vinegar, and basil; drizzle over kabobs. Garnish, if desired. Makes 6 servings.

FRESH TOMATO SOUP

- 1 onion, finely chopped
- 2 stalks celery, finely sliced
- 1 tablespoon olive oil
- 3 cloves garlic, minced
- 1 cup diced zucchini
- 2 ears fresh corn kernels
- 6 cups vegetable stock
- 1-1/2 cups small pasta shells
- 4 cups diced fresh tomatoes
- 1/2 teaspoon each, dried basil, oregano and thyme
- 1 teaspoon salt
- 1/2 teaspoon black pepper
- 1/2 teaspoon sugar
- 1/2 cup grated Parmesan

In a large stock pot, over medium high heat, sauté onions and celery in oil until tender, about 5 minutes. Add garlic, zucchini and corn; sauté 2 minutes. Add stock, bring to a simmer. Add pasta, tomatoes, and seasonings. Simmer until pasta is tender, about 10 minutes. Ladle soup into bowls and top each with Parmesan cheese. Makes 6 servings.

MAC & CHEESE STUFFED TOMATOES

- 1 package macaroni & cheese, cooked according to package directions
- 4 large, fresh tomatoes
- Salt and pepper to taste
- 4 slices bacon, fried, drained and crumbled
- 1/4 cup chopped green onions
- 1/4 cup breadcrumbs
- 2 tablespoons shredded cheddar cheese
- 2 teaspoons butter or margarine, melted

Hollow out tomatoes, leaving a 1/4-inch wall around sides and bottom. Salt and pepper insides of tomatoes. Place in 9-inch-round cake pan or pie plate to prevent tipping. Combine hot macaroni and cheese, bacon and onion in medium bowl; fill tomatoes with mixture.

Combine bread crumbs, cheese and butter in small bowl; sprinkle mixture evenly on top of each tomato. Bake in preheated 350-degree oven for 15 to 20 minutes or until cheese is melted. Serves 4.

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Castro Valley Wineries Prepare For Another Harvest Season

By William Westover Smyth
SPECIAL TO THE FORUM

When thinking about wineries, many local residents are surprised to hear four wineries are located in our backyard. Now, Chouinard, Westover, Palomares and Twinning Vine wineries are preparing for another harvest season.

Chouinard once won the Golden Bear award at the California State Fair while Westover won the Sweepstakes top award at the San Francisco Bay wine competition — just two of the top awards to add among the many others proving that world class wine can be made in Castro Valley.

My great, great aunt, Josephine Tychson, is listed as the first woman winemaker, by the Napa His-

torical Association, starting her winery in 1881.

She was raised on the family farm in San Lorenzo in the 1800s. William and Kelly Smyth continued the family heritage with their Palomares Canyon winery for over 30 years.

In addition to offering great wines, our local wineries offer much more. Chouinard is well known for their concert series and country picnic areas.

At Twinning Vine with owners Keith and Teddy, you can enjoy the scenic beauty of Cull Canyon and have a glass of wine while playing bocci ball.

Visitors at Palomares Winery, located at Westover, enjoy Peach, Raspberry, Pomegranate sparkling wines while lounging next to a

hillside waterfall.

Enjoy Ports? Westover not only offers a beautiful Spanish villa setting and large list of red and white wines, but also over 20 port wines. Residents can enjoy great wine while playing a game of pool and socializing with friends.

If you want to know more about our local wineries and get a free map of wineries in the area, Westover and Palomares Wineries will be hosting a free open house on Sunday, Sept. 8, with free tasting and more from noon to 5 p.m. Picnics and behaved pets are welcome.

Chouinard, Palomares and Westover are located on Palomares Road in Castro Valley and are open every weekend 12-5 while Twinning on Cull Canyon Road is open most weekends.



PHOTO BY WILLIAM SMYTH
From left, local vineyard owner Dr. Ajit Sandhu with Kelly Smyth and Ken Tatum of Westover Winery.

Coming Up This Week at Smalltown

● **Friday, August 23:**
Smalltown AUGUST Gathering Connect with your community, hear from local artists, musicians and advocates, and experience the developing narratives of your neighborhood! The music of YIANN, the photography of

Rosendo Del Rio, Plethos Productions, food, beer, wine & more! Free (suggested contribution \$15) 7:30-10 p.m. Doors open at 7 pm.

● **Saturday, August 24:**
American Graffiti Screening and Fundraiser: Join Smalltown Soci-

ety and CVNews at The Chabot as Castro Valley Cruise Night presents a *free screening* of the classic “American Graffiti.” We will be collecting donations at the door as well as hosting a raffle to raise money for upgrades for the new, locally-owned Chabot! Arrive ear-

ly with your entire group, no seat saving. Free 3 p.m.

More on these events and others visit www.smalltownsociety.com or text “Smalltown” to 797979. Smalltown Society is located at 22222 Redwood Road, CV.



Free screening of “American Graffiti” this Saturday

Community Garden Plots

If you’ve want to plant your own vegetable garden but don’t have the space, the Hayward Area Recreation District has some welcome news.

Applications are being accepted for community garden plots at Whitman St. and Berry Ave. in Hayward, where individuals and groups may apply to rent a plot for a two-year period.

Applications and the Community Garden Guidelines are available in English and Spanish at www.HaywardRec.org/gardens.

The Community Garden Master Plan project is funded by Measure F1 which was passed by voters in 2016. The applications are for 70 garden plots with irrigation, raised beds, a small orchard, a shade structure to accommodate outdoor classes, a produce counter, a seed library, a demonstration garden, a storage shed, compost, small greenhouse, pathways, and fencing and gates.

A zone for community gathering will feature a picnic area with barbecues and a natural play area.

Community members and groups are encouraged to review the guidelines and apply before Monday, Sept. 30. If there are more applicants than space, a lottery will be held and a waiting list established for future plots.

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- 2 Go to patelco.org/more
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²Bankrate.com 06/03/19.

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Is Pet Insurance a Good Idea on a Budget?

By Jim Miller
SPECIAL TO THE FORUM

If you're the kind of pet owner who would do anything for your furry family, including spending thousands of dollars on medical care, pet insurance definitely is an option to consider.

Here's what you should know.

Rising Vet Costs

The cost of owning a pet has gone up in recent years. New technologies now make it possible for pets to undergo sophisticated medical treatments for many life-threatening diseases, just like humans.

But these treatments don't come cheap. That's why pet insurance has gotten more popular in recent years.

More than 2 million pets are currently insured in the U.S. and Canada, according to the North American Pet Health Insurance Association.

How Pet Plans Works

Pet insurance is actually very similar to human health insurance.

Pet policies typically come with premiums, deductibles, co-payments and caps that limit how much will be paid out annually.

But unlike people coverage, you usually have to pay the vet bills in full and wait for reimbursement from the insurer.

Pet policies vary greatly from basic plans that cover only accidents and illness, to comprehensive policies that provide complete nose-to-tail protection including annual checkups and vaccinations, spaying/neutering and death benefits.

You should also be aware that pet policies typically don't cover pre-existing conditions, and premiums are generally lower when your pet is young and healthy.

Costs for pet insurance will also vary by insurer and policy, but premiums typically depend on factors like the cost of veterinary care where you live and the age and breed of the pet.

The average annual premium for basic accident and illness coverage was \$516 per pet in 2017,



Pet insurance has gotten more popular in recent years.

while the average claim paid was \$278, according to the pet health insurance association.

Shopping Tips

Major pet policy providers include the ASPCA, Embrace, Healthy Paws, Nationwide, Pet-First, Petplan and Trupanion. To help you shop and compare coverage and costs from pet insurers, go to PetInsuranceReview.com.

If you're still working, one way to pay lower premiums, and possibly get broader coverage, is to buy pet insurance through your employer, if available. Eleven percent of employers in the U.S. offer pet health insurance benefits, according to the Society for Human Resource Management, and these plans are usually discounted.

Alternative Option

Many animal advocates think most pet owners are better off forgoing pet insurance and instead putting the money you would have spent on premiums into a dedicated savings account to pay for vet care as needed.

Depending on the policy, pet insurance can cost \$1,500 to \$6,000 over the life of an average pet, and most pet owners will never spend that much for treatment.

Ways to Save

If you can't afford pet insurance or choose not to buy it, there are other ways you can save. For example, many local animal shelters offer free or low-cost spaying and neutering programs and vaccinations. *see PET on back page*

Creating a Personal Medicare Account

By Greg Dill
SPECIAL TO THE FORUM

Would you like for a family member or caregiver to be able to call Medicare on your behalf?

Would you like a way to store all your health records in one place online, so you can quickly share them with a new doctor or other healthcare provider?

How about an easy way to print a new Medicare card if you lose yours? Or a quick way to see what preventive health services, like cancer screenings and vaccinations, are available to you?

You can do all that and more by creating a free, secure MyMedicare.gov account.

To create an account, go to MyMedicare.gov. You'll be asked to provide a username and password. You'll also need to enter your Medicare number as it appears on your red, white, and blue Medicare card.

Once you've completed your online registration, you can sign in to MyMedicare.gov and start using the site.

Medicare will mail you a confirmation letter containing the password you created, in case you forget it. (Make sure you list the address that Social Security or the Railroad Retirement Board has on file for you.) You will also receive a confirmation email if you gave your email address during registration.

Once you have created a MyMedicare.gov account, you can:

- Check your Medicare claims as soon as they are processed.
- Find your eligibility, entitlement, and preventive service information.
- Check your Medicare health plan and prescription drug enrollment information.
- View your Part B deductible information.
- Manage your prescription drug list and other personal health information.
- Create an "On the Go Report" that allows you to print your health information to share with your healthcare providers.

So how do you authorize Medicare to discuss your records and benefits with a family member or caregiver?

Medicare can't give personal health information about you to anyone unless you give permission in writing first. To do this, sign in to your MyMedicare.gov account and fill out form CMS-10106: "Authorization to Disclose Personal Health Information."

You can fill out and submit the form online by following these steps:

1. Navigate to the "My Account" tab.
2. Click "Authorized Representative."
3. Click "Medicare Authorization to Disclose Personal Health Information form."
4. Enter the requested information and click the "Continue" button.

Or you can print and mail form-10106 to us.

If you have Original Medicare, you can check your Medicare claims as they appear in your MyMedicare.gov account. Just sign in and follow these steps:

1. Click on the "Claims" tab. From there, you can view claims that have been processed in the past 15 months.
2. Select the type of claim and then the appropriate date range from the list.
3. Click the "Submit" button to begin the search.
4. After you search, select any of the blue claim numbers to see additional details.

Why is it important to check your Medicare claims? Because it helps protect both you and Medicare against fraud. The sooner you see and report inaccurate claims, or claims for services you never received, the sooner we can stop fraud. Keep in mind that if you're in a Medicare Advantage (Part C) plan, or a prescription drug (Part D) plan, you can't view claims for these plans on MyMedicare.gov. Call your plan for more information about a claim.

For more information on MyMedicare.gov, go to <https://www.mymedicare.gov/helppages/gettingstarted/register/>.

see MEDICARE on page 9



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Get Retirement Ready: How to Find, Choose Financial Planner

Q: Can you recommend some tips on finding and choosing a good financial planner? My wife and I are both in our late fifties and would like to get some professional advisement to help us better prepare for our retirement years.

By Jim Miller
SPECIAL TO THE FORUM

A: With all the different financial planners, advisers and services available today, finding and choosing a trusted professional that can help you meet your financial goals can be confusing. Here are a few suggestions to consider.

Where to Look

A good place to start your search is by asking friends or relatives for recommendations. If you don't know anyone who can give you a referral, and you're looking for broad-based financial advice,

hire a Certified Financial Planner, or CFP, who are considered the "gold standard" in the industry. CFPs must act as fiduciaries, putting their client's best interest above their own.

To get the CFP credential, they must have a college degree and be educated in a wide range of personal finance subjects, pass a rigorous certification exam, have three years professional experience, meet continuing-education requirements and abide by a code of ethics.

CFPs are taught to look at the big picture view of your finances, talking you through your goals, as well as advising you on the details of your financial life.

You're also probably better off hiring a CFP that's a fee-only planner, verses one who earns a commission by selling you financial products.

Fee-only planners charge only for their services – for example you might pay \$150 to \$350 an hour for a financial tune-up, a flat fee per project or an asset-based fee.

To find a fee-only planner in your area, use the National Association of Personal Financial Advisors (NAPFA.org), which carefully vets all members and offers an online directory. Or see the Garrett Planning Network (GarrettPlanningNetwork.com), a network of fee-only advisers. Or the Alliance of Comprehensive Planners (ACplanners.org), a community of fee-only advisors that charge annual retainers.

If your needs are more specific, some other financial professionals to consider are a Registered Investment Adviser (RIA) who is registered with the Securities and

see FINANCIAL on page 15

Receiving an Inheritance While on Medi-Cal; What are Best Options?

Q My 86-year-old mother is in a nursing home and receives a Medi-Cal subsidy. We just learned that her brother died and left her \$200,000 in his trust. Will the receipt of this inheritance bounce mom off of Medi-Cal? Is there anything we can do?

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

A The answer to your first question is easy: Yes, the receipt of that inheritance will put her over the resource ceiling and result in the termination of her Medi-Cal nursing home subsidy. If she is unmarried, that resource ceiling is a very modest \$2,000.

As to your second question, there may be things you can do. Here are some options:

1) Purchase A Prepaid Funeral Plan. If she has not already made her final arrangements, she can purchase a prepaid funeral contract or fund an irrevocable burial trust for herself and other members of her immediate family. Most mortuaries have forms available.

Those funds will then be considered exempt and will not count toward her resource ceiling.

2) Pay Debts and Expenses: If Mom has any outstanding debts or expenses, she can pay them. Be sure to pay by check and retain full documentation.

3) Reform Brother's Trust? In some cases, it may be possible to reform her brother's trust by court order during trust administration, so that the bequest would bypass your mother and, instead, go into a Special Needs Trust ("SNT") for her benefit.

The SNT would then be man-

aged by a trustee, which could be a family member or a professional trustee appointed by the court.

If properly set up and administered, the funds distributed to the SNT would then not count against her \$2,000 Medi-Cal resource ceiling. Instead, they could be used to pay for things that Medi-Cal does not cover, such as a companion to spend time with her or even to supplement healthcare expenses not paid by Medi-Cal.

In some cases reformation might even be possible without court involvement under a new out-of-court procedure called "Decanting."

4) Pooled SNT: If it is not possible to reform her brother's trust, consider joining a pooled SNT. These are SNT's set up and managed by nonprofit organizations, whereby all of the funds are invested and professionally managed as a group, but separate accounts are maintained for each individual beneficiary.

Distributions from the pooled SNT could likewise be used to pay for things that Medi-Cal does not cover.

The drawback is that funds re-

maining in the pooled account after Mom's death must first be used to reimburse the state to the extent of Medi-Cal benefits paid out for her, and the excess, if any, may remain in the fund for its ongoing nonprofit purposes.

5) Gifts? If mom has full capacity to consent to gifts, or if she has in place a Durable Power Of Attorney which has adequate gifting powers (most do not), consideration might be given to a very carefully designed plan of divestment in favor of children or other family members.

Caution: Gifts are frowned upon by Medi-Cal, and any gifting plan should be designed and supervised by an Elder Law attorney with special expertise in this area.

If gifts are not handled properly, they may result in the termination of Mom's Medi-Cal benefits.

As to all of the options, timing is very important, and it is usually necessary to design the plan before the inheritance is actually received so that it can be fully implemented in the month of receipt. To avoid running afoul of the Medi-Cal rules, obtaining expert advice is essential.

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

Medicare: Create Account

continued from previous page

If you don't have a MyMedicare.gov account, you can still check your Original Medicare claims by calling 1-800-MEDICARE (1-800-633-4227) and using the automated phone system.

Greg Dill is Medicare's regional administrator for California and other western states. Remember, you can always get answers to your Medicare questions by calling them directly at: 1-800-633-4227.

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HopeHospice.com

Historical: Physically Reorganizing, Not Out of Business

continued from front page

Its popular Toddler Time program will move to McConaghy House on the second Thursdays of the month, while adding a new, additional Toddler Time program on the first Saturdays of the month, also at McConaghy House. Other programs and events will be announced in the coming months.

"We are committed to our mission to connect people, experiences, and stories now more than ever," Curry said. "We are physically reorganizing but we are not going out of business. The Historical Society has been around a long time and we are working diligently to make sure we are around for a long time to come."

For more information about the Hayward Area Historical Society's activities, call (510) 581-0223, email info@haywardareahistory.org and visit online www.haywardareahistory.org.



School District to Dispose Of Old Textbooks This Fall

The Castro Valley Unified School District plans to dispose of more than 1,400 surplus and obsolete Spanish, and writing textbooks, practice workbooks and instructional materials this fall.

A complete list of the material has been posted on the school district's website at: www.cv.k12.ca.us/apps/pages/

[index.jsp?uREC_ID=1392792&-type=d&pREC_ID=1572349](#).

The school board is expected to adopt the Disposal of Obsolete and/or Surplus Property Resolution at its Oct. 24 regular board meeting.

For questions about the disposal, call Araceli Cortez at 510-537-3000 ext. 1277.

CVSan Receives Award for Annual Financial Reporting

The Castro Valley Sanitary District has received the Certificate of Achievement for Excellence in Financial Reporting from the Government Finance Officers Association in recognition of its Comprehensive Annual Financial Report for the fiscal year ending June 30, 2018.

The Certificate is the highest form of recognition for governmental accounting and financial reporting.

This is the fourth year the Castro Valley Sanitary District has applied for and received this award. To view the awards, visit: www.cvsan.org/CAFR.

LEGAL NOTICES

NOTICE OF PUBLIC HEARING CASTRO VALLEY SANITARY DISTRICT

NOTICE IS HEREBY GIVEN that the Board of Directors of the Castro Valley Sanitary District intends to amend Article III, Sections 3205, 3206, 3207, 3211, 3312, 3402, 3408, 3410, 3509, 3512, 3701, 3702, 3805, 3807, 3810, 3903, 3904; Article IV, Sections 4109, 4113, 4115, 4503, 4506; and Article VI, Sections 6421, 6422, 6423, 6425, 6426, and 6427; and adding Article III, Sections 3212 and 3511 to amend the cost for a lateral repair permit from \$160 to \$175 and for details of requirements for lateral repair and replacement to be added to the Castro Valley Sanitary District Code.

Items in Ordinance No. 183 include updates to construction standards, clarifying details to governing code and a minor fee modification.

NOTICE IS FURTHER GIVEN that on Tuesday, the 3rd day of September, 2019, at the hour of 6:30 P.M., at the District Office, 21040 Marshall Street, Castro Valley, in said District, said Board will hold a public hearing to hear and consider all comments, protests, and objections to said proposed amendments to the Castro Valley Sanitary District Code.

Dated: August 6, 2019

Roland P. Williams, Jr.
General Manager
Castro Valley Sanitary District

S:\BSD\Legal\Notices\PH\Notice ORD 183 Update Articles III, IV, VI_2019-08-06.docx

**AUG 14, 21, 2019
0134-CVF**

FILED
JULY 12, 2019
MELISSA WILK
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 561154

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

The name of the business:
Marta Kunz Hair at Studio 18 A located at 21060 Redwood Road Suite 200, Castro Valley, CA 94546, in Alameda County is hereby registered by the following owner(s): Marta E. Kunz, 2474 College Park Circle, Santa Rosa, CA 95401. This business is conducted by an individual. This business commenced on 06/25/19.

/s/Marta E. Kunz
This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above.
Expires JULY 12, 2024

**JULY 31, AUG 7, 14, 21, 2019
0128-CVF**

FILED
JULY 29, 2019
MELISSA WILK
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 561662

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

The name of the business:
Coastal Paella at 4719 James Ave., Castro Valley, CA 94546, in Alameda County is hereby registered by the following owner(s): Tony Ng, 4719 James Ave., Castro Valley, CA 94546. This business is conducted by an individual. This business commenced on N/A.

/s/Tony Ng
This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above.
Expires JULY 29, 2024

**AUG 7, 14, 21, 28, 2019
0130-CVF**

FILED
AUGUST 07, 2019
MELISSA WILK
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 562014

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

The name of the business:
Sleeve Workz at 5562 Coldwater Dr., Castro Valley, CA 94552, in Alameda County is hereby registered by the following owner(s): Jody Pearsall, 5562 Coldwater Dr., Castro Valley, CA 94552. This business is conducted by an individual. This business commenced on N/A.

/s/Jody Pearsall
This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above.
Expires AUGUST 07, 2024

**AUG 21, 28, SEPT 04, 11, 2019
0136-CVF**

FILED
JULY 30, 2019
MELISSA WILK
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 561707

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

The name of the business:
Joyful House at 3335 Castro Valley Blvd., Castro Valley, CA 94546, in Alameda County is hereby registered by the following owner(s): (1) Shiu Hung Lui, and (2) Ruo Yi Lui, 20132 Santa Maria Ave., Castro Valley, CA 94546. This business is conducted by a married couple. This business commenced on 04/15/14.

/s/Shiu Hung Lui, Ruo Yi Lui
This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above.
Expires JULY 30, 2024

**AUG 21, 28, SEPT 04, 11, 2019
0137-CVF**

SUMMARY OF ORDINANCE NO. 183

AN ORDINANCE OF THE CASTRO VALLEY SANITARY DISTRICT BOARD OF DIRECTORS AMENDING DETAILS FOR LATERAL REPAIR AND REPLACEMENT REQUIREMENTS AND THE LATERAL REPAIR PERMIT FEE

A public hearing will be held on Tuesday, September 3, 2019 by the Castro Valley Sanitary District Board of Directors to consider the adoption of Ordinance No. 183, which will amend Castro Valley Sanitary District Code Article III, Sections 3205, 3206, 3207, 3211, 3312, 3402, 3408, 3410, 3509, 3512, 3701, 3702, 3805, 3807, 3810, 3903, 3904; Article IV, Sections 4109, 4113, 4115, 4503, 4506; and Article VI, Sections 6421, 6422, 6423, 6425, 6426, and 6427; and Adding Article III, Sections 3212 and 3511.

The proposed Ordinance will amend the cost for a lateral repair permit from \$160 to \$175. The proposed Ordinance details requirements for lateral repair and replacements to be added to the CVSan code. These changes will be effective October 1, 2019.

The Castro Valley Sanitary District Board of Directors voted on August 6, 2019 at the Castro Valley Sanitary District Regular Board meeting to approve the draft Ordinance and set the public hearing as follows: Akagi – Yes; Sadoff – Yes; Johnson – Yes; Appleton – Yes; McGowan – Yes.

The above summary constitutes the major highlights of Ordinance No. 183. A reading of the entire Ordinance may be necessary to obtain a full understanding. The full text of the draft Ordinance is available at the Castro Valley Sanitary District main office, located at 21040 Marshall Street, Castro Valley, California 94546.

S:\BSD\Legal\Ordinances\Ordinance Summary for Publication\183 Ord Summary_2019-09-03.docx

**AUG 14, 21, 2019
0135-CVF**

1

FILED
AUGUST 09, 2019
MELISSA WILK
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 562147

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

The name of the business:
Ganga Goods at 9921 Holly St., Oakland, CA 94603, in Alameda County is hereby registered by the following owner(s): Carlos Preciado, 9921 Holly St., Oakland, CA 94603. This business is conducted by an individual. This business commenced on 08/09/2019.

/s/Carlos Preciado
This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above.
Expires AUGUST 09, 2024

**AUG 21, 28, SEPT 04, 11, 2019
0138-CVF**

FILED
AUGUST 02, 2019
MELISSA WILK
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 561875

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

The name of the business:
Deer Creek Mortuary at 1700 Norbridge Ave., Castro Valley, CA 94546, in Alameda County is hereby registered by the following owner(s): Jay Spencer, 4061 E. Castro Valley Blvd #277, Castro Valley, CA 94552. This business is conducted by an individual. This business commenced on 03/--/1990.

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

Expires AUGUST 02, 2024
**AUG 21, 28, SEPT 04, 11, 2019
0139-CVF**

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By Carl Medford, CRS
Special to the Forum

GUEST COMMENTARY



Cash No Longer King

While the adage, "Cash is King" might have been true a few years ago, cash has lost its dominance in the current market.

Cash offers have been diminishing and sellers typically no longer look at cash offers as anything special unless they are for significantly distressed properties which would not qualify for conventional financing.

If we examine closed transactions for the period beginning August 1st and going through July 31st the following year, we see an interesting pattern emerge.

This past 12 months, out of 13,721 total closings in Alameda County, 1,647 were cash (12%). For the same period 2017-2018, there were 14,458 closings, 1,935

of which were cash (13.38%). Same period 2016-2017, of 15,074 transactions, 2,030 were cash (13.47%). For 2015-2016, total closings came in at 15,305 while cash accounted for 2,248 (14.69%). 2014-2015 saw 15,570 solds with 2,383 cash deals (15.31%).

If we go in reverse, 2015-2016 cash transactions dropped 5.67% from the previous year, 2016-2017 fell another 9.70%, 2017-2018 dipped 4.68% and 2018-2019 plummeted 14.88%.

It's not hard to see a consistent decline year-after-year. If we compare the 2014-2015 period with 2018-2019, we see a whopping 44.6% decline in cash transactions over the 5 years.*

I believe 4 key factors have contributed to these declines:

As Bay Area real estate prices have increased, many investors who would typically buy with cash have shifted out of California to more affordable markets such as Texas.

For those buying local homes as their primary residence, increasing prices have exceeded the available cash of many and, consequently, while they can put

down large down payments, they need to finance the balance.

The quality of homes coming to market has dramatically increased over the past five years. With home prices skyrocketing, sellers realized they could score big by improving their homes prior to selling. This trend meant fewer numbers of distressed homes coming to market, limiting the opportunities of those purchasing with cash hoping to buy and flip.

Buyers hoping to score discounts by offering cash are discovering sellers are OK with higher prices accompanied by loans. Realizing that at the end of the transaction they will end up with cash regardless of how buyers finance the purchase, they are ignoring lower cash offers.

Whatever the reason, one thing is clear. Cash has been pushed off the throne and, at least for now, no longer reigns as king.

*Data from BayEast Association of Realtors.

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.

Trees Not Fruiting? This Could Be Why

By Buzz Bertolero
SPECIAL TO THE FORUM

Three of my fruit trees have stopped producing. They were productive when we moved in two years ago but not now. I've been told that I need to fertilize them before they leaf out. Also, they're planted on a 25 percent slope, so I dug trenches around the trees for watering. Can you shed some light on my problem?

Apples, cherries, plums, and other deciduous fruit trees fail or stop fruiting for several reasons. The primary one for a sudden decline is aggressive pruning during the winter that removes the fruiting spurs and the spring bloom.

The problem is corrected by adjusting your pruning. If the trees are flowering but not setting fruit, then you have a pollination problem. The chief pollinators of fruit trees are honey bees. Unfortunately, there has been a decline in the number of active bees.

Cold, wet, rainy conditions during flowering decrease their activity. The conditions were okay last winter, but not perfect.

Another contributor to the lack of fruit is the overall health of the trees. Trees that are struggling produce poorly. This is measured by the lack of or little new growth and dieback in the canopy.

You might find that sections or branches don't break dormancy or die during the growing season. The slope may be contributing to the problem as soil erosion during the winter months could be burying the trees.

The soil will build upon the

backside or the downward slope at the tree trunk(s). You need to annually remove all the excess soil, down to the top of the first root and then channel the water away from the crown or base of the tree(s). You have effectively solved this point by trenching.

You then mulch the area under the canopies to conserve moisture. Except for apples and pears, deciduous fruit trees are not watered more than twice a month.

The early stages of dormancy begin after Labor Day, so you should stop watering altogether at that time. A large basin should be constructed each spring and then removed in November. It should be six to eight inches tall and extend from the trunk to beyond the canopies. Because of your slope, the front side of the basin will be much higher than the back.

Wet winters and excessive summer watering leads to root rot that doesn't show up until the following year as dieback.

Other reasons for fruit trees to fail to bear fruit but doesn't apply in your case are: the trees are too young. Trees started from a pit or

seed are unpredictable and usually disappoint.

While it doesn't happen very often, frost during the flowering can be a problem. Selecting a variety that requires more winter chill than your area receives affect fruiting.

Overfeeding can be a problem also. Here the trees are lush during the growing season but fail to flower the next spring. Deciduous fruit trees are fed no more than three times during the growing season.

The first application is

applied in March or April with a follow-up feeding in June/July or in the fall. My first thought to solving this problem is to review how your trees were pruned.

Buzz Bertolero is an Advance California Certified Nursery Professional. The Dirt Gardener's website is www.dirtgardener.com and questions can be sent by email to buzz@dirtgardener.com or on Facebook at [Facebook.com/Buzz.Bertolero](https://www.facebook.com/Buzz.Bertolero)



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C	1-4	1-4	16981 Lamont Ct.	\$1,188,000	3/3	G.G. Sotheby's Int'l. RE	Sharyn Prakash	510-881-6000
A	1-4	—	1725 Estudillo Ave.	\$1,499,000	4/ 3.5	Robert Jones & Assoc.	Matt Jones	510-357-0120

CITY GUIDE

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4825 Heyer Avenue	94552: \$728,000 3 BD - 1,026 SF - 1952
19705 Redwood Road	94546: \$740,000 3 BD - 1,465 SF - 1992
18204 Lake Chabot Road	94546: \$815,000 3 BD - 1,440 SF - 1961
19685 Betrose Court	94546: \$830,000 3 BD - 1,558 SF - 1954
18926 Parsons Avenue	94546: \$830,000 3 BD - 1,171 SF - 1962
20113 Center Street	94546: \$840,000 3 BD - 1,431 SF - 1964
3480 Brookdale Blvd	94546: \$937,000 3 BD - 1,162 SF - 1952
6301 E. Castro Valley Blvd	94552: \$1,015,000 3 BD - 2,168 SF - 1967
TOTAL SALES:	11
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California law requires that contractors taking jobs that total \$500 or more (labor or materials) be licensed by the Contractors State License Board. State Law also requires that contractors include their license number on all advertising. Advertisers appearing on this page without a license number indicate that the contractor is not licensed. You can check the status of your licensed contractor at www.cslb.ca.gov or (800) 321-2752. Unlicensed contractors taking jobs that total less than \$500 must state in their advertisements that they are not licensed by the Contractors State License Board.

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FENCES/DECKS

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HELP WANTED

GENERAL

Do you need some help at your business? To place an Help Wanted ad call **510-614-1558** Your ad will run in and the Castro Valley Forum on Wednesday and the San Leandro Times on Thursday. Find help and support your local newspaper at the same time!
- Thank you -

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CLASSIFIED AD DEADLINE: Monday 5:00 p.m.

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LOST - Small black women's wallet on 8/14/19 in San Leandro near Target. REWARD. Call 510-276-4110.

LOST - Small black women's wallet on 8/7/19 in San Leandro near Target. REWARD. 510-276-4110.

MISC. FOR SALE

APPLIANCES

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VARIOUS ITEMS

All private party ads are prepaid (paid in advance). Use your M/C, VISA or DISCOVER card, mail in your payment, or stop by our office to place an ad.

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WANTED: Used 3 wheel bicycle. Also can use reel to reel tapes (blank tapes and recorded tapes). Call Patrick 510-517-3351.

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LANDLORDS - Advertise your units! A vacancy day is money lost forever ... R. Bowman

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San Leandro Times/Castro Valley Forum

NEED - Handyman Service? Check the Classified Ads under "HANDYMAN SERVICE" for help.

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- A vacancy day is money lost forever -
To place an ad call **510-614-1558**

CLASSIFIED AD DEADLINE: Monday 5:00 p.m.

LANDLORDS - Advertise your units!
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R. Bowman

NEED - MUSIC LESSONS or **PIANO TUNING?** Check the Classified Ads under "MUSICAL SERVICES" for help.

VIEW the CLASSIFIED Ads Online at sanleandrotimes.com or castrovalleyforum.com For help or for more info call 510-614-1558. E.B. Publishing

VIEW ALL CLASSIFIEDS ONLINE!

CastroValleyForum.com
SanLeandroTimes.com



NEED REMODELING? How about a new kitchen or bath? Check the TIMES "Classified Ads" & The TIMES "Home Service" ads for help!

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ADVERTISE YOUR BUSINESS IN OUR HOME SERVICES DIRECTORY
CALL 614-1558

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CHECK OUT OUR CLASSIFIED ADS & HOME SERVICES FOR HELP!

THANK-YOU

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We greatly appreciate our many advertisers who make it possible for us to publish these newspapers.

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CastroValleyForum.com
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All real estate advertised in the CASTRO VALLEY FORUM and SAN LEANDRO TIMES is subject to the Federal Fair Housing Act, which makes it illegal to advertise any preference, limitation or discrimination because of race, color, religion, sex, handicap, marital status, national origin or intention to make any such preference, limitation or discrimination.

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Obituaries

■ Steven Thomas Erceg

■ Stephen Sutherland

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Please include a phone
number.

Deadline for that week's
newspaper is noon on
Tuesday.

For help, please call
Patrick Vadnais at
510-614-1558.

The Forum is delivered
to more than 99% of
homes in Castro Valley.

Stephen C. Sutherland

On July 20, 2019, Steve began his journey to Heaven. He was born in Hayward, CA and later moved to Santa Rosa where he attended school.

He was an Army Veteran who served in Vietnam and returned home in 1969. Steve was a businessman in San Leandro for 35 years, the owner and worker of Sutherland Muffler and Automotive. His interests included owning sprint race cars and riding his Harley Davidson motorcycles. He also officiated at the Antioch race track.

His favorite quote was...."He did so much with so little for so long he could do almost anything with nothing."

**Steven Thomas Erceg**

Steven Thomas Erceg—son, brother, grandson, friend, and husband—died on Sunday, July 28, 2019 in Reno, NV. He was 31 years old.

Steve graduated from Castro Valley High School in 2006 and went on to study at Cal State East Bay. He courageously served his country as an Information Systems Technician for the United States Navy 7th Fleet. He completed his Bachelor's Degree in Marketing and returned to the civilian workforce as a Marketing Analyst specializing in adword strategy. Steve's smile was contagious and always shared his sense of humor wherever he went. He leaves behind the legacy of "Bad Joke Friday" and will be remembered for brightening the lives of his friends and fellow sailors. Steve loved sports, especially baseball and his beloved Oakland A's.

As a young man with both passion and an intense sense of empathy, Steve was also subject to depression, which he battled for several years. Steve will always be remembered for his courage during difficult times, and even though he took his life we know he is at rest and that his difficult struggle has ended.

He is survived by his parents, his older sister, his paternal grandparents, and his wife, as well as friends and family across the country and throughout the world.

A celebration of life will be held at Brave Church in San Ramon, CA on September 21, 2019 at 1 p.m. at 20801 San Ramon Valley Blvd. 94583. Reception to follow. All are welcome. In lieu of flowers, please consider a monetary donation to Lifeline for Vets <https://nvf.org>

**LETTERS****TO THE EDITOR**
FREDZ@EBPUBLISHING.COM**Who's Crossing the Border?**

Editor:

It is very refreshing that unlike many liberal run newspapers we all know of, the Castro Valley Forum allows letters and viewpoints from both sides of the aisle.

That said, I don't quite understand what Mr. Gandolfi ("Myths or Truths? On Reflection," *Letters*, Aug. 14) was reading.

From Ms. Mason's letter I get the point that America is doing a sloppy job on background checks at the border and the fact is we have no idea who or what is getting into our country. Mr. Gandolfi took her viewpoint literally to mean for every solid citizen we allow we have a criminal. Ridiculous.

Furthermore, Mr. Gandolfi makes it clear he doesn't approve of our "legal process" but is quite willing to pay for the welfare of an immigrant who illegally crosses our border.

Again, none of us has any idea or proof that those who cross illegally become tax paying citizens or whatever else.

Unlike Mr. Gandolfi and his liberal friends, I prefer my tax dollar go towards keeping America safe, not to have to pay for more judges because we are not.

—Chris Scott, Castro Valley

A Little Compassion

Editor:

The government has the obligation to treat the asylum seekers well. Especially if the government is insisting on detaining them, rather than allowing them their freedom, and giving them a hearing date.

Additionally, many of these immigrants come from more serious conditions or situations, that make going back tenuous, if not dangerous for them. So, a little compassion goes a long way.

—Robert Thomas, Castro Valley

Fantastic Show by Copeland, Varon

Editor:

I took my wife to The Castro Valley Center for The Arts to see "The Great American Sh*t Show," a two-man monologue performed by Brian Copeland and Charlie Varon.

What a fantastic show that so perfectly illustrates the 2016 election PTS many Americans still suffer from today and the challenges of trying to have rational conversations with hard core Trump supporters.

In the lobby there were these blue caps being sold that read "Make America Think Again." Let's hope so, I have the feeling November of 2020 will be here quicker then we think.

On something of a side note, I've seen Brian Copeland's one man show Not a Genuine Black Man twice now, which is also fantastic and speaks to many of the same social issues as The Great American Sh*t Show.

—David Holsey, Castro Valley

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. We do not publish unsigned or anonymous letters. Email Letters to: fredz@ebpublishing.com or mail to: The Forum, P.O. Box 2897, Alameda, CA 94501.

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HOROSCOPE by Salomé

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ARIES (March 21 to April 19) Be careful not to allow the backers of a new financial "deal" to pull the wool over the Lamb's eyes. It could hold fewer plusses and more negatives than you were first led to believe.



TAURUS (April 20 to May 20) It's a good idea to finish all incomplete tasks so that you can devote your attention to next week's projects. The weekend could hold surprises for romantic Fernandas and Ferdinands.



GEMINI (May 21 to June 20) A workplace suggestion you made a while ago that you might have forgotten could come back with a request to turn it from idea to reality. Your social life picks up considerably this weekend.



CANCER (June 21 to July 22) Someone from the past could return with an intriguing opportunity for a future project. Check into it, by all means. But don't neglect your current responsibilities in the meantime.



LEO (July 23 to August 22) Keeping your claws sheathed and using good humor instead to counter someone who's bad-mouthing the Big Cat isn't easy. But it's the best way to avoid more problems down the line.



VIRGO (August 23 to September 22) A workplace situation could improve if you're less critical and more supportive of those who are, after all, trying to do their best. Let them know you're there to help when necessary.



LIBRA (September 23 to October 22) A new job offer might not carry all the benefits you're seeking. Make sure you know what you're entitled to, what is off the table and what is negotiable before you make a decision.



SCORPIO (October 23 to November 21) A social obligation you would rather get out of could hold some surprisingly positive aspects. Why not go and see for yourself? A family member makes a curious request.



SAGITTARIUS (November 22 to December 21) Before tackling that new project awaiting you at home or on the job, take time out for some much-deserved pampering to help lift your spirits and restore your energy levels.



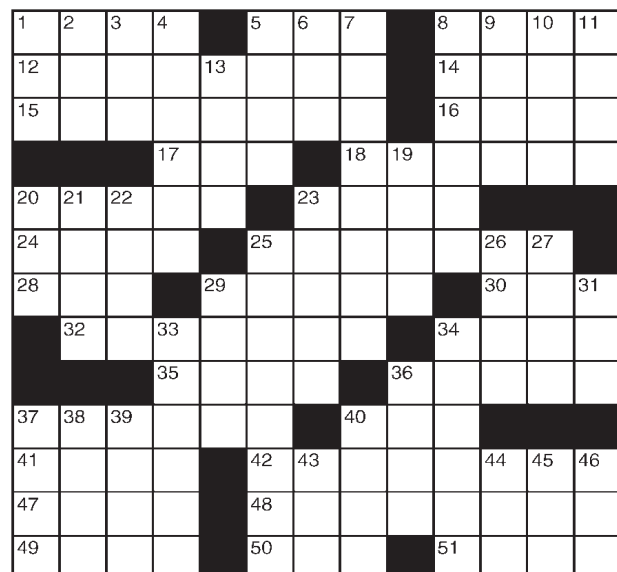
CAPRICORN (December 22 to January 19) Your social calendar begins to fill up more quickly than you expected. And that's great. You deserve to enjoy some good fun after so much time spent on serious matters.



AQUARIUS (January 20 to February 18) A domestic situation continues to improve, thanks to all the tender, loving concern you've shown. A colleague makes a questionable move that you might want to check out sooner rather than later.



PISCES (February 19 to March 20) A sudden turn in a romantic relationship calls for both a rational and passionate response. Keep the love level high, but also find out why the problem arose in the first place.

THE FORUM CROSSWORD**ACROSS**

- 1 Bygone Peruvian
- 5 Decibel increaser, for short
- 8 Jewels
- 12 Greenhouse structures
- 14 On
- 15 Caviar provider
- 16 Volcanic outflow
- 17 "Eureka!"
- 18 Not as short
- 20 Dishes
- 23 Ratio phrase
- 24 Little one in the litter
- 25 Tough puzzle
- 28 Affirmative
- 29 Diarist Nin
- 30 ___ Beta Kappa
- 32 Learner
- 34 Adolescent
- 35 Prod
- 36 Cause, as havoc
- 37 Expose, in a way
- 40 Hawaiian garland
- 41 Any minute now
- 42 Obdurate
- 47 "Zounds!"
- 48 Cook on a grill
- 49 Novelist Jaffe
- 50 "This tastes awful!"
- 51 Leftovers recipe

DOWN

- 1 "Monty Python" opener
- 2 Seine
- 3 French vineyard
- 4 Immoderate
- 5 Neighborhood
- 6 "O Sole ___"
- 7 Woman's two-piece?
- 8 Fast gait
- 9 And others (Abbr.)
- 10 Relocate
- 11 Practice boxing
- 13 Turkish title
- 19 \$ dispensers
- 20 Weep
- 21 Colors
- 22 "Meet Me ___ Louis"
- 23 "Try ___ see"
- 25 Passes furtively
- 26 Duel tool
- 27 Actress Perlman
- 29 Commotions
- 31 Pen filler
- 33 Kampala's country
- 34 "Survivor" squads
- 36 "MacArthur Park" composer Jimmy
- 37 Addict
- 38 Nixed, at NASA
- 39 Complain
- 40 Hide in the bushes
- 43 Greek cross
- 44 Autumn mo.
- 45 Regret
- 46 Fresh

ANSWERS ON PAGE 4

40-YEAR REUNION FOR OMEGA YOUTH GROUP



PHOTO BY BRUCE JOHNSON

More than 40 members of the Omega Youth Group from forty years ago at 3-Crosses Church in Castro Valley attended a reunion at the home of Ted and Marla Riche on Saturday, Aug. 10. Most have been friends for nearly half a century and plan to get together more often in the future. Those traveling the farthest for the reunion were Trina Turpin Mostyn (from Maryland), Darryl Young (Alberta, Canada) and Roger and Jacqui Springer from (Morro Bay/San Luis Obispo). Shown above, first row from left, Don Matter, Karine Matter, Katie Robinson, Roger Warren, Lori Warren, Linda Bailey Sylva, Ted Riche, Dan Smith, Ken Geiss and Jim Riche; second row, Leslie Travis Hall, Steve Robinson, Kent Peterson, Darryl Young, Trina Mostyn, Tiney Smith Perry, Lisa Jackson and Jeff Johnson; top Row, Don Von Rotz, Roger Springer, Jacqui Springer, Jeff Lapum, Cary Acord, Dave Paiva, Debbie Landis, Mark Landis and Jim Schmidt.

Financial: How to Find An Advisor

continued from page 9

Exchange Commission or a state securities regulator to manage investment portfolios; a Chartered Financial Consultant (ChFC), who specialize in insurance and estate planning; and a Certified Public Accountant (CPA), who can help with tax planning.

Be leery of many other financial advising titles, designations and certifications that are out there like the Certified Financial Consultant (CFC) or the Wealth Management Specialist (WMS). Many of these require no more than a few courses at a seminar or online, which means they're not worth much.

To research the different certifications or designations visit FINRA.org/investors - click on "Tools & Calculators," then on "Professional Designations."

How to Choose

After you find a few candidates in your area, call them up and schedule an appointment to meet and interview them.

Find out about their experience, expertise and the types of services they provide; if they're a fiduciary; how they charge and how much; what is their investment philosophy; and how will they handle your ongoing questions or financial needs. Look for someone whose clients are in situations similar to yours and who's available as often as you need them.

It's also wise to do a background check on your potential advisor. At LetsMakeaPlan.org, you can verify a planner's certification as CFP (click on "Verify CFP Professional Status"). You'll also see any information on the planner's disciplinary history with CFP Board and on bankruptcy filings in the past 10 years.

To vet a registered investment adviser, go to Investor.gov where you can search an individual's name and click on "Detailed Report" to see information on qualifications, employment history, disciplinary actions, criminal convictions and more.

To check out a broker, visit BrokerCheck.finra.org where you can search an individual or firm's name to get details like years of experience, licensing, exams passed and regulatory actions.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



Sign Demolished

Don Castro Park attracted a large crowd last Wednesday, as temperatures soared and people sought a swimming hole and relief from the sweltering heat. Unfortunately, as one visitor was exiting the park, he veered across the road before getting to the the park gate and took out the large concrete sign that greeted people as they arrived. A second larger tow truck had to be called in when the first wasn't up to the difficult job. It took several hours to clear the wreckage.



Free Pet Adoption Event This Sunday

The Hayward Animal Shelter Volunteers will celebrate their annual "Hot Pawgust Nights" this Sunday, Aug. 25, with a big adoption and fundraising event from 11 a.m. to 5 p.m. at the shelter, 16 Barnes Court, Hayward (near the DMV).

All pet adoption fees will be sponsored by Santa Con Hayward (www.SantaConHayward.com), except for Hayward dog licensing fees which are \$17.

Lots of great pets will be available, including dogs, puppies, cats, kittens, bunnies and a hamster.

Two live bands will be on hand.

Milo Nuevo will play from noon to 2 p.m. and Randy Johnson with the Wrists of Fury will entertain from 2 to 4 p.m.

Special guest Nate Branch, a 15-year veteran of the Harlem Globe Trotters, will make a special appearance in support of the shelter.

There will also be a classic car show and a raffle, with all proceeds benefiting the spay/neuter program and the shelter animal medial fund.

For more info, visit www.facebook.com/haywardanimalshelter and www.SantaConHayward.com



Many great pets will be available at this Sunday's event, including kittens, puppies, cats, bunnies and a hamster.

BART Secures \$1.7 Million Federal Grant

The Federal Emergency Management Agency (FEMA) has awarded \$1.7 million to BART to pay for continued police patrols on trains traveling through BART's busiest stations.

BART General Manager Bob Powers said the funds would boost the system's effort to prevent crime and boost riders' sense of security.

"The grant money allows us to sustain the deployment of our Critical Asset Patrol team for an additional year, while we continue to hire new officers to fill the 19 added positions prioritized in this year's budget," Powers said.

The Critical Asset Patrol consists of seven officers and a sergeant who are assigned full time to high visibility patrols on trains,

platforms and in stations where their presence acts as a deterrence to criminal and potential terrorist activity. The team, launched in 2011, also plays an essential safety role during major events when BART carries large crowds.

The BART Police Department has hired 37 officers so far this year, compared to 24 officers hired in all of 2018.

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ATHLETE OF THE WEEK

Miles Bennett

This week's Athlete of the Week is Miles Bennett a junior at Castro Valley High School who placed third at the USA Track & Field National Junior Olympic Championships during the last week of July in Sacramento.

The organization hosted about 11,000 athletes from across the United States ranging in age from 7 to 18. Bennett qualified and competed in the long jump and high jump, where he placed third out of the 37 high jumpers in the 15-16 year old age group.

Earlier this season, Bennett qualified and competed in the California State Track Meet in the high jump and as the only sophomore in the group, he finished the day clearing 6 feet 4 inches. Bennett trained and competed for six months in order to reach his goals and finished the season successfully.

He is thankful of the help and training he received from his CVHS coaches Dooney Jones, Laura Rombach Rau, and Josh Rau, also, Sean Steele and Tina Sachs from the Steel Gazelles Track Club.



Pet: Getting Insurance a Good Idea?

continued from page 8

nations, and some shelters work with local vets who are willing to provide care at reduced prices for low-income and senior pet owners.

There are also a number of organizations that provide financial assistance to pet owners in need. To locate these programs, visit HumaneSociety.org/PetFinancialAid.

To save on pet medications, get a prescription from your vet (ask for generic is possible) so you can shop for the best price. Medicine purchased at the vet's office is usually more expensive than you can get from a regular pharmacy or online.

Most pharmacies fill prescriptions for pets inexpensively, and many pharmacies offer pet discount savings programs too. You can also save by shopping online at a verified pharmacy like 1800Pet-Meds.com, DrsFosterSmith.com and PetCareRX.com.

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

ADOPT-A-PET



SKINNY is a 10-year-old gal who enjoys chin scratches and comfy laps. She truly deserves a second chance for a loving family. Spayed. Info: Hayward Animal Shelter, 510-293-7200.



PASTRAMI is a super sweet, albeit a bit shy at first, young girl who quickly warms up to you after a chin scratch or belly rub. Spayed. For more info: Hayward Animal Shelter, 510-293-7200.



COOPER is a young, classic, black and white tuxedo looking for a home without dogs. He's playful and friendly and likes to retrieve objects. Email: Loveall-pawzrescue@gmail.com.



LOKI is a handsome 3-month-old orange tabby. He's sweet, affectionate and playful. Neutered, vaccinated, chipped and FIV/FelV negative. Email: Loveall-pawzrescue@gmail.com.

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