

CASTRO VALLEY FORUM

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YEAR 33

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NO. 7

INSIDE YOUR FORUM

NEWS



Time to Charge

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NEWS



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Double-masking can reduce exposure to coronavirus by 95%

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PHONE: (510) 614-1560



PHOTOS BY JIM KNOWLES

MEGA-SITE OPENS: A steady stream of cars began entering the Oakland Coliseum parking lot Tuesday morning on the first day of mass coronavirus vaccinations at one of the biggest sites in the state.

Coliseum Site Gears Up For 6,000 People a Day

By Jim Knowles
CASTRO VALLEY FORUM

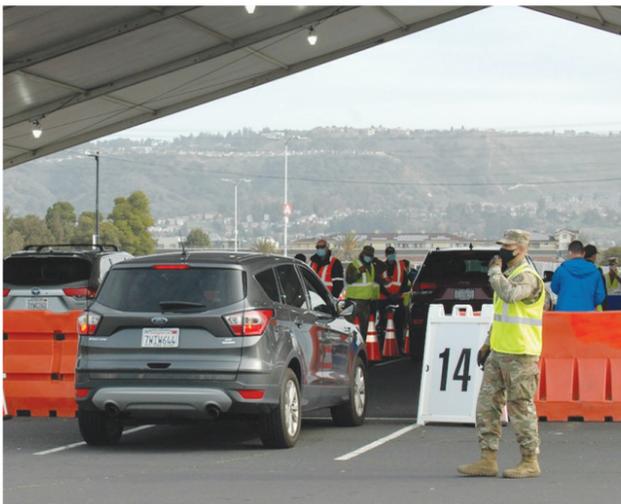
The Oakland Coliseum parking lot turned into a tent city last week, but in a good way.

Preparations were underway to make the parking lot into a COVID vaccination site, one of the biggest in the state. Levi Stadium and Dodger Stadium in Los Angeles are the two other large vaccination sites in California.

As of this week, the vaccinations are underway for people 65 and over. The entrance for cars is on the 66th Avenue side, the north side, of the Coliseum. People taking BART, can take the pedestrian overpass to the Coliseum where there will be another vaccination station for people arriving on foot.

As of last week, those eligible for the COVID vaccination are people 65 and older, essential workers in food and agriculture, emergency services, education and childcare.

To determine if you're eligible to get a shot, go to MyTurn at the California Department of Public Health website: MyTurn.ca.gov.



Workers quickly set up the facilities to administer Covid vaccination shots last week at the Oakland Coliseum parking lot.

The site asks a few questions to determine if you're eligible for a vaccination right now.

For those without computer access, call the CA COVID-19 Hotline at 1-833-422-4255 Monday through Friday from 8 a.m. to 8 p.m., and Saturday and Sunday from 8 a.m. to 5 p.m.

The Coliseum vaccination site is run by the California Office of Emergency Services and the Federal Emergency Management Agency (FEMA). It's part of the Biden administration's effort to establish 100 large vaccination sites nationwide.

see COLISEUM on page 11

'Mega' COVID Vaccination Sites Open in County

By Michael Singer
CASTRO VALLEY FORUM

Seniors 65-years and older who are eligible for a Covid shot can now get an appointment at either the Oakland Coliseum or the Alameda County Fairgrounds.

As of Monday, health care professionals began distributing the first of two vaccine doses for those who signed up on the MyTurn.ca.gov website. The state-run registration site helps residents stay current on vaccine eligibility in their area, and when their turn comes, get vaccinated as soon as possible.

"We arrived at the Fairgrounds about 12:30 where they checked our identification and a few minutes later and gave my 75-year-old mother her shot," said Christine

Parra of Dublin adding that she signed her mother up on the site when it launched two weeks ago.

"She said it was a very minor pinch. It was very efficient, and we never go out of the car. We waited

see SITES on page 11

Castro Valley
Confirmed Cases = 2,266

Alameda County
Vaccinations= 256,045
Confirmed Cases = 78,714
Deaths = 1,121

California
Vaccinations= 5,820,388
Confirmed Cases = 3,467,357
Deaths = 49,043

as of February 15, 2021

BART and AC Transit: Coliseum Vaccination Free Ride Home After

BART, for a limited time, will offer a free train ride home for those who have been vaccinated at the Coliseum.

On Tuesday, BART added extra staff at the Coliseum station during its regular hours to provide anyone who has received a vaccine a free \$7 BART ticket on-site after showing their vaccination card with a matching date. Seven dollars is enough fare to get home to any station (except SFO) in the system.

BART's free ride home is only available from the Coliseum site. The free ticket is non-refundable and is only available on the same day of the person's appointment.

AC Transit will offer free-fare shuttles to the Oakland Coliseum for riders who are eligible to receive their Covid vaccination. To access the shuttle, all riders must present their email proof of appointment to the Bus Operator.

The first shuttle will operate every 15-minutes directly from Coliseum BART to the vaccination site. Riders of Bus Lines 45, 46L, 73, 90, and 98 may also connect to the vaccine shuttle at Coliseum BART. The shuttle will operate 7-days a week from 6 a.m. to 8 p.m. Riders should watch for the bus sign: Vaccine Shuttle/BART-Coliseum.

The second shuttle will operate every 20-minutes starting at the Eastmont Transit Center, with a stop at Coliseum BART, before proceeding to the vaccine site. Riders of Bus Lines Tempo 1T, 40, 45, 57, 73, 90, 98, and NL may also connect to the vaccine shuttle at Eastmont. Rider should watch for the sign: Vaccine Shuttle/Eastmont-BART-Coliseum.

Individuals who have mobility challenges will have assistance getting between the Coliseum BART Station and the parking lot vaccination site (a long walk).



Castro Valley Weather Feb 17-21, 2021

Wednesday Sunny High 63° Low 40°	Thursday Mostly Cloudy High 63° Low 51°	Friday Partly Cloudy High 61° Low 44°	Saturday Mostly Sunny High 61° Low 39°	Sunday Mostly Sunny High 66° Low 46°

Almanac

Past Week's Rain: 01.48
Season To Date: 08.06
Normal To Date: 12.96
Season Average: 21.22

Moon Phases

Feb 19	Feb 27	Mar 5	Mar 13

Sun sets at 5:51 p.m. today, rises at 6:57 a.m. Thursday.

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MULTI-FAMILY RECOGNITION PROGRAM

RECOGNITION AND AWARDS FOR MULTI-FAMILY COMMUNITIES

Multi-family communities that are on the path to zero waste qualify for CVSan's new Green Neighbor Community Recognition Program! Communities may apply to become a certified "Green Neighbor Community" by maintaining activities in each of the 4R categories - Reduce, Reuse, Recycle, and Rot. The property and its tenants will each receive part of an award ranging from \$160.00 to \$950.00!

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Thousands of Electricity Customers to Be Switched to Time-of-Use Rate Plan

As part of a multi-year, state-wide energy policy, PG&E and East Bay Community Energy (EBCE) will switch some 400,000 Alameda County residential electric customers who are currently on a tiered-rate-plan to a Time-of-Use rate plan this spring.



All investor-owned electric utilities in California are required to automatically move their customers to the new rate plan to support a cleaner environment and more reliable energy grid. PG&E doesn't profit from this change.

Under the Time-of-Use rate plan, customers are encouraged to shift use of some electric appliances to times when rates and demand are lower, and solar and wind power are most plentiful. Peak pricing will be from 4 to 9 p.m.

The transition to the new plan beginning in May will occur by

geographical region and affect approximately 2.5 million customers in PG&E's service area in stages through 2022.

Customers in Castro Valley began receiving a series of notifications by mail last month to allow them time to make a choice if they prefer another rate plan.

Residents can choose an alternate Time-of-Use rate plan or another rate plan, including the Tiered rate plan, at any time. Customers enrolled in the Medical Baseline program will not be part of the automatic transition.

"With Time-of-Use rates, customers have greater control over their electricity bills because they can shift energy usage away from 'peakhours,'" said Nick Chaset, CEO of East Bay Community Energy.

He said an analysis of energy usage history shows most customers will financially benefit from the new rates.

Customers enrolled in the Medical Baseline program will not be part of the automatic transition.

For more information, visit www.pge.com/toutransition and www.ebce.org/timeofuse

Hayward to Honor 'Day of Remembrance'

The Hayward Public Library, Hayward Arts Council and the Japanese American Citizens League will sponsor a Zoom-based event in honor of the "Day of Remembrance" next week.

Day of Remembrance is an annual observance of the incarceration of Japanese Americans during World War II when an executive

order signed by President Franklin Roosevelt on Feb. 19, 1942, forcibly removed all Americans of Japanese ancestry off the West Coast.

On May 8 that year, 600 Japanese Americans from the East Bay were forced to leave their homes and board buses lined up on Watkins Street, and then taken to the Tanforan detention center in

San Bruno, and later, to the Topaz camp in Delta, Utah.

This past October, a national call was issued for applications for artwork to accompany an historical marker that will be installed at the Heritage Plaza, located at Watkins and C Streets, across the street from the Downtown Library. East Bay artist and historian Patricia Wakida was selected to design the commissioned work of art.

The "Day of Remembrance" event will be held Saturday, Feb. 27, beginning at 4 p.m. and feature speakers including Wakida. Included in the Japanese American Art Project Team are Robbin Kawabata, Victor Fujii, Janet Mitobe, Agnes Masuda, Digger Sasaki and Winda Shimizu, Executive Director, Hayward Arts Council.

The event is free, but pre-registration is required. Register online at tinyurl.com/remember2021.

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Joint Venture For Cancer Prevention

Sutter Health and Stanford Medicine have formalized a joint venture between the two health systems to expand access to coordinated, state-of-the-art cancer services for patients and their families in the East Bay.

The collaborative will offer residents and their families a suite of outpatient services, including early detection, cancer care and support programs. The joint venture also includes the construction of an outpatient cancer center on Oakland's "Pill Hill."

"By working together, we can make an even greater positive impact on the communities we serve, including vulnerable populations, so that patients and their families can focus on treatment and recovery," said Sarah Krevans, president and CEO of Sutter Health.

The venture will partner Stanford's cancer program with Sutter's integrated network of care, which has served patients in the East Bay for more than a century.

"We believe the best possible care for patients involves an environment where patients and their families can have access to the full spectrum of early detection, cancer care, and survivorship services close to their homes," said Stanford Health Care CEO David Entwistle.

The new cancer center will serve as a local hub, offering East Bay patients and their families access to coordinated care from screening through survivorship. Its proposed location is on the Alta Bates Summit Medical Center campus in Oakland.

The building will house the center, which will include imaging, lab, infusion, and radiation therapy services as well as doctors' offices and an ambulatory surgery center.

The building could be completed as early as 2024, pending approvals.



PHOTOS COURTESY OF THE ALAMEDA COUNTY SHERIFF'S OFFICE

Emergency crews rescue a family and their dog after an early Sunday morning crash off Crow Canyon Road in Castro Valley.

Family, Dog Rescued After Valentine's Day Car Crash

A family and their dog were rescued early Sunday morning following a car crash off Crow Canyon Road past San Simeon Place.

The Alameda County Sheriff's Office responded to a 911 call around 2 a.m. from the driver who said he and his family had just driven off the road and down into a creek area with lots of trees and bushes.

The man was unsure where the car ended up, but deputies used his information and emergency lighting to pinpoint the search area.

The white 4-door hatchback was traveling eastbound when it left the roadway and plunged about 200 feet downhill into a wooded ravine.

Emergency crews rescued the family and their dog from the wreckage and checked for injuries. No other details were immediately available.



SHERIFF'S REPORTS

COMPILED BY MICHAEL SINGER



Family Fight

Monday, February 15: at 4:35 p.m., Sheriff's deputies arrested a 26-year-old man from CV on suspicion of assault on a family member. An anonymous call about a loud and aggressive-sounding argument sent deputies to a home on Ewing Road near Vineyard Road. Deputies handcuffed the man and took him into custody. The victim was treated at the scene.

near Grove Way. There, they arrested a 52-year-old CV man on suspicion of spousal assault, assault on a family member, and destroying a smartphone being used to make an emergency call. The man was taken into custody. The victim was treated at the scene.

Breaking and Entering

Monday, February 15: at 12:05 a.m., deputies arrested a 59-year-old man with no permanent residence on suspicion of breaking and entering into a property on Rutledge Road near Castro Valley Boulevard. The man was spotted loitering around the building thanks to security cameras. Deputies were dispatched and found the man on the property. The man was taken into custody.

Friday, February 12: at 11:31 a.m., a 34-year-old CV man was arrested on suspicion of rape with bodily injury. Deputies were dispatched and arrested the man who was at a home on Mesa Verde Way near Greenridge Road following a report of a recent incident.

Joy Ride Ends in Arrest

Monday, February 15: at 10:28 a.m., a 51-year-old woman from Castro Valley was pulled over and arrested on suspicion of driving a stolen vehicle, driving with a suspended license, and possession of illegal narcotics and related drug paraphernalia. Deputies stopped the vehicle on Earl Drive near Orange Avenue after identifying the vehicle as reported stolen. The woman was taken into custody.

Spousal Assault

Monday, February 15: at 7:00 a.m., a call about a loud and aggressive-sounding argument sent deputies to an apartment on Center Street

Alan D. West Attorney at Law

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Fred Zehnder, Editor & Publisher
fredz@ebpublishing.com

Howard Morrison, Assoc. Publisher
howardm@ebpublishing.com

Kayla Steinorth, Advertising Design Mgr.
kayla@ebpublishing.com

Moxie Morrison, Layout Design
moxmore@yahoo.com

Claudette E. Morrison, Business Mgr.
cm@ebpublishing.com

Patrick Vadnais, Classified Ads / Obituaries
patrickv@ebpublishing.com

Mary Florence, Advertising Sales
861-3270 Mpominville4582@aol.com

Linda Nakhal, Advertising Sales
lnakhal@comcast.net

Contributors:

Linda Sandsmark

Michael Singer

Amy Sylvestri

Jim Knowles

Gene Osofsky

Carl Medford

Terry Liebowitz

Debbie Tee

Linette Escobar

Thomas Lorentzen

Buzz Bertolero

Bruce Roberts

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Chef's Specials Revealed

Not all of our memorable recipes came from the likes of Martha Stewart or Emeril Lagasse. In fact, many regional favorites were born in the work-a-day kitchens of large chain restaurants and small mom-and-pop diners.

Most often these eateries made their recipes available to the public. In other cases, inventive chefs produced copycat versions. Some of the establishments have disappeared from the landscape, but their classic innovations live on in countless cookbooks.

DENNY'S-STYLE FRENCH TOAST

- 4 eggs
- 2/3 cup whole milk
- 1/3 cup flour
- 1/3 cup sugar
- 1/2 teaspoon vanilla
- 1/4 teaspoon salt
- 1/8 teaspoon cinnamon
- 6 slices Texas toast thick bread
- 3 tablespoons butter
- Powdered sugar
- Butter and syrup

Fresh berries, optional

Mix together the eggs, milk, flour, sugar, vanilla, salt and cinnamon.

Heat a large skillet, or griddle. When the skillet is hot, add 1 tablespoon butter. (If butter smokes, the pan is too hot – turn down the heat.)

Dip each slice of bread into the batter for 30 seconds on each side. Let some of the batter drip off, then put in skillet. Cook each slice 1-1/2 to 2 minutes per side until each side is golden brown.

Add more butter, if necessary, to cook all of the slices. To serve, put on plate, dust with powdered sugar. Serve with butter, hot syrup and fresh berries if you like. Yields 6 servings.

OLIVE GARDEN'S MINISTRONE SOUP

- 3 tablespoons olive oil
- 1 cup minced white onion
- 1/2 cup chopped zucchini
- 1/2 cup frozen cut Italian cut green beans
- 1/2 stalk celery, minced
- 4 teaspoons minced garlic
- 4 cups vegetable broth (not chicken broth)
- 2 (15-ounce) cans red kidney beans, drained
- 2 (15-ounce) cans small white beans or great northern beans, drained
- 1 (14-ounce) can diced tomatoes
- 1/2 cup shredded carrot
- 2 tablespoons minced parsley

- 1-1/2 teaspoons dried oregano
- 1-1/2 teaspoons salt
- 1/2 teaspoon black pepper
- 1/2 teaspoon dried basil
- 1/4 teaspoon dried thyme
- 3 cups hot water
- 4 cups fresh Baby Spinach
- 1/2 cup small shell pasta

Heat olive oil over medium heat in a large soup pot.

Saute onion, celery, garlic, green beans, and zucchini for 5 minutes or until onions begin to turn translucent.

Add vegetable broth, tomatoes, beans, carrot, hot water, and spices and bring soup to a boil, then reduce heat and allow to simmer for 20 minutes.

Add spinach leaves and pasta and cook for an additional 20 minutes or until desired consistency.

Makes eight 1-1/2 cup servings.

SPENGER'S CRABLEGS IN SHERRY WINE SAUCE

- 3 pounds crab legs
- 6 tablespoons butter
- 1/4 cup chopped green onions
- 1/2 cup sliced mushrooms
- 1/4 cup Sherry
- 1/4 cup clam juice

Roll the crab legs in flour. In a large pan, heat the butter. Add crab legs. Sauté 2 minutes on one side and turn. Add onions and mushrooms; cook 2 minutes. Add Sherry and clam juice.

Cook 3 minutes while shaking pan. Serve on hot cooked rice. Serves 6.

TONY ROMA'S ONION RING LOAF

- 4 to 6 mild white onions
- 1 cup milk
- 3 eggs, beaten
- Salt
- 2 cups pancake mix, about
- Oil for deep-frying
- Parsley

Slice onions crosswise and separate into rings. Soak rings in mixture of milk, eggs and salt to taste in bowl for 30 minutes. Dip each onion ring in pancake mix and fry in oil heated to 375°F until golden brown.

Pack fried onion solidly, without pressing, into 8x4-inch loaf pan and bake at 400°F for 10 to 15 minutes. Turn onto serving plate. Garnish with parsley. Makes 4 servings.

IHOP BUTTERMILK PANCAKES

- 1-1/4 cups all-purpose flour
- 1 egg
- 1-1/4 cups buttermilk

Redwood Christian High School Senior Wins DAR Citizen Award

Redwood Christian High School Senior Rayah Miller of Castro Valley was recognized as the Daughters of the American Revolution (DAR) "Good Citizen" by the DAR Piedmont Chapter on Feb. 6. The first-place selection included a \$500 scholarship for college.

Rayah submitted an essay and information about her family, school activities, community service, work experience, awards and achievements, all of which were factored into her selection for the top award.

After graduation, Rayah hopes to become a Registered Nurse and work in a hospital, and focusing on labor and delivery to gain experience. She believes that she could use her skills in healthcare to benefit others through mission work.

Rayah is the daughter of Jeff and Heather Miller of Castro



PHOTO BY BEVERLY MAYNE

RCHS Senior Rayah Miller

Valley. In addition to her family, RCS Principal Ben Warner and music teacher (and DAR member) Mrs. Beverly Mayne attended the DAR ceremony.



PHOTO BY AMADOR VALLEY QUILTERS

Show Off Your Quilt!

The Amador Valley Quilters invite you to hang your love themed quilts from your balcony or porch railings, in a tree, on a fence, or draped over your car. Spread some cheer and show the love in your neighborhood this Saturday, Feb. 20, from 9 a.m. to 5 p.m.

- 1/4 cup granulated sugar
- 1 teaspoon baking powder
- 1 teaspoon baking soda
- 1/4 cup cooking oil
- 1 pinch salt

Preheat a griddle or skillet over medium heat.

Mix all of the ingredients till combined.

Melt a little bit of butter in the pan. Pour the batter by spoonfuls into the hot pan, forming 5-inch circles. When the edges appear to harden, flip the pancakes. They should be golden brown.

Cook the pancakes on the other side until they are also golden brown. Yields 8 to 10 pancakes.

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Do I Need to Sign Up for Medicare if I'm Still Working?

By Jim Miller
SPECIAL TO THE FORUM

Whether you need to enroll in Medicare at 65 if you continue to work and have health insurance through your job depends on how large your employer is. The same rules apply if your health insurance comes from your spouse's job.

But first, let's review the basics. Remember that original Medicare has two parts: Part A, which provides hospital coverage and is free for most people. And Part B, which covers doctor's bills, lab tests and outpatient care. Part B also has a monthly premium, which is \$148.50 for most beneficiaries in 2021, but is higher for individuals earning above \$88,000.

If you're already receiving Social Security, you'll automatically be enrolled in parts A and B when you turn 65, and you'll receive your Medicare card in the mail. It will include instructions to return it if you have work coverage that qualifies you for late enrollment.

If you aren't yet receiving Social Security, you will have to apply, which you can do online at SSA.gov/medicare.

If you plan to continue working past the age of 65 and have health insurance from your job, your first step is to ask your benefits manager or human resources department how your employer insurance works with Medicare.

In most cases, you should at least take Medicare Part A because it's free. (Note: If you're funding a health savings account you may not want to take Part A because you can't make contributions after you enroll). But to decide whether to take Part B or not will depend on the size of your employer.

Small Employer

If your current employer has fewer than 20 employees, Medicare will be your primary insurer and you should enroll in Medicare Part B during your initial enrollment period. This is a seven-month period that includes the three months before, the month of, and the three months after your 65th birthday.

If you miss the seven-month sign-up window, you'll have to wait until the next general enrollment period, which runs from Jan. 1 to March 31 with benefits beginning the following July 1. You'll also incur a 10 percent penalty for *see MEDICARE on back page*



PHOTO BY DANIELA KEIFFER

Carol Bigelow presents one of the 50 boxes of Valentine's Day candy given to seniors at the Aitkens Senior Center last Thursday, a treat from the CV Rotary Club.

CV Rotary Plays Cupid

Valentine's Day came a little early – on February 11 – for the seniors in Spectrum's Senior Lunch Program at the Kenneth C. Aitken Senior Center as the Rotary Club of Castro Valley surprised them with heart-shaped boxes of candy along with their lunches.

Castro Valley Rotarian Carol Bigelow, Barbara Perry, wife of Rotarian Dwight Perry, and HARD staff members Daniela Keiffer and Jennifer Tibbetts handed out 50 boxes to the thankful seniors as they came to pick up their Spectrum lunches.

"This event was to let the seniors know that they were remembered on this special day," said Bigelow, who loves the opportunity to serve anyone at anytime. "But we Rotarians came away from the event with hearts overflowing with blessings, and the knowledge that the simple act of kindness and remembering others makes others and ourselves so thankful that we are part of a giving and caring community."

Can I Use POA for Medi-Cal Eligibility?

Q: My father is in a nursing home and could really use a Medi-Cal subsidy to help with the cost, which is running about \$9,500 per month. He has dementia and cannot manage his own finances. Years ago he signed a Power Of Attorney naming me as his agent. Can I use it to make gifts of his excess assets to his family in order to help him qualify for Medi-Cal?

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

A: Whoa! Not so fast. There are a couple of real concerns here:

- (1) whether the Power Of Attorney legally authorizes gifts, and
- (2) whether making gifts of excess assets will help or hurt his eligibility for Medi-Cal.

A Power Of Attorney (POA) must expressly authorize the agent to make gifts. Gifting powers cannot be implied from other clauses, no matter how comprehensive they appear.

This requirement often comes as a surprise to clients, as many assume – especially if the POA was prepared by an attorney – that the POA authorizes virtually any action that the agent desires to take, including the making of gifts.

Quite the contrary: an agent under a POA is a fiduciary and cannot just give away the principal's assets, no matter how well intend-

ed the act, unless the power to do so is expressly authorized in the POA document.

A companion concern is that you, as agent, cannot include yourself as a gift recipient unless the POA expressly authorizes you to "self deal." The phrase "self deal" means acting in your own self-interest. In the absence of the right to "self deal, the making of gifts to yourself would be viewed as acting in your own self-interest and breaching the higher duty you owe to your father, the maker of the POA. Further, those unauthorized gifts to yourself could be viewed as theft and/or as elder financial abuse.

Of course the POA must also be "durable," meaning that it survives your father's incapacity and remains valid even though he is no longer competent.

The Medi-Cal issue: As you apparently know, in order to qualify for a Medi-Cal nursing home subsidy, an applicant's countable resources must be under certain limits.

For a single individual, the resource ceiling is \$2,000, and for a married couple it is \$130,380 (for 2021). Against that backdrop, many clients believe that the way to help a loved one qualify for Medi-Cal is to simply help them transfer away excess assets to other family members.



However, unless handled in a very special way, gifting away a loved one's excess assets could backfire: the transfers could potentially disqualify them from a Medi-Cal subsidy, perhaps for a lengthy period going forward.

In summary: your father's POA must first be evaluated to determine if it includes broad gifting powers and self-dealing powers, and next whether it is a "durable" power. Note: Many POA's impose limitations on gifting, sometimes by reference to a tax code section, a limitation which is not usually

obvious except to an attorney or tax professional.

If gifting otherwise appears appropriate under the POA to accelerate your father's eligibility for a Medi-Cal subsidy, then you should seek professional guidance from an attorney skilled in Medi-Cal Planning to develop an appropriate divestment plan that is compliant with the Medi-Cal rules.

If those rules are not strictly observed, the making of gifts could result in a long period of ineligibility from the very Medi-Cal subsidy that you seek.

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

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Another Covid Scam

By Matilda Charles
SENIOR NEWS LINE

You know it's getting bad when local police chiefs go on the nightly news to warn against scams.

That's what is happening in my area, and possibly in yours. Scammers are going all out to steal your information, money and identity, and they're using the Covid vaccine as their tool.

A few weeks ago, the scammers' tactic was to claim we were eligible for a special Covid Medicare card. The card doesn't exist. So many of us might have said that in response to the frequent phone calls that the scammers changed tactics.

Now they claim to have an appointment for you to get the Covid vaccine.

Here's how it works: A scammer will claim to be calling from your doctor's office, without actually naming the doctor. All they need from you, they say, is your Medicare card number and possibly your bank account or Social Security number "for identification."

Your best bet is to just hang up. But if you ask for the name of the doctor, they won't know it. It's the same with hospitals and clinics.



If you're not sure whether the call is fake, hang up and call your doctor, the hospital or clinic, and ask if they've tried to contact you.

Scammers also are using different tactics: telling you they can fit you into a quick appointment, saying they're from Medicare or your insurance provider, sending you an email that indicates you can get a fast appointment reservation by calling their special phone number, or offering you the vaccine at a "reduced cost" (the vaccines are free). Some of them actually offer to mail the vaccine to you.

Don't fall for any of these scams. If you need help signing up online for an appointment, call your doctor's office or the senior center. Don't give scammers any information, not even your name.

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REAL ESTATE GALLERY

REAL ESTATE REALITY

By Carl Medford, CRS
Special to the Forum

GUEST COMMENTARY



Buyers With Low Down Payments Missing The Boat

As the housing market continues its overheated surge due to an epic shortage of inventory, almost every home hitting the market is receiving multiple offers.

With competition so fierce, it has become a "survival of the financially fittest." Bottom line: a serious number of buyer wannabes with less than optimum down payments are getting left in the dust.

On the surface, it would not appear there is a problem. There are no shortage of loans available to those who have less than the standard 20% down; all the way down to 3% for qualified buyers.

Digging a bit deeper, however, a significant obstacle appears: appraisals.

If a buyer wants a home priced at \$500,000 but knows the competition will drive the price up to \$600,000, normally they would submit an offer at the higher price and, to sweeten things, remove the appraisal contingency.

With prices spiking as quickly as they are, appraisers are having difficulty finding comparable sales at the higher

price points with the result that a significant number of appraisals are coming in low.

In the case above, if the home is sold at \$600,000 but only appraises at \$550,000, then the borrower with no appraisal contingency needs to bring in additional funds to make up the shortfall if they want to maintain the original terms.

As an example: if the price is \$600,000, a 20% down payment would be \$120,000. If it appraises for \$550,000, the lender, instead of providing a loan for \$480,000, will only lend 80% of the new value, or \$440,000. The buyer then needs to raise the down payment to approximately \$160,000 if they wish to keep the loan terms the same.

And therein is the rub: while many buyers may have additional funds to make up the difference, a substantial group, especially those coming in with lower down payments, typically do not.

Those who have lower down payments usually do so because they do not have significant cash reserves. Since there is a high probability offers way over asking price will not appraise at the offered price, these borrow-

ers cannot remove the appraisal contingency which, in most cases, effectively removes them from the running if other offers do have the appraisal contingency removed.

It is a classical case of haves and have nots: those with higher down payments usually win and those with low down payments are left wondering what just happened.

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.



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Horseradish Needs Own Space

By Buzz Bertolero
Special to the Forum

Q I love Horseradish; the hotter, the better, so I would like to grow my own. When are horseradish plants or seeds available and how are they grown?

A Horseradish is a rugged, hardy perennial herb, an evergreen that thrives in full sun but tolerates light shade and can take almost any type of soil except those consistently waterlogged.

It's available at garden centers during the winter, January, and February, as root divisions; however, you may also find it in the

early spring in containers.

Horseradish is not available from seed. Horseradish is an aggressive grower, so you must select an out of the way location to keep it under control.

In heavy clay, roots can become twisted and malformed, much like carrots, so you should generously amend the soil with any of the blended soil conditioners or homemade compost.

In a container, use potting soil. The planting hole should be one foot wide and as deep. Next, hold the root upright and add the backfill until all but the tip or crown is covered. Sprinkle a starter fertilizer over the top of the plant and water.

Mulch the plant(s) with a one- to two-inch layer of organic matter once the rainy season concludes. One plant is usually plenty for a family. If you need more, space the plants thirty inches apart.

Your first harvest occurs the following spring, as soon as the new growth begins to forms. You'll be harvesting the roots for their pungent flavor. This works better in our mild climate than harvesting in the late fall, as is recommended in other climates. Besides, when harvesting in the spring, you avoid the hassle of overwintering the root cuttings.

The first-year roots are the most pungent. The most common issue gardeners face with horseradish is not how to grow it but how to keep it from growing where they don't want it. Horseradish plants spread vigorously, once they're established so, again, you should select an out of the way site.

To control the spreading, harvest all the roots, including its branches, then replant only the number of roots you desire as plants for next year. You would save the longest root(s) for replanting and use the rest

for your homemade horseradish dishes.

The best method of preventing Horseradish from getting out of control is to grow it in a large container or in a bottomless container placed into the garden soil which is the recommended method in small gardens. This keeps the horseradish in check, allows for good drainage, and makes harvesting the roots a snap. The dirt is washed and scrubbed off the roots, and they're dried before being stored

Horseradish roots will keep in the vegetable bin of your refrigerator for three months or even longer if enclosed in a perforated plastic bag. And finally, whatever you do, do not till the ground containing horseradish roots or place the roots in your compost pile as you would run the risk of spreading the plant all over your garden.

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



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5327 San Simeon P	94552: \$786,000 3 BD - 1,640 SF - 1981
18308 Pepper Street	94546: \$850,000 3 BD - 1,066 SF - 1948
20212 Sapphire Street	94546: \$860,000 3 BD - 1,106 SF - 1952
18742 Center Street	94546: \$878,000 3 BD - 1,108 SF - 1954
22438 Moyers Street	94546: \$935,000 4 BD - 2,764 SF - 1939
3446 Brookdale Blvd	94546: \$960,000 2 BD - 1,353 SF - 1952
5013 Foxboro Drive	94546: \$1,040,000 3 BD - 1,680 SF - 1961
3724 Greenhills Ave	94546: \$1,116,000 3 BD - 1,834 SF - 1987
3694 Spyglass Court	94546: \$1,135,000 4 BD - 2,248 SF - 1987
6270 Crow Canyon Rd	94552: \$1,317,500 2 BD - 1,558 SF - 1958
17627 Madison Ave	94546: \$1,500,000 5 BD - 2,897 SF - 1957

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Creating a Naturally Healthy Home

The pandemic has changed the way many of us think and feel about home. More than ever, it has become a place of refuge, safety and comfort in an uncertain world. The need for our dwellings to be sources of both physical and emotional well-being has never been stronger. Architects and designers looking to maximize the unique and personal qualities of a residence - the subtle factors that turn it from a house into a home - have long recognized that specifying wood offers a natural means of achieving that goal. Now COVID-19 is making that strategy even more attractive to savvy homeowners.

"We hear it from professionals and consumers alike: Today, families want an especially cocooning home environment," says Linda Jovanovich, of the American Hardwood Information Center. "Wood is an inherently warm and characterful material that engenders feelings of reliability and familiarity in us. But along with that tried-

and-true aspect, hardwood also offers a wide range of different looks and design possibilities, so there's always an element of uniqueness and personalization whenever it's used."

The kitchen is often called "the heart of the home" - a gathering place that provides sustenance through food and the companionship of friends and family - making it an ideal space in which to put wood's authentic natural powers to work. Replacing tired old cabinets with stylish hardwood ones is a good starting point, as shown in the makeover of a 1920s Bungalow house kitchen where a classic American hardwood - quarter-sawn white oak - is used for all the new millwork and flooring. The floorboards are lightly white-washed to create the look of bare wood; the base cabinets, supplied by Plain & Fancy Custom Cabinetry, get a slightly darker cerused finish to distinguish them from the rest of the woodwork. The wall cabinets are painted white



to match the kitchen's shiplap ceiling. "It's peaceful rather than exciting," notes the homeowner. "And that's exactly what we wanted."

Without doubt, a good part of wood's appeal is due to the fact that, like us, each piece of timber is unique - its color, texture and grain are as individual as a human personality, so we keep discovering new aspects of its beauty and versatility to delight in. "But there are other good reasons why being surrounded with hardwood makes us feel good," Jovanovich points out. "It is exactly the kind of material that today's environmentally

conscious consumer demands: One that's renewable, sustainable, plentiful, durable and easy to work with - all of which makes it an excellent return on investment, too." And that feeling of well-being is not just in our minds or pocketbooks: Wood is healthy, it doesn't harbor dust and other allergens, and it gives off almost no VOCs in its natural state. And what could be more reassuring than that?

Visit www.hardwoodinfo.com for more about the uses and benefits of American hardwoods.

-Brandpoint

Mortgage Rates Remain Flat

Long-term mortgage interest rates remained near record lows last week, according to mortgage-buyer Freddie Mac's weekly nationwide survey.

Thirty-year fixed-rate mortgages averaged 2.73 percent for the week ending Feb. 11, unchanged from the previous week. A year ago at this time, the 30-year rate averaged 3.47 percent.

Fifteen-year fixed-rate mortgage averaged 2.19 percent, down from 2.21 percent.

Five-year Treasury-indexed

hybrid adjustable-rate mortgages (ARMs) averaged 2.79 percent, up slightly from 2.78 percent.

"It's a tale of two economies. The services economy remains in the doldrums, but the production side of the economy remains strong," said Sam Khater, Freddie Mac's Chief Economist. "New Covid cases are receding, which is encouraging and that has led to a rise in Treasury rates. But, the run-up in Treasury rates has not impacted mortgage rates yet, which have held firm."



Saint John's Wort

Traditionally, sprigs of this plant were harvested in June to honor St. John the Baptist, then hung near a painting or statue of him in the home to protect it from evil spirits. As a garden plant, it performs best in fertile soils with ample moisture, but can tolerate drier conditions once established. Saint John's Wort has long been used in healing treatments for kidney ailments, insomnia, depression, lung ailments and in wound care. - Brenda Weaver

MEDIEVAL WOOD CUT
Source: www.thespruce.com



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LETTERS TO THE EDITOR

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Left-Wing Indoctrination in CV Schools

Editor:

Left-wing indoctrination starts early in CV schools; in second grade. My stepson's teacher told her class to write a letter to President Biden. The teacher even read her personal letter to Biden out loud, starting with, "I'm so glad you are the President."

But why not have the kids write a "thank you" letter to out-going President Trump? Every patriotic American should thank Trump for: reducing unemployment down to record levels, re-negotiating unfair trade deals, moving our embassy to Jerusalem, negotiating peace deals with three Arab nations, making Europeans pay more for NATO, trying to protect our borders from invasion by illegal aliens, and for being the first President in fifty years to not start any new wars.

The teacher also told her class write a letter to VP Kamela Harris. The teacher told the girl students that Harris, was a "role model." But exactly what part of Harris' sordid behavior should little girls should imitate?

Remember when Harris covered up for a lab worker who was producing fake lab results, which sent 600 potentially innocent people to prison? Yes, 600 of the prosecutions under Harris as DA were deemed "tainted." Should little girls imitate such dishonesty?

Remember how Harris (as D.A. for San Francisco) refused to prosecute the gang of priests who were sexual predators, despite repeated pleas from numerous victims? Harris even refused to release records of those criminal investigations, which victims had requested, to help them sue the predators in civil court. Is that a good example; protecting child molesters?

Is that the behavior little girls should be taught to imitate someday? CVUSD, please leave your left-wing indoctrination out of our classrooms.

—Mark Poland, Castro Valley

'Tired of Being Told Our Relationships are Immoral'

Editor:

On March 5-6, Redwood Christian will once again host its BASS Church Workers Convention. These are hugely popular training sessions for Evangelical Christians from all over California.

This time their sessions are virtual, but the content of the sessions mimic previous years. Nothing on helping the homeless, nothing on feeding the hungry, no workshops on how to run a food bank or clothing drive at your local church.

Instead one is aimed at recruiting children 9 and younger: "How you can reach and disciple them for Christ." Another is for women to "discover creative ideas in ministering to women" even though Evangelical churches don't allow women to preach.

There's a session on how to harass people outside "Planned Parenthood clinics and share the gospel with students at their universities."

And then there is the always-present focus on other people's sex lives. A workshop on how millions have been "devastated by an unprecedented porn invasion, a digital 'pandemic.'" That one will tell you how to be "god's hero" and "part of God's triumphant solution!"

OK, but if an "all powerful" god has a triumphant solution why does he need you? Can't he just install a heavenly parental filter on the internet?

One of the keynote speakers embraces the 'Nashville Statement' which notes that "it is sinful to approve of homosexual immorality or transgenderism and that such approval constitutes an essential departure from Christian faithfulness and witness." You can't be a Christian and have gay friends. It says so right there.

It goes on to state that "We deny that the approval of homosexual immorality or transgenderism is a matter of moral indifference about which otherwise faithful Christians should agree to disagree." In other words, the gays are immoral and there is no other view but their view on that.

We are tired of being told that our relationships, our families and our very lives are immoral. We are tired of those faith leaders who continue to promote that lie, and we reject the businesses that support those faith leaders.

—Billy Bradford, Castro Valley
Commander – Gay Crusades

Why No Plan for Reopening CV Schools?

Editor:

Why does the CV School District continue to refuse to reconsider their reopening "plan"? The CDC has stated for months that children should return to school (Science). The governor has relaxed the infection rate limit for reopening grade schools recently (Authority).

Millions of schoolchildren across the country (including many Bay Area private schools), including hundreds of thousands in areas with higher infection rates than Alameda County (i.e. Miami-Dade) have returned to in-person instruction with no significant outbreaks (Data).

So what is this "science, data driven" process keeping our schools closed?

The District had no plan to reopen in fall. They refused to work on one last summer. When cases dropped in fall and other schools opened, they insisted on remaining closed.

Now with ample real-world data underscoring the safety of in-person instruction, they continue to rigidly adhere to a "plan," that, at best, might return a few early grades before summer vacation.

Are they even planning to reopen this fall? Shall we just auction off the schools' properties and refund the money to taxpayers?

—David Nierengarten, Castro Valley

Obituaries

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Paige Sammons Kelly

February 17, 1971 ~ October 29, 2020
Resident of Castro Valley, CA

Paige Sammons Kelly lived life to the fullest, always up for a new adventure or challenge, never letting fear rule her life. Growing up in Castro Valley, Paige made lifelong friends playing sports and at school. She took that enthusiasm with her to UC Davis where she graduated with a degree in International Relations and a minor in Textile Science and Marketing and met friends that remained her closest confidants throughout her life. In 1994, Paige moved to Atlanta to be part of the excitement of the 1996 Olympic games. She eventually relocated back to San Francisco and Castro Valley where she had an almost 20 year career at Charles Schwab before pursuing her dream of becoming a librarian. Passionate about reading and learning, in 2018, Paige earned a Master's of Library and Information Science with an emphasis in Technology. Paige worked as a full-time Children's librarian in Castro Valley, her dream job. If you happened to see her, she was probably smiling ear to ear, sharing her love of reading, and learning with the young and old.



An avid sports fan, Paige always had the latest intel on who was going to win it all! Super Bowl Sunday was not complete unless you were at Paige's house and she never missed her annual Spring Training trip in Arizona. She was a loyal and supportive friend and someone that you always wanted in your corner.

Paige also fiercely loved her two children, Griffin (12) and Phoebe (12). You would often find her volunteering her time to run the school book fair or signing up as the team Mom, assistant coach or simply cheering from the sidelines as a proud parent. She was a loving mom and her passing breaks all our hearts.

Paige is survived by her husband James, two children Griffin and Phoebe, her mother Margarette, father Keith, step-mother Joan, step-sisters Kathy and Nancy and her step-brother Jim.

Services will be private, but we ask, if you are interested and inclined, to contribute to the 529 college accounts for Paige's children Griffin and Phoebe. A GoFundMe page (Paige Kelly Memorial in Support of her Children) has been set up on their behalf (<https://gofund.me/267ccb0c>).

Obituaries

Francoise Bullard

September 22, 1928 ~ January 23, 2021

Francoise "Frenchie" Bullard 92, passed away peacefully at her home in San Leandro, surrounded by her family.

Francoise was born to Henri and Marguerite Faure in Fontainebleau, France. Raised during WWII, she became a toe tagger and met her U.S. soldier and fell madly in love. They married in her hometown in 1949 and moved back to California and the Bay Area, where they raised their family.

She was preceded in death by her beloved husband of 50 years, Theodore "Teddy" Bullard.

Francoise was a gifted seamstress and skating costume designer. She was a talented tole painter as well. She enjoyed making beautiful cakes for special occasions. An excellent cook, she loved to entertain, and did so often.

In 1983 she and Teddy retired to beautiful Jackson, CA. After his passing in 1998, Francoise returned to the bay area, San Leandro. She became a proud member of the Red-Hat Club; and enjoyed taking many bus trips back to Jackson Casino, her happy place.

She is survived by her daughters; Dawn Agosta of Vallejo, Cathy Lennon (Michael) of Antioch, and her youngest and roommate Linda Mendonza of San Leandro.

Francoise will be dearly remembered for her role as "Nanou" to her seven Grandchildren; ten Great-grandchildren; and eight Great-great-grandchildren. But not only to her family but to Everyone who ever knew her called her Nanou.



Obituaries

Thomas Kevin Dahms

Thomas Kevin Dahms of Castro Valley, CA got called to the great coaches room in the sky on February 13, 2021 after suffering cardiac arrest. He was 64.

Tom was born in San Diego CA on June 24, 1956, and shortly after moved to Castro Valley. He starred in football and track at Canyon High School, earning a Regional All Star selection for his stellar line play.

Football was Tom's greatest love, and coaching his deepest passion. He was a beloved football coach who served on John Brosnan's staff at Castro Valley High School from 1980-1992. Tom also coached numerous youth sports in CV - he would help and instruct as best he could for whatever sport needed him.

Tom worked with the severely emotionally and developmentally disabled for the Hayward School District. His calm and compassionate make-up was best suited to assist teachers deliver their instruction plans to these special needs children and young adults, and he would do so until retirement.

Tom is survived by his Mom Diane, Sister Heidi and brothers Chris and Mat. He was predeceased by his Father Tom and brothers Tim and Jeff.

Funeral services are scheduled for Tuesday, February 23, 2021 at 10:30 a.m. at Jess C Spencer in Castro Valley. Due to Covid restrictions, access to service will be limited. In lieu of flowers, the family asks that donations be sent to the Muscular Dystrophy Association MDA - Make a Donation (donordrive.com) in honor of the deceased.



Sites: 6,000 Shots a Day

continued from front page
for approximately 15 minutes in a different part of the parking lot to make sure everything was OK. Her next appointment is in three weeks.”

The Coliseum and Fairground sites are expected to accommodate as many as 6,000 injections per day as vaccine shipments are available. Six other smaller distribution sites such as St. Rose Hospital in Hayward and Castro Valley Library have already begun accepting health care workers and the elderly.

County health officials said the smaller distribution sites will prioritize appointments for people who are over age 65; who do not have insurance or have MediCal; who are from communities bearing a disproportionate impact of COVID-19 cases; and/or who are at high risk because of where they live or work.

And while the number of infections has dropped over the last two weeks, the county will be under the strictest of restrictions for some time.

Nearly 79,000 cases of COVID-19 have been reported in the county. Daily infection rates and hospitalizations have dropped to pre-Christmas levels, according to county data. But before restrictions are eased, the county must tally fewer than 7 cases per 100,000 people a day. The current daily average is 18 cases per 100,000.

Health officials are also keeping abreast of variants of the coronavirus strain.

Last week, health officials reported the B.1.351 variant, also known as the South African variant, has been detected locally, one in Santa Clara County and one in Alameda County. While the Santa Clara case was directly tied to international travel, health officials are still investigating the source of the variant that infected the unnamed county resident.

“As we work quickly to learn more, our best defense right now is to stay vigilant and reduce transmission as much as possible,” said Dr. Nicholas Moss, Alameda County Health Officer.

FEMA Funds For Funerals From COVID

East Bay Congresswoman Barbara Lee has announced \$2 billion in special FEMA funds are available for families to afford proper funerals for their loved ones who passed away as a result of the Coronavirus. The program replicates the funding used for funeral assistance after Hurricane Katrina. It will allow families to be reimbursed up to \$7,000 for funeral expenses. The funds will be retroactive through the beginning of the pandemic, Jan. 20, 2020, to Dec. 31, 2020.

Coliseum: To Vaccinate Hard Hit Areas

continued from front page

The goal for the Coliseum site is to vaccinate 6,000 people per day, 7 days a week. FEMA says that the doses will come from the federal government, not from Alameda County’s vaccine allotment.

Another reason for the Coliseum site is to help vaccinate hard hit areas, according to FEMA. The Fruitvale District and East Oakland are Covid hot spots. But vaccinations at the Coliseum don’t have residence restrictions. Any-

one in Alameda County can be eligible.

The winter surge seems to have receded and the daily infection rates are down from a month ago, say health officials. But the coronavirus is far from gone, so we need to continue taking precautions and getting vaccinated.

The Pentagon is sending troops to help with vaccinations at some of the bigger sites around the country, including the Coliseum, and a few of those soldiers were seen at

the Coliseum site last week, preparing for the mass vaccinations.

CVS drug stores also started administering COVID vaccinations last week. Those over 65 and eligible can make an appointment at CVS.com or by calling 800-746-7287.

Last week, several CVS stores in the Bay Area were making appointments. The list didn’t include stores in San Leandro or Castro Valley, but CVS says the stores offering the vaccine will shift.

\$475,000 in Grants for Waste Prevention

The government agency StopWaste.org is offering grants totaling \$475,000 to businesses and nonprofits whose innovative projects will reduce waste in Alameda County.

The proposed projects must be located in and/or serve residents or businesses of Alameda County. Applicants may only submit one grant application from one focus area. Applications are being accepted in one of these four categories, and are due by 5 p.m. on Monday, March 15:

- **Reuse & Repair:** Grants of up to \$20,000 per grant are available for projects that involve reuse, repair, deconstruction, redistribution, product or process redesign, recovery, and other ways that keep materials out of disposal or recycling.
- **Food Waste Prevention:** Grants of up to \$20,000 per grant for pilots and projects that prevent edible food from going to compost or landfill by recovering and redistributing it to feed people, or by preventing the production of surplus edible food through product or process redesign.



PHOTO BY STOPWASTE

StopWaste is accepting applications from businesses and nonprofits for grants of up to \$20,000 to fund pilot projects that prevent edible food from going to waste.

- **Surplus Food Donation Equipment:** Grants of up to \$10,000 per grant are available for nonprofits only to support the recovery or donation of surplus edible food that would otherwise go to waste, thereby increasing capacity for businesses to donate food.
- **Reusable Transport Packaging:** Grants of up to \$10,000 per grant to fund durable, reusable

equipment to replace limited-life packaging used in manufacturing, transportation and/or distribution, such as boxes, pallets, pallet wraps, and dunnage. Grantees will be announced on May 3.

For more information, visit www.stopwaste.org/at-work/stopwaste-grants or contact Meri Soll at msoll@stopwaste.org or 510-891-6522.

COMMUNITY CALENDAR

● Tuesday, February 23: Annual Rotary Speech Contest

Join with the Rotary Club of Castro Valley to hear high school students compete for the right to move on in this annual Rotary competition from noon to 1:30 p.m. on Tuesday via Zoom. More information is available at castrovalleyrotary.org.

● Thursday, February 25: Peregrine Falcons of the Bay

You think humans were the only ones that had it rough in 2020? The Peregrines of Pine Canyon did too! Join FSLC for a free online close up look at the Falcons of Pine Canyon, and experience their drama and heartbreak that was 2020. Peregrine Falcons on San Leandro Creek? Not exactly, but their well-being is manifestly connected to ours. To sign up, go to EventBrite: Peregrines of Pine Canyons, Friends of San Leandro Creek; or call 510-577-6069.

● Tuesday, March 9: CV Parent Nursery School Open House

If you have a 3- to 5-year-old child and are committed to working with other parents in a hands-on co-op environment, the Castro Valley Parent Nursery School may be just what you are looking for. The school is now enrolling for the 2021-2022 school year. You’re invited to attend a virtual open house to learn more about this child-centered, play-based, cooperative model at 6:30 p.m. on Tuesday, March 9. RSVP to: forms.gle/M9JA6xQeuMyN84xX6 to receive the zoom link. Attendees eligible to win a bag of kid projects as a door-prize! Email questions to membership@cvpns.org.

● Now Until March 31: The Arc Candle Fundraiser

The Arc of the East Bay, a nonprofit organization offering life skills education along with job training and placement services to some 350 adults with intellectual and developmental disabilities, is hosting a candle fundraiser. From now until March 31 help support the clients and families by purchasing amazing candles and diffusers by contacting Judy Vierra at judyvierra@arcalameda.org. For more information, visit abc.afsports.biz/order/F8T7XK.

Double Masking for Safety

Double-masking or wearing tightly-fitted masks can reduce exposure to coronavirus by about 95%, according to a new study published last week by the Centers for Disease Control (CDC).

Fitting a cloth mask over a medical or N95 mask (double masking), or knotting the ear loops of a medical procedure mask and then tucking in and flattening the extra material close to the face, substantially reduces the wearer’s expo-

sure from infected persons. The most important thing is making sure both masks have a proper fit. Try to use a mask with a nose wire, as they do a much better job of forming a seal around your nose and mouth.

To test, try blowing out a big breath while you feel around the edges of the mask(s). If any warm air is escaping, adjust the mask until there’s a sealed fit all around the sides.

HOROSCOPE by Salomé

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ARIES (March 21 - April 19): Time is on your side in the early part of the week. But anything left undone by midweek will need to be put into rush mode. The weekend offers choices for you and someone special.



TAURUS (April 20 - May 20): Finally getting credit for a contribution is nice for all you idea-generating Ferdinands and Fernandas. But don’t sit on your laurels under the cork tree. Use it as a first step to a bigger opportunity.



GEMINI (May 21 - June 20): Despite the progress made, a hint of doubt might set in. That’s OK. You need to stop and consider not only what you’re doing but also how you are doing. Make adjustments where needed.



CANCER (June 21 - July 22): The dreamer is dominant in the Moon Child’s aspect, but a dollop of hardheaded practicality is coming up fast and jockeying for space. The challenge is to make room for both modes.



LEO (July 23 - August 22): It’s a good week for Leos and Leonas to start assessing what they’ve done and what they plan to do. Moving to a new environment -- home or job-related -- is a possibility for some Cats.



VIRGO (August 23 - Sept. 22): The week calls for Virgos to make tough decisions, but in a way that leaves the door open for changes. Ask for advice from someone who has been in the position you’re in now.



LIBRA (Sept. 23 - October 22): Disappointments are never easy to take, but you have the ability to learn from them and go on to success. Meanwhile, continue to build up your contacts. You’ll need them soon.



SCORPIO (October 23 - November 21): Things might still be going much too slowly to suit you. But you need the time to make sure they’re going in the right direction. It’s easier to make a course correction now rather than later.



SAGITTARIUS (Nov. 22 - Dec. 21): Showing some temperament at the way things are going is one way of getting your point across. Just don’t overdo it, or you risk turning away more-moderate supporters.



CAPRICORN (Dec. 22 - Jan. 19): Things could change more quickly this week than you like. But don’t fret; you’ll most likely find that you’re up to the challenges. The weekend offers much-needed relaxation.



AQUARIUS (Jan. 20 - Feb. 18): Big challenge coming up? Uncross those fingers and believe that you’re going to do well. And keep in mind that so many people have faith in your ability to succeed.



PISCES (Feb. 19 - March 20): Testing the waters is a good way of learning about an opportunity before plunging right in. Ask more questions and be alert to any attempts to avoid giving complete answers.

ATHLETE OF THE WEEK

Dylan Vanerwegen is our Athlete of the Week. A Freshman on the Vanguard University Men’s Wrestling team in Costa Mesa, Dylan studies Kinesiology. He was a three-year letterman for the Castro Valley Boys wrestling team. Dylan competed with the best wrestlers in the state and trained year-round for his entire high school career.



CASTRO VALLEY INDEPENDENT SPORTS LEAGUE
Youth Baseball and Flag Football Programs
www.CVSPORTSLEAGUE.org

SIX SOLO ART SHOWS NOW ONLINE



A.R.T., Inc. Virtual Art Shows

"AUTUMN ARISTOCRATS," a colored pencil painting done by local artist Pat Doyne last fall when Trader Joe's pumpkin and squash display was outside the store for several weeks. Doyne is president of Castro Valley's A.R.T., Inc. organization and this work is one of nine she has on the website, artinc.org, part of six solo shows now posted online by local artists.

Medicare: Enrollment Questions

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each year you wait beyond your initial enrollment period, which will be tacked on to your monthly Part B premium.

Large Employer
If your employer has 20 or more employees, your employer's group health plan will be your primary insurer as long as you remain an active employee.

If this is the case, you don't need to enroll in Part B when you turn 65 if you're satisfied with the coverage you are getting through your job. But if you do decide to enroll in Medicare, it will supplement your employer insurance by paying secondary on all of your claims.

Once your employment or group health coverage ends, you will then have eight months to sign up for Part B without a penalty. This is known as the Special Enrollment Period.

Check Drug Coverage
You also need to verify your prescription drug coverage.

Call your benefits manager or insurance company to find out if your employer's prescription drug coverage is considered "creditable."

If it is, you don't need to enroll in a Medicare Part D prescription drug plan. If it isn't, you should purchase a plan (see Medicare.gov/plan-compare) during your initial enrollment period or you'll incur a premium penalty (1 percent of the average national premium for every month you don't have coverage) if you enroll later.

If you have more questions or need help, contact your State Health Insurance Assistance Program (see ShiptaCenter.org), which offers free Medicare counseling. Or call the Medicare Rights Center helpline at 800-333-4114.

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

ADOPT-A-PET



RADAGAST is a long hair male bunny who is curious and energetic. He is still getting used to being brushed, which his long fur requires to avoid mats. He would like a patient, gentle family that will groom him daily. To adopt call Hayward Animal Shelter (510) 293 - 7200.



ARCHIE is a sweet Dutch rabbit who is microchipped, neutered, and ready to find his forever home. He allows handling and enjoys snacking on fresh basil, rosemary, and timothy hay. To adopt Archie, please call the Hayward Animal Shelter at: (510) 293 - 7200.



WINSLOW is a handsome 6 month old white male with tabby markings on his head, back and tail. He's very active and playful. Winslow is neutered, vaccinated, chipped and FIV/FELV negative. For more information, email: Loveallpawzrescue@gmail.com.



VELVET, about 18 months old, is a beautiful black female with velvety soft fur. She's sweet and friendly and loves tummy rubs. Velvet is spayed, vaccinated, chipped and FIV/FELV negative. For more information, please email: Loveallpawzrescue@gmail.com.

MULTI-FAMILY

recycling



Bundle clean plastic bags and wrap (shopping bags, bubble wrap, cling wrap, etc.) into one clear or semi-transparent plastic bag. Toss the bundle of bags in the **blue cart or bin**.



Recycle **plastics #1-7** (no foam), **shelf-stable cartons**, clean **paper** and **cardboard**, **glass** containers, **metal** containers, scrap **metal** (up to 2' & 40 lbs.), and aluminum foil products in the **blue cart or bin**.



Place **household batteries** in a sealed plastic bag **on top** of the **blue recycling cart**.

Did you know that almost all CVSan multi-family complexes have started a food scrap recycling program? Tenant trainings and two food scrap pail options are available. If you have garbage cart service, organics cart service is already included in your rate! Ask your property manager to call Alameda County Industries at 510-483-1400 for free assistance.

REDUCE REUSE RECYCLE ROT

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This ad was funded by ACI Pub Ed



Local Businesses Can Host Internships for CV Students

Local businesses can help develop Castro Valley's future workforce by offering non-paid summer internships to students who will receive high school credits along with their work experience.

The internships operate from 16 to 20 hours a week and run from four to six weeks. They will be conducted online because of shelter-in-place health restrictions.

Career pathways include auto

tech, culinary and food science, engineering, graphic design, photography, marketing, and health and communications technologies.

Businesses that host the internships can interview students to ensure they are the best candidates for the position.

For more information, contact Work-Based Learning Specialist Abraham O. Mendoza by email to: amendoza@edenrop.org.

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CV Students To Dean's List

Yazmine Romero of Castro Valley, a Marketing Management major, was recently named to Dean's List at Youngstown State University. Dean's List recognition is awarded to full-time undergraduate students who have earned at least a 3.4 grade point average for not less than 12 semester hours of credit in the Fall semester. YSU is a comprehensive urban research university in Youngstown, Ohio.

Xupeng Yang of Castro Valley has qualified for the Fall 2020 Dean's List at Seton Hall University, a leading Catholic University in South Orange, New Jersey. After the close of every semester, undergraduate students completing all courses with a GPA of 3.4, with no grades lower than "C", qualify for the Dean's List.