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San Leandro Times

AN INDEPENDENT HOMETOWN NEWSPAPER SERVING SAN LEANDRO, ASHLAND, SAN LORENZO AND SHEFFIELD VILLAGE

VOL. 29 • NO. 34

THURSDAY, AUGUST 22, 2019

SAN LEANDRO • CALIFORNIA



PHOTO BY DENIS PEREZ

The artists completed the new mural in about a week in downtown San Leandro.

Muralist Paints Downtown Building

By Denis Perez
San Leandro Times

Artist Kelly Ording illustrated the walls of a prominent building in downtown San Leandro with abstract art.

Last year, commercial real estate company Citrine Advisors bought 1298 East 14th

Street, known as the Wells Fargo Building. Citrine plans to offer office spaces in the building, but first they had a mural painted on the outside.

"I wanted to design a piece that was minimal, yet made a big impact," Ording said. The mural is made up of symmetric line

art, circles and semi-circles. Long lines drop down and curve back up on the three-story wall facing East 14th Street.

The building was complicated because the walls are facing multiple directions and the walls of the building are different sizes, see MURAL, page 5

New Citizens Take Oath at The Paramount

San Leandro woman among 1,300 new United States citizens

By Denis Perez
San Leandro Times

More than 1,300 immigrants from 96 countries became U.S. citizens during a naturalization ceremony at the Paramount Theatre in Oakland on Aug. 14.

Congressman Eric Swalwell gave the keynote speech to the new citizens and their families that filled the 3,040-seat theater.

Before the speech, new citizens heard presentations about registering to vote, on applying for a passport, traveling abroad, the use of green cards and the U.S. census. And then the ceremony began with the singing of the national anthem.

The oath of allegiance was administered by United States Citizens and Immigration Services (USCIS) representative Joseph Hamilton, who then read out all the names of the countries represented at the ceremony, the larger groups being from China, India and Mexico.

Taking the oath in a public forum acknowledges the duty and allegiance of the oath taker to the United States, Hamilton said.

San Leandro resident Alejandra Guerrero, 37, is an immigrant from Mexico who was naturalized that day.

"It was bitter sweet because deep down I love Mexico, I am Mexican, but I also love the U.S. though," Guerrero said.

She said her traditions from Mexico, like food and music,

mean a lot to her. Although, here in the U.S. she is free to continue enjoying those things and share them among other Americans. What she has embraced are

see CITIZENS, page 16

Students Back In Class

By Denis Perez
San Leandro Times

Around 9,133 students started classes in the San Leandro Unified School District (SLUSD) on Aug. 14.

San Leandro High School sophomore Darius Stowe is looking forward to picking back up on his studies and going back to school.

"I'm excited to get back to work toward the future that I want," Stowe said.

One of his classes this year is entrepreneurship, he said. The class explores how to create a business plan and what it takes to become a business owner. That is something that interests him a lot, Stowe said.

Although not every class is so see SCHOOL, page 14

Extra Garbage Charge Miffs Resident

By Jim Knowles
San Leandro Times

A Washington Manor resident thinks he already pays enough to have his garbage picked up without getting a \$25 fine for the garbage can lid being slightly open.

"I pay \$189.30 every three months, that's over \$60 a month," said Ron Fogelson.

Fogelson got an "overage charge" from Waste Management added to his bill last month for \$25.24. The bill came with an explanation.

"We noticed you had excess garbage that overfilled the garbage container..." read the letter to Fogelson to explain the extra charge.

The letter included a picture

of his garbage can that showed the lid slightly ajar. The lid wouldn't close all the way because a bag of garbage was a few inches above the top of the can.

Fogelson said this made him mad because he never left the garbage can that way. He thinks maybe a neighbor put some garbage in his can.

So he called Waste Management and talked to a customer service representative who told him they could take 25 percent off the extra charge. Fogelson said, no, he shouldn't have to pay the extra charge at all.

He eventually talked to a supervisor who agreed to remove

see EXTRA CHARGE, page 5



PHOTO BY JIM KNOWLES

Ron Fogelson said he always places his garbage bins on the curb with the lids closed, and he puts them 3 feet apart with the front facing the street, just the way Waste Management wants, but he still got an extra charge on his bill.

INSIDE YOUR TIMES

SCHOOLS

Teacher retires after 50 years in the classroom. Page 2

ANIMALS

Oakland zoo accommodates new residents. Page 4

ART

Artists warm up to The Cooler. Page 14

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Autos.....	6
Calendar.....	4
Classified Ads.....	12
Crime.....	3
Crossword.....	14
Homes.....	10
Home Services.....	12
Inquiring Reporter ...	15
Letters.....	15
Lifestyle.....	7
Obituaries.....	14
Seniors.....	9

MEETING SCHEDULES

CITY COUNCIL

Council meets on the first and third Monday of each month at 7 p.m. in City Council Chambers, City Hall, 835 E. 14th St., San Leandro. For more information, call the City Clerk at 577-3367.

SAN LEANDRO SCHOOL BOARD

Board meets on the second Tuesday of each month at 7 p.m. in the City Council Chambers, City Hall, 835 E. 14th St., San Leandro. For more information, call Michelle Mayfield at 667-3522.



San Lorenzo Adult School Open House; Fall Community Classes

San Lorenzo Adult School, 820 Bockman Road, will have an Open House event on Wednesday, Aug. 28, from 9 to 11 a.m., free and open to the community.

Visitors will receive information about the different programs and a school tour. The various course offerings include: English as a Second Language, Career Technical Education (CTE), Computers, High School Diploma, GED/HiSet, and Community Education.

Whether you're a parent looking to brush up on literacy/math skills to help your child, a working professional looking to upskill in today's competitive job market, or a job seeker preparing to re-enter the workforce by getting a high school diploma, the San Lorenzo Adult School has a class designed for you.

CTE Classes

Career Technical Education classes are offered for \$75 per session.

- Business Management Course 1: Introduction to Office Management Skills, Sept. 17 to Nov. 21.
- Education and Teaching Course 1: Introduction to Paraeducator Skills, Sept. 17 to Nov. 21.

Community Education Classes

Community Education Classes for the fall term begin on Sept. 3 and run through Nov. 22. The class cost is \$75.

- Fashion Design/Sewing
- Drawing
- Quilting
- Crochet and Knitting

For more information, call 510-317-4200.



PHOTO COURTESY OF SLUSD

Longtime San Leandro teacher Marie Duffey was honored at a retirement party as she posed for a photo with Superintendent Michael McLaughlin and Keziah Moss, director of community and employee engagement.

Longtime SL Teacher Retires

San Leandro Unified School District recently celebrated the retirement of Ms. Marie Duffey,

an English teacher with the district for the past 49 years.

Duffey worked with thousands of students and multiple generations of San Leandro families over her tenure. The majority of her experience was spent at San Leandro High School where she taught at every grade level, from ninth grade to Advanced Placement courses at the senior level.

"Ms. Duffey is a true San Leandro institution," said Dr. Michael McLaughlin, SLUSD superintendent. "On behalf of the San Leandro School Board, I want to sincerely thank Marie for what she has done for San Leandro students over these many decades. From what I can see, she is still one of the best out there."

Ms. Duffey made the decision to step away from the classroom after the formal district retirement event held annually at the end of the school year, so she was celebrated at an event held by

her former colleagues at Paradiso restaurant in San Leandro.

Also in attendance were former SLUSD teachers Ramona and Roxanne Ansolabehere, Marlene Gildersleeves, Margaret Halland, Darlene Karras, Linda Morrison, Edie Strommer, and Jon Sherr.

Event coordinator Ramona Ansolabehere shared that at one point in the 1980s Margaret Halland, Marlene Gildersleeves, and Marie Duffey were known as the "three queens" of San Leandro Unified.

Cherry City Toastmasters

Visit Cherry City Toastmasters to learn how to speak effectively in a safe and supportive environment. Build confidence and effectiveness in your professional and personal life. Meetings are weekly on Tuesday from 12:05 to 1:05 p.m. in the Trustee Room of the San Leandro Main Library, 300 Estudillo Ave.

“ The mark of an educated mind is to be able to entertain a thought without accepting it.

— Aristotle

San Leandro Times

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POLICE & FIRE

7-11 Settles Allegation With DA For \$1.5 Million

Alameda County District Attorney Nancy E. O'Malley announced a \$1.525 million civil settlement with Texas-based 7-Eleven, Inc., to resolve allegations the company violated state laws requiring training of store personnel in hazardous-materials handling on Aug. 12.

The Alameda County District Attorney joined the District Attorneys of Contra Costa, Monterey, San Mateo, San Francisco, San Joaquin, Solano, Ventura, and Yolo Counties in the prosecution of this case.

7-Eleven is an operator and or franchisor of over 1,747 convenience stores throughout California.

The stores use carbon dioxide for their carbonated fountain beverage systems. The chemical is a colorless, odorless, non-flammable gas and is typically stored in tanks onsite, is widely used by fast-food and

convenience stores and is safe if handled properly.

However, if not handled properly, carbon dioxide can leak unnoticed, displacing oxygen from the air, resulting in serious health effects or even death.

California businesses that use carbon dioxide are required by law to train their employees on safe handling practices and how to detect leaks from tanks and supply lines, and must file a certified, complete, and accurate report with local authorities at least annually confirming such training.

"Today's settlement reaffirms our Office's commitment to enforce state laws designed to protect workers and the public from accidents caused by the mishandling of potentially dangerous hazardous materials," states O'Malley.

"My office will continue to work together with state and

local agencies to investigate and prosecute environmental violations of law designed to protect our citizens."

An investigation by the prosecutors' offices began in 2015 after inspectors from the Alameda County Department of Environmental Health determined that 16 Alameda County 7-Eleven stores were violating laws pertaining to the training of employees who handle hazardous materials.

The investigation revealed that, in contrast to reports filed by 7-Eleven on behalf of California stores, employees were not receiving the required training in the safe handling of carbon dioxide.

The settlement resolves allegations that 7-Eleven submitted certified reports for California stores that did not accurately and completely disclose employee-training information as required by state laws designed to



PHOTO BY DENIS PEREZ

ensure the safety of first-responders, employees, and customers.

The settlement was reached after verification of revisions to 7-Eleven's business practices designed to ensure that all employees receive proper training.

The case was resolved by way of a stipulated final judgment

entered in Contra Costa County Superior Court and requires a monetary payment of \$1.525 million from 7-Eleven, which is comprised of \$948,000.00 in civil penalties, \$252,000 for supplemental environmental projects promoting training for California environmental agencies and

prosecutors, and \$325,000 for reimbursement of investigative and enforcement costs.

7-Eleven must also abide by a permanent injunction to ensure future compliance with the implicated laws.

There are 69 7-Eleven stores in Alameda County.

Survey To Help Guide Housing Policies From Community Input

As part of Affirmatively Furthering Fair Housing law, the City of San Leandro works to address significant disparities in housing needs and in access to opportunities.

As such, the City of San Leandro invites residents to participate in a housing survey.

The Alameda County is currently conducting a community survey for residents to provide feedback on housing characteristics and policies.

Provide input about housing and help guide housing policies by completing the survey online at: www.surveymonkey.com/r/housingsurvey_alameda2019.

The survey is also available in Spanish and Traditional Chinese; paper versions may also be available in Tagalog, Vietnamese, or additional languages by contacting 510-238-6468.

If you have trouble viewing this survey and would like assistance due to a disability, please contact 510-238-5219.

The Affirmatively Furthering Fair Housing (AFFH) requires an analysis of housing difficulties

experienced by people with disabilities, the adequacy of publicly assisted housing, and fair housing enforcement and outreach efforts.

Though the AFFH uses available data to examine these issues, community input is valuable in creating goals and actions designed to Affirmatively Further Fair Housing.

There are also ongoing com-

munity engagement meetings for a more in-depth discussion. All county residents are invited to attend the following meeting:

The Hayward City Hall Conference Room 2A at 777 B Street, Hayward from 11 a.m. to 1 p.m. on Saturday, Aug. 24.

For more information about the housing survey, email HousingSurvey@mbakerintl.com.

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NEIGHBORS



PHOTO CREDIT STEVEN GOTZ

Oakland Zoo's White-handed gibbons, Rainer (Male-black) and Mei (female-brown) exploring their home new home.

Oakland Zoo Welcomes Gibbon Duo

Oakland Zoo happily welcomes new white-handed gibbon pair, Mei (female, age 8) and Rainer (male, age 5).

Mei comes from Omaha's Henry Doorly Zoo and Aquarium in Nebraska where she was separated from her troop due to social conflicts. Rainer comes to Oakland Zoo from Santa Fe College Teaching Zoo in Gainesville, Florida and is at the perfect age to leave his troop and start a new one of his own.

They are acclimating and seem to be enjoying their new habitat very much after spending a required quarantine period at Oakland Zoo Veterinary Hospital. Veterinary staff had reported that Mei and Rainer got along very well

upon their first introduction.

They quickly began singing duets together several times a day. Gibbons mate for life, and once bonded sing duets as a demonstration of their bond. They also sing as a territorial marker, indicating they've accepted their new home on Gibbon Island.

"We are very excited to have gibbons back at Oakland Zoo. The keepers have been working extra hard getting everything ready so that we can provide the best possible care for them as they get to know each other and get to know their new home. They've done a fabulous job and all are doing very well", says Andrea Dougall, Oakland Zoo's animal keeper.

COMMUNITY CALENDAR



❖ SL Adult School Open House

The San Leandro Adult School, 1448 Williams St., will host a Career Technical Education Open House tonight, Aug. 22, at 6 p.m. Explore the many certificated training classes and programs: Accounting I, Administrative Assistant, Anatomy & Physiology, Barbering & Cosmetology, Clinical Medical Assistant, Employment Preparation, Homecare Worker, Introduction to Entrepreneurship, Nurse Assistant & Home Health Aide, Medical Billing & Coding, Microsoft Office Excel & Word, Office Skills Preparation, Para Educator Test Preparation, QuickBooks, Pharmacy Technician, and Veterinarian Assistant. For more information, call 510-667-6250 or visit www.sanleandroadultschool.org.

❖ Moose Lodge Golf Tourney

Hayward/Castro Valley Moose Lodge 1491 will host its Charity Golf Classic on Saturday, Aug. 24, at Redwood Canyon Golf Course, 17007 Redwood Road in Castro Valley. Help the lodge raise funds for providing education for underprivileged children. It's \$150 per individual golfer, which includes fees, golf cart, boxed lunch, awards dinner and raffle. Registration from 6 to 8 a.m. For more information, call Cheryl at 510 858-8868.

❖ Cruise Night in Castro Valley

Castro Valley will have its Cruise Night 2019 on Saturday, Aug. 24, from 6 to 10 p.m. on Castro Valley Boulevard between Stanton and Norbridge near the CV library. Be there to see classic and exotic cars and support our downtown merchants. Extra law enforcement will be present.

❖ SL Art Association Reception

The San Leandro Art Association will host a reception for its art show now on display at The Cooler, 1517 East 14th St. in San Leandro, on Saturday, Aug. 24, from 4 to 7 p.m. There will be hosted refreshments and snacks from local restaurants. The public (21-years and older) is invited to meet the 24 artists in the show. The association will also be selling its newly-developed greeting cards, featuring local children's artwork. All funds raised from the sale of the cards will go to the Dorothy Cunningham Art Grant which supports the art exploration of students in the San Leandro Unified School District.

❖ 16th Annual 10K on the Bay

Run or walk along the spectacular habitat of the Hayward shoreline overlooking the San Francisco Bay-Estuary at the 16th Annual 10K on the Bay on Sunday, Aug. 25. Day-of registration at 7:30 a.m., 5k race starts at 8:30 a.m., and the 10k race starts at 8:40 a.m. The course starts at the Interpretive Center, heads out toward the shoreline and circles around Cogswell marsh along the San Francisco Bay Trail, designed to promote environmental and health awareness. Proceeds received are earmarked for the renovation of the Interpretive Center's 31-year-old "Habitat Room" exhibits. Receive an event t-shirt and a medal at the completion of the run/walk. Track and Field Certified and chip timed. Pre-registration fee: \$35 per person in advance before Aug. 23, \$40 at the event. Children ages 10 and under free. Register at www.10konthebay.org.

❖ Washington Homeowners Meeting

The Washington Homeowners and Residents Association will hold its August 2019 General Meeting on Thursday, Aug. 29, from 7 to 9 p.m. in the Patio Room at the Marina Commu-

nity Center, 15301 Wicks Blvd. in San Leandro. The guest speaker will be Officer Camarillo of the San Leandro Police Department. The topic will be homelessness in San Leandro including coping with mental illness. Questions related to Washington Manor that you would like to discuss can be forwarded to Marti Lantz at volunteermarti@pacbell.net.

❖ SL Scholarship Foundation Fundraiser

The San Leandro Scholarship Foundation is holding a fundraiser at the First Friday event at Drake's Brewing Co. 1933 Davis St., on Friday, Sept. 6, from 5 to 9 p.m. with an evening of craft beers and food in support of the foundation.

❖ I.D.E.S. Lunch & Bingo

I.D.E.S. St. John, 1670 Orchard Ave. in San Leandro, will have a Pizza Lunch and Bingo on Saturday, Sept. 7, at 12 noon. Tickets are \$10 per person. Lunch includes salad, pizza, dessert and 4 bingo cards. Additional cards may be purchased for 25¢ each. For more information or tickets, call Darlene at 589-6536, Willie at 510-207-6326 or Frances at 510-886-1568.

❖ Agape Villages Foster Family Carnival

Agape Villages Foster Family Agency invited you to its carnival on Saturday, Sept. 7, from noon to 4 p.m. at the Marina Community Center, 15301 Wicks Blvd. in San Leandro, with food, rides, milk carton toss, golf, Plinko, photo booth, raffle prizes and more. An afternoon of fun and to bring awareness of the need for more foster families and support in the community. Admission is free.

❖ SL Readers Roundtable

The San Leandro Readers Roundtable meets Saturday, Sept. 7, at 2 p.m. at the San Leandro Main Library, 300 Estudillo Ave., to discuss *Nomadland: Surviving America in the 21st Century*, a nonfiction account of transient workers across the country. All are welcome, and all books discussed are available for purchase in the Library's Booktique bookstore.

❖ SL Dahlia Society Annual Show

The San Leandro Dahlia Society will have its annual dahlia show on Saturday, Sept. 7, from 10 a.m. to 5 p.m.; and Sunday, Sept. 8, from 10 a.m. to 4 p.m. in the Karp Room of the San Leandro Main Library, 300 Estudillo Ave. Admission is free. Be amazed at the variety of sizes, shapes and colors of dahlias. For more information or to enter your dahlias, go to sanleandrodahlia-society.org.

❖ "Open Cockpit Day" Oakland Airport

Hop into the cockpit of a famous fighter plane at the Oakland Aviation Museum's "Open Cockpit Day" on Sunday, Sept. 8, from noon to 4 p.m. at Oakland Airport's North Field, 8252 Earhart Road in Oakland, just off Doolittle Drive. View famous aircraft, try out a flight simulator, see a ham radio exhibit, listen to the music of the Friends of Ken Band and see a roller derby demonstration.

❖ Cherry City Toastmasters Meetings

The Cherry City Toastmasters Club meets every Tuesday from 12:05 to 1:05 p.m. in the Trustees Room on the first floor at the San Leandro Main Library, 300 Estudillo Ave. Public speaking is said to be the number one fear in America. If this sounds familiar, you are not alone. Toastmasters offers a safe, supportive environment to grow your public speaking and leadership skills. Come and explore what Toastmasters is all about.

Calendar items should be submitted at least one week prior to the desired edition of the Times, which is published Thursdays. Space limitations require we print items of the most general interest.

ARTS & ENTERTAINMENT

❖ Magical Moonshine Theatre

The Magical Moonshine Theatre will present The Three Little Pigs on Saturday, Aug. 24, at 2 p.m., at the Manor Branch Library, 1241

Manor Blvd. in San Leandro. The interactive show with traditional Bohemian style marionettes, songs, and live music is fun for the whole family.

❖ Video Game Concert at SL Library

The San Leandro Public Library invites the community to celebrate National Video Game Day with a Video Game Concert on Thursday, Sept. 12, from 8 to 8:30 p.m. at the San Leandro Main Library, 300 Estudillo Ave. Intermission Orchestra at Berkeley is a student-run orchestra founded by Daniel Lee and Zemei Zeng in Fall 2017 that plays music from anime, video games, and films. Visit their Facebook page for more information: <https://www.facebook.com/IntermissionBerkeley/>. Admission is free and no registration is required. For more information, call the Information Desk at 510-577-3971.

❖ SL High Performing Arts Center Presents Indie Film

The indie film, *We Are Gathered Here*, comes to San Leandro for one-night-only with a Q&A with the cast and crew on Friday, Sept. 6., at 7 p.m. at the San Leandro High School Performing Arts Center, 2250 Bancroft Ave. Get ready to laugh or cry as Ben's wild ex-girlfriend bursts in on the eve of his wedding and Ben is faced with a monumental decision. The film runs 84 minutes and is produced by San Leandro High graduate Caity Engler. For more information, visit www.wearegatheredhere.com. For tickets, visit bit.ly/gatheredhere-bayarea.

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.

Mural: New mural painted on prominent downtown office building



PHOTO BY DENIS PEREZ

The windows add to the effect of the new murals on the Wells Fargo Building where the paintings cover walls that face in several directions.

Extra Charge: Lids have to be closed

continued from front page
the extra charge as a “one-time” thing.

But Fogelson asks, what if it happens again?

“I always make sure the lids are closed, so somebody had to put it there,” said Fogelson, who’s retired from the grocery business.

Fogelson and his wife Claudia say they also see people going through the cans looking for recyclable material, another possible reason the bins might not be the way they left them.

But Waste Management says that the lids have to be closed because it’s “a safety issue.” Material that’s piled up over the top of the bin can fall out, leaving litter and clogging up storm drains.

Also, the paper or cardboard can fall on the hot machinery of

“I always make sure the lids are closed.”

— Washington Manor resident Ron Fogelson

the truck and start a fire.

“Those are two reasons the lids have to be closed,” said Waste Management spokeswoman Karen Stern. “The third reason is that during the rainy season we don’t want the paper getting wet.”

Wet paper and cardboard are useless for recycling – it would just have to be thrown away with regular garbage.

The truck driver has no way of knowing whether somebody

else added material to a customer’s bin, Stern said.

Overfilled bins also add more material than expected on a truck’s route, Stern said. So the truck would have to return to dump its garbage sooner, shortening the route and taking extra time.

But if there is an ongoing problem, they’ll try to work out a solution, Stern said.

“I understand their concern, though,” Stern said. “You can’t control your cart when it’s on the curb.”

continued from front page
Ording said.

“But this allowed for some really interesting things,” Ording said.

Circles and semi-circles are painted around the building. Some semi-circles are painted right next to windows at the south wall facing Estudillo Avenue to create an illusion of a full circle using reflections.

The abstract art mural has the ability to let the viewer create the narrative of what they see, Ording said.

“I hope people question what they are looking at, how it came to arrive there and appreciate the technical skill needed to create it,” she said.

Citrine Advisors purchased the building from Wells Fargo in September 2018, said Citrine Advisors president and co-founder Jerry Smith. The bank vacated the office spaces on the second to fourth floors a few years ago. Wells Fargo now leases just the ground floor, he said.

Smith said San Leandro is an ideal spot for high-quality “creative” spaces and hopes to soon show off the interior space in the building to potential clients.

“We hope to complete our renovations at the end of next month,” Smith said.

His vision when he first saw the building was to transform the building from inside and out, he said. And the mural has given the building an identity and people will remember it as a spot, rather than just a building, he said.

“It had mammoth blank walls

with multiple sides and everything was the color of peanut butter,” Smith said.

The transformation of the building had to be through art because the scale of the project can bring energy to the street and create a connection between

“I hope people question what they’re looking at and appreciate the technical skill needed to create it.”

— Mural artist Kelly Ording

a large structure and the people around it.

This is the third mural that Smith has done working with art consulting company ABG ART Group. ABG director Sorell Raino-Tsui and Smith chose artist Ording because of her specialty with abstract patterns.

Once Ording visited the site, she was inspired by colors, shapes and landscapes.

“I started to visualize all the ways the team working on the mural could paint the building

that would be both bold and bright, and fit in with the neighborhood,” Ording said.

Because of Ording’s schedule, Raino-Tsui and Ording brought muralist Ernest Doty to trace, paint and detail the project.

The painting required long hours of work because of the size of the mural, Doty said. The symmetry also required precision and math, he said.

The mural was started on July 29 and was completed on Aug. 9. What would have been a month long mural project was compressed into one week of painting, Raino-Tsui said.

“Something of this size and intricacy was really a difficult feat to accomplish, but we hustled and got it done,” Raino Tsui said.

Ording has also done other art projects in San Leandro and in other cities. Locally, she painted the mural at Arnerich Auto Services at 14995 Farnsworth St.

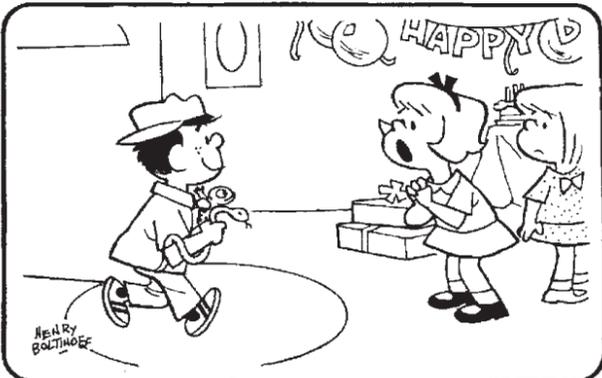
But the mural’s scale in downtown is the largest project Ording has done to date.

“I hope it brings joy and beauty to the street and to the neighborhood,” Ording said.

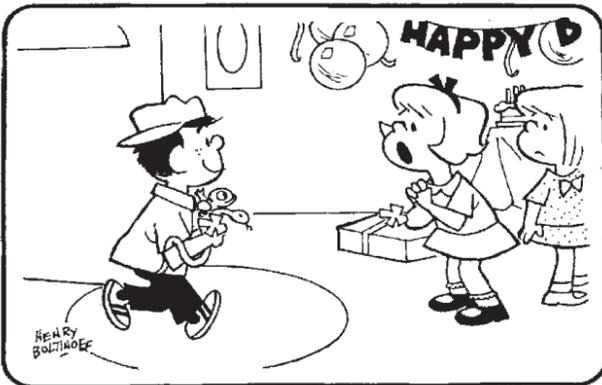
Washington Homeowners Meeting

The Washington Homeowners and Residents Association will hold its August 2019 General Meeting on Thursday, Aug. 29, from 7 to 9 p.m. in the Patio Room at the Marina Community Center, 15301 Wicks Blvd.

HOCUS-FOCUS BY HENRY BOLTIHOFF



Find at least six differences in details between panels.



Differences: 1. Banner letters are black. 2. Balloon has been added. 3. Boy’s pants are dark. 4. Socks have ruffles. 5. One present is missing. 6. Bow has been added to snake.

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<p>FILED JULY 26, 2019 MELISSA WILK County Clerk ALAMEDA COUNTY By: _____, Deputy FILE NO. 561575</p> <p>FICTITIOUS BUSINESS NAME STATEMENT Pursuant to Business and Professions Code Sections 17900-17930</p> <p>The name of the business: Hidalgo Home Services located at 2046 Reynolds St., San Leandro, CA 94577, in Alameda County is hereby registered by the following owner(s): Jonathan Ong, 2046 Reynolds St., San Leandro, CA 94577. This business is conducted by an individual. This business commenced 07/26/19. /s/Jonathan Ong This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above. Expires JULY 26, 2024 AUG 01, 08, 15, 22, 2019 0129-SLT</p>	<p>FILED JULY 17, 2019 MELISSA WILK County Clerk ALAMEDA COUNTY By: _____, Deputy FILE NO. 561311</p> <p>FICTITIOUS BUSINESS NAME STATEMENT Pursuant to Business and Professions Code Sections 17900-17930</p> <p>The name of the business: Red Lion Plumbing and Rooter located at 824 Williams Street, San Leandro, CA 94577, in Alameda County is hereby registered by the following owner(s): Luis Martinez, 824 Williams St., San Leandro, CA 94577. This business is conducted by an individual. This business commenced N/A. /s/Luis Martinez This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above. Expires JULY 17, 2024 AUG 08, 15, 22, 29, 2019 0131-SLT</p>	<p>FILED AUGUST 05, 2019 MELISSA WILK County Clerk ALAMEDA COUNTY By: _____, Deputy FILE NO. 561926</p> <p>FICTITIOUS BUSINESS NAME STATEMENT Pursuant to Business and Professions Code Sections 17900-17930</p> <p>The name of the business: Olympic Janitorial Services located at 2226 24th Ave. #B, Oakland, CA 94601, in Alameda County is hereby registered by the following owner(s): Josefina Avila, 2226 24th Ave. #B, Oakland, CA 94601. This business is conducted by an individual. This business commenced N/A. /s/Josefina Avila This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above. Expires AUG 05, 2024 AUG 15, 22, 29, SEPT 05, 2019 0133-SLT</p>
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AUTOS



PHOTOS BY JIM KNOWLES

Classic Cars Steal the Show at Street Party

The Third Thursday Street Parties concluded on Aug. 15 in downtown Hayward with music on six stages, food, a beer garden and a classic car show presented by F.H. Dailey Chevrolet of San Leandro. Some of the cars on display included this red Thunderbird, and a Chevrolet 210, complete with a drive-in tray.



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.

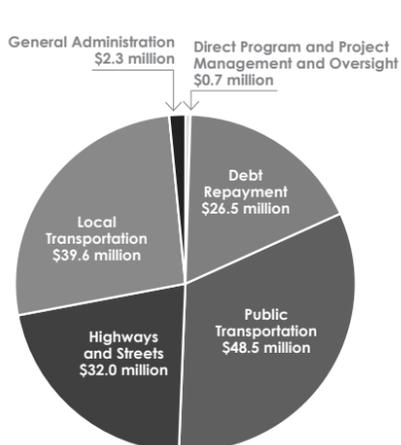
The IWC concludes that 2000 Measure B and 2014 Measure BB tax dollars were spent in accordance with the intent of the two measures during FY2017-18, except as noted on the last page of the full report. However, opportunities for improvement remain.

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.

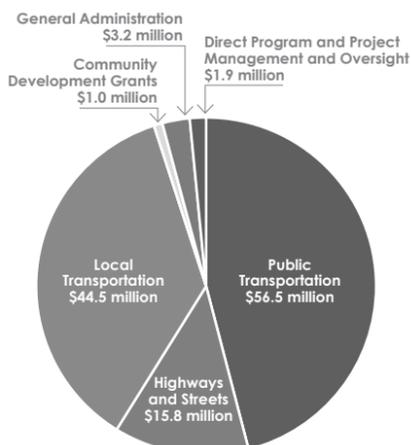
This 17th annual report covers expenditures and IWC activities during the fiscal year ended June 30, 2018 (FY2017-18). The full report is available at www.AlamedaCTC.org/IWC2019Report.

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.



FY2017-18 Measure B Project and Program Expenditures



FY2017-18 Measure BB Project and Program Expenditures

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

LIFESTYLE



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.

SPAGHETTI 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 tomatoes 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
- 2 tablespoons white balsamic vinegar
- 1/4 teaspoon salt
- 1/4 teaspoon pepper
- 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. Serves 6.

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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August 28th - Weekly Theme:
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J&J Ramos Farms

ONIONS: Tu Universo Farm,
J&M Farms

Frequent Shopper Grand Prize:
INSTANT POT

Senior Lunch Menu: Low-Cost Meal for 60+

A low-cost senior lunch provided by Spectrum Community Services is served on weekdays at the San Leandro Senior Center, 13909 East 14th St.

Everyone age 60 and up can have lunch. A suggested donation

is \$3.75, but no one is refused for lack of funds. (\$10 for those under 60.) Call 24 hours ahead to reserve a lunch (1-510-825-9793) or sign up at the Senior Center.

The menu for lunch next week, Aug. 26 to Aug. 30, is:

Monday – Sloppy Joes on whole wheat bun, steamed broccoli, coleslaw, fresh fruit.

Tuesday – Baked ziti with kale, hearty vegetable soup, vegetable medley salad, fresh fruit.

Wednesday – Turkey fajitas,

flour tortillas, black beans, fresh fruit.

Thursday – Baked jerk chicken, tossed vegetable salad, summer squash and zucchini, Jamaican coconut brown rice, fruit.

Friday – Beef stew, garden salad, biscuit, applesauce.

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PETS OF THE WEEK



Skinny

The Pets of the Week at the Hayward Animal Shelter, 16 Barnes Court in Hayward, are Skinny the senior cat and Pastrami the kitty.

Skinny, a 10-year-old gal, enjoys chin scratches and comfy laps. She wants to be the queen of the castle so would do best in a single cat home. She truly



Pastrami

deserves a second chance for a loving family. Spayed.

Pastrami, after a difficult start in life, is a super sweet, albeit a bit shy at first, young girl. She quickly warms up to you after a chin scratch or belly rub.

She absolutely melts with happiness when brushed. She's been spayed.

For more information on Skinny or Pastrami, call the Hayward Animal Shelter at 510-293-7200.



'Hot Pawgust Nights' Adoption on Sunday

The Hayward Animal Shelter, 16 Barnes Court in Hayward, will have its annual "Hot Pawgust Nights" pet adoption and fundraiser on Sunday, Aug. 25, from 11 a.m. to 5 p.m. with dogs, puppies, cats, kittens, bunnies and a hamster.

All adult pet adoption fees are sponsored by Santa Con Hayward (www.SantaConHayward.com)

Two live bands will play, Milo Nuevo from noon to 2 p.m. and Randy Johnson with the Wrists of Fury from 2 to 4 p.m. A Classic car show will run from 11 a.m. to 3 p.m.

Nate Branch, a 15-year veteran of the Harlem Globe Trotters will make a special appearance.

A raffle will benefit the spay/neuter program and the shelter's animal medical fund.



For more information, go to www.facebook.com/haywardanimalshelter and www.SantaConHayward.com.

SENIORS



Is Pet Insurance a Good Idea for Seniors on a Budget?

By Jim Miller
Special to the Times

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 Work

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, 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, PetFirst, 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, 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 1800PetMeds.com, DrsFosterSmith.com and PetCareRX.com.

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

Receiving an Inheritance While on Medi-Cal

By Gene L. Osofsky, Esq.
Special to the Times

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?

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 managed 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 non-profit 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 remaining 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.

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REAL ESTATE REALITY
By Carl Medford, CRS
Special to the Times

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.



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Trees Not Fruiting? This Could Be Why

By Buzz Bertolero
Special to the Times

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 prob-

lem. 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.

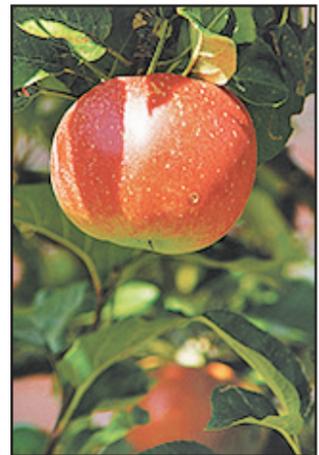
The early stages of dormancy begin after Labor Day, so you should stop watering altogether at that time. A large basin should be constructed each spring and then removed in November. It should be six to eight inches tall and extend from the trunk to beyond the canopies. Because of your slope, the front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



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5 Latest Trends in Bathroom Design

Today's homeowners are increasingly expecting their bathrooms to mirror some of the spa-like features that were previously seen only in hotels, resorts and luxury vacation rentals.

Home television shows and websites like Better Homes and Gardens (bhg.com), ElleDecor.com and Houzz.com have showcased these once aspirational luxuries, while technical advances have made them more attainable.

With the baby boomer population among the most active of renovating groups, those wanting to remain in their current homes longer have an eye toward safety and accessibility, but also luxury and style when upgrading their bathrooms.

Here are some of the latest features transforming modern bathrooms.

Towel warmers

On a cold morning, nothing would be more pleasant than

reaching for a warm towel as you step out of the tub or shower. To help make your bathroom feel more like a luxury spa, a heated towel warmer keeps towels at just the right temperature for optimal comfort. If you don't have enough space for a towel warming drawer or cabinet in your bathroom, space-saving towel warmer racks are also available. Some are free-standing, while others are wall-mounted.

Heated floors

Another option for warming up on a cold morning is to install a heated bathroom floor. Radiant floor heating can supplement your home's overall heating system, making you feel warmer when standing on a tiled floor in January. Because these systems warm objects

and people in a room, radiant floor heating systems are more energy efficient than conventional forced-air. In fact, more people are comfortable with radiant floor heating at a lower

thermostat setting than with forced-air heating at a higher thermostat setting.

High-tech mirrors

From mirrors with automatic, built-in LED lighting options or fog resistance to magic-like mirrors incorporating built-in clocks, TV panels or digital assistant-connected features, the bathroom mirror has gone way beyond a simple place to shave or check your look. Bathroom mirrors with automatic sensors light up as your face approaches the mirror. Some high-tech mirrors include touch-screen controls, some are controlled by remotes while others are responsive to voice commands. If it's connected to an advanced security system, you can use a smart bathroom mirror to check who's at the front door while brushing your teeth. With a smart mirror that connects to the internet, you can watch tutorials on your favorite makeup app while getting ready for that big date. You can also check the

news and weather or tell your digital assistant to turn on your coffee maker while you're fixing your hair. The latest mirror features make all your simple grooming tasks easier.

Standalone bathtubs

Homeowners with the space and resources are increasingly choosing to separate the bathtub from the shower, opting for a much larger and more stylish soaking tub. While whirlpool-type spa tubs are not as popular as they have been in recent years, larger tubs for luxury bathrooms - disconnected from the shower - are considered much more desirable.

Curbless showers

As showers are increasingly separated from tubs in modern bathrooms, curbless showers with linear drains, such as those designed by QuickDrain USA, are gaining in popularity. A curbless entrance makes showers easily accessible for all ages and abilities, in accordance with the Americans with Disabilities



Act. They can also accommodate a freestanding bench, wheelchair or other mobility aid because they require no center drain where water may pool or make users feel unbalanced. Usually located against the edge or back of the shower, linear drains are more hygienic, as they are most often designed with larger format tiles, reducing grout joints and seals where mold, mildew and grime can accumulate. QuickDrain curbless showers accommodate existing plumbing, install quickly and provide wall-to-wall coverage

for efficient drainage and a beautiful aesthetic. Because of the larger tiles and the elimination of a center drain, more diverse materials can be used, including ceramic, porcelain or stone tiles, plus a range of solid surface materials like marble, granite or engineered stone products.

If you are building or remodeling your shower, bring the spa-like luxury and high-end aesthetics available with linear drains. Learn how at QuickDrainUSA.com.

-Brandpoint

Take Gardening to the Next Level

For both novice gardeners and those with years of experience, there are always ways to improve the gardening experience and the results with innovative techniques, approaches and products. From choosing eco-friendly plant food to updating the containers used for planting, here are a few tips and products gardeners can use to up their gardening game this year, no matter what or where they want to grow.

Go organic.

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now have an organic solution that achieves results on par with - or better than - conventional products.

Raise your garden.

Gardeners with yards that have persistent pests and critters, or that have problems with excessive weeds, soil compaction and drainage, should consider using a raised garden bed to elevate it off the ground. This simple solution can be built to any size or height, as long as there is at least 6-12 inches of soil depth for root growth, depending on the plants (more is better). Redwood and cedar are the best types of wood for building a raised bed, according to gardening experts.

Grow indoors.

For those with insufficient space for outdoor gardening or who have challenges such as poor climate or pesky critters, the answer is simple: indoor gardening. Gone are the days when a garden must grow outdoors. With the right equipment, a gardener can grow indoors year-round with little space, and feel empowered by knowing

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The system is specially designed to grow a wide variety of leafy greens like kale, arugula, leaf lettuce or mustard greens, and/or fresh herbs like basil, oregano, cilantro, mint or rosemary. It can fit up to four plants at once, and it's stackable so indoor gardeners can grow twice as many plants in the same footprint by using the Miracle-Gro(R) Twelve(TM) Stacking Kit (sold separately).

Gardeners today can take advantage of all the latest technology and products, maximizing their output and enjoying the entire gardening process, whether indoors or out. For

additional gardening tips, visit www.miraclegro.com.

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SL Art Association Warms Up to Art at The Cooler

The San Leandro Art Association will host a reception for its art show now on display at The Cooler, 1517 East 14th St. in San Leandro, this Saturday from 4 to 7 p.m.

There will be hosted refreshments and snacks from local restaurants. The public (21-years and older) is invited to meet the

24 artists in the show.

The association will also be selling its newly-developed greeting cards, featuring local children's artwork. All funds raised

from the sale of the cards will go to the Dorothy Cunningham Art Grant which supports the art exploration of students in the San Leandro Unified School District.



Davis Street Holds 5th Annual Health Fair

The Davis Street Family Resource Center held its 5th annual Community Health Fair on Saturday, Aug. 10, and more than a thousand people attended.

The event included a free fresh produce giveaway thanks to a local donor, clinic tours, blood pressure checks, bike raffles, dental screenings, children's activity area, games, face painting, music, and complimentary

lunch cooked by the Local 55 Firefighters Union of Alameda County.

The Back 2 School Giveaway, a staple of Davis Street for 15 years, has helped low-income and homeless families with school supplies. The backpack and shoe giveaway provided 586 children in-need with new shoes, and backpacks filled with school supplies.

School: Attendance up this school year

continued from front page

easy to be engaged in, he said. For him, precalculus will be the most challenging class. The material can be confusing and sometimes his teacher doesn't explain it in a way he can understand it, Stowe said.

His other classes include chemistry, English honors, Span-

ish II and world history, he said. But school work isn't the biggest reason why coming back to school makes him happy. It's his friendships.

"Seeing my friends is my favorite because it's always laughter and fun when I am with them," Stowe said.

In the morning Darius and

his friends will meet at school, hang out at lunch and then after school they walk home or grab something to eat, he said.

The SLUSD has 2,766 high school students enrolled so far this year, said Keziah Moss, the director of community and employee engagement at the SLUSD.

The high school students enrolled in the district are made up of 753 freshman, 744 sophomores, 626 juniors and 643 seniors.

In the district there are 86 pre-kindergarten students, 4,171

elementary school students and 2,105 middle school students, according to Moss. The SLUSD has had a tentative enrollment increase of around 100-150 students over last year.

In previous years, the enrollment at the SLUSD had been decreasing, but that is something superintendent Mike McLaughlin fought to reverse, Moss said.

"SLUSD has been implementing strategic initiatives towards building a culture of excellence in our schools and now we are reaping rewards," Moss said.

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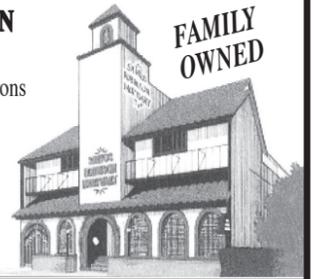
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1	2	3	4	5	6	7	8	9	10	11
12			13				14			
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20	21	22			23					
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41				42	43			44	45	46
47				48						
49				50				51		

LOCAL DEATHS

Jack Soares

Jack Soares, 61, formerly of San Leandro, passed away peacefully, Sunday August 18th, 2019, in San Francisco.

Jack was born to Henry and Lois Soares, both of San Leandro. He is survived by two sisters, Paula Turney (husband Lyndell Turney) of Antioch, Cynthia Kelly - Jones (husband Kevin Jones) of Seaside, Oregon, along with three nephews.

Jack was also an Uncle to many nieces and nephews, along with numerous brothers and sisters, not blood related, but loved very much by all.

He was also a very talented, self-taught drummer, he played in numerous bands over the years. Drumming was his passion and he could make music banging on anything and everything.

Jack was an amazing person with a big heart, great sense of humor and a big personality, it was impossible not to love him. He will be greatly missed by everyone.

Jack's wishes were to be cremated and will be honored. A small gathering of friends and family will be held at a later date.



TIMES OBITUARIES may be submitted online at ebpublishing.com, emailed to obits@ebpublishing.com or faxed to 510-483-4209. Please include your phone number.

BUFARDECI, Shirley Mae February 15 ~ August 12, 2019.
SOARES, Jack
SUTHERLAND, Stephen

Shirley is survived by her son Sebastian Bufardec Jr., her daughter Ann Rose, and 3 grandchildren. She will be missed by all.

■ Shirley Mae Bufardec, 60 year resident of San Leandro,

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."



ACROSS

- Bygone Peruvian
- Decibel increaser, for short
- Jewels
- Greenhouse structures
- On
- Caviar provider
- Volcanic outflow
- "Eureka!"
- Not as short
- Dishes
- Ratio phrase
- Little one in the litter
- Tough puzzle
- Affirmative
- Diarist Nin
- __ Beta Kappa
- Learner
- Adolescent
- Prod
- Cause, as havoc
- Expose, in a way
- Hawaiian garland
- Any minute now
- Obdurate
- "Zounds!"
- Cook on a grill
- Novelist Jaffe
- "This tastes awful!"
- Leftovers recipe

DOWN

- "Monty Python" opener
- Seine
- French vineyard
- Immoderate
- Neighborhood
- "O Sole __"
- Woman's two-piece?
- Fast gait
- And others (Abbr.)
- Relocate
- Practice boxing
- Turkish title
- \$ dispensers
- Weep
- Colors
- "Meet Me __ Louis"
- "Try __ see"
- Passes furtively
- Duel tool
- Actress Perlman
- Commotions
- Pen filler
- Kampala's country
- "Survivor" squads
- "MacArthur Park" composer Jimmy
- Addict
- Nixed, at NASA
- Complain
- Hide in the bushes
- Greek cross
- Autumn mo.
- Regret
- Fresh

ANSWERS ON PAGE 3

Federal Highway Administration Calls for Safer Driving, Safer Work Zones

Deputy Federal Highway Administrator Brandye L. Hendrickson today was joined by local officials, construction workers, and families of highway work zone victims at the kickoff event for the 2019 National Work Zone Awareness Week.

"Safety is everyone's responsibility, so please focus 100 percent on driving, be sober, be considerate of road workers and other road users and, please, obey the posted speed limits," said U.S. Transportation Secretary

Elaine L. Chao.

During a ceremony held at the Frederick Douglass Memorial Bridge replacement project, Hendrickson emphasized the importance of driving safely through work zones.

"As the weather gets warmer, highway workers are heading outdoors to improve our roads and keep us moving," said Hendrickson. "We all need to do our part and drive carefully, so that we can help keep everyone safe wherever construction is under way."

Fatal work zone crashes involving large trucks or buses increased from 189 in 2016 to 222 in 2017. Speed was a factor in 29 percent of fatal work zone crashes that year, and 80 percent of work zone crash victims were drivers or passengers – not highway workers.

National Work Zone Awareness Week – supported by the Federal Highway Administration (FHWA) and other transportation partners at the start of construction season each spring –

raises awareness of safety measures taken on roads all over the country.

FHWA works with state and local transportation officials to promote improvements in work zone planning and design, increased law enforcement near work zones, enhanced worker training, and heightened awareness among drivers. Since 2005, FHWA has awarded more than \$50 million in grants to develop work zone safety guidance and training and support the National Work Zone Safety Information Clearing-

house, which is dedicated to providing the transportation construction industry and the general public with comprehensive information to improve motorist, worker, and pedestrian safety in roadway work zones.

For more information on this year's National Work Zone Awareness Week, visit http://www.ops.fhwa.dot.gov/wz/outreach/wz_awareness.htm, follow @USDOTFHWA on Twitter, or search trending topics #NWZAW and #safe-workzones.

OPINION

LETTERS to the EDITOR

Letters must include the writer's name, address and phone number, and must be under 300 words. We reserve the right to edit as necessary. E-mail letters to: letters@ebpublishing.com or fax to: 510-483-4209, or send by mail to: The Editor, San Leandro Times, 2060 Washington Ave., San Leandro, CA 94577.

Supporting Vaccination Bill

Editor:

I am writing to ask voters in San Leandro to support SB276, the initiative to revitalize vaccination regulations in California.

Public vaccination programs are fantastic examples of socialism in healthcare. While you protect yourself (or your minor child) you also show you care about others.

Contrary to many popular arguments, vaccination makes it possible for medically fragile children to actually attend public schools, thus increasing attendance. The real problem is parents who object to vaccinations due to their belief system but still find a way to get a medical exemption.

We know this is happening. Clusters of medical exemption claims in specific school districts cannot be indicative of localized immunity disorders. Exemptions should be distributed rather evenly, and in low numbers, across the state. Yet KQED (April 24th - the California Report) reported exactly the opposite.

It is true that not everyone is a good candidate for vaccination due either to age (usually too young) or being otherwise medically fragile. The number of people in those situations is very, very low. It is certainly not the 50%+ seen in some school districts.

This means that some parents are being dishonest.

SB276 is designed to counteract fraud that hurts medically fragile children and adults by involving public health officials (note UC Berkeley offers degrees in this topic) in the review of a doctor's decision.

If your child is truly fragile, you want everyone else to be vaccinated. Look to those that abused the system if you need to blame someone for why we need SB276.

Note - Medicare for All would help solve the issues of those parents who don't get their kids vaccinated due to cost.

—John Clouston
San Leandro

Green Card Eligibility

Editor:

I read with sadness the article in the Bay Area News Group of Aug. 14 that President Trump intends to move ahead in mid-October with new rules to tighten green card eligibility.

In short, under these new rules, immigrants who enter the United States legally and likely to use public benefits such as food stamps, housing vouchers and Medicaid will be ponderously scrutinized upon their seeking a green card.

We all know that the United States of America is a nation of immigrants in which people of many parts of the world had landed on its shores and found fulfillment of their dreams of peace and security. Regrettably, the proposed rules will undoubtedly create more separation of families and give immigration officials broader leeway to deny legal status.

In his opening lines of the Declaration of Independence, Mr. Thomas Jefferson, the late third president of the United States of America, wrote, "We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable rights, that among these are Life, Liberty and the pursuit of Happiness."

Fellow citizens, may we all hope that America would not find us waiting and wanting to become citizens of the United States of America and that the immigration rules would become more liberal and open.

—Alfred Kwok
San Leandro

President's Behavior

Editor:

Letter-writer Corey Anderson criticizes my reviewing of the copious damning facts that the Mueller Report catalogs against the Trump cabal of conspirators by calling it "half the truth."

He may be right. More evidence of Trump's collusion with Russia may come out when his tax returns

are finally obtained. Certainly there will be ample reason to remove him from office for making national security decisions based on his personal gain and receipt of emoluments.

Anderson's criticism runs off the rails, however, when he parrots crazy right-wing conspiracy theories about Russia and Obama or Hillary. The conspiracy is right in front of your eyes, Corey. Open them and see.

When Trump defenders try to dismiss legitimate serious charges of political corruption with the "butwhatabout" excuse ("but what about something Obama might have said to Medvedev") their failure to recognize the severity of the current situation renders their opinions childlike and unworthy.

Yes, this Liberal is unhappy that the current president was elected in spite of receiving three million fewer votes than his opponent, but that doesn't detract from what should be ample cause for concern over this president's policies and behaviors.

—Bruce Joffe
Piedmont

Grand Canyon Protection

Editor:

I urge the United States House of Representatives to pass H.R. 1373, the Grand Canyon Centennial Protection that will protect 1 million acres of land around the Grand Canyon in Arizona from uranium mining.

The mining will poison the water supply of Indigenous communities such as the Havasupai, Hopi and Navajo Nation as well as destroying sacred lands because they live around the Canyon.

For the well-being of Indigenous peoples, I urge the House of Representatives to pass H.R. 1373, the Grand Canyon Centennial Protection.

—Billy Trice Jr.
Oakland

INQUIRING REPORTER

What do you say to your pet when you leave the house?

— Asked around town

"Mama will see you later. Be good. Try not to rip up anything." We have two Shih Tzu dogs, a brother and sister, so they always have company when we leave home.

Diandra Delosantos
Orinda, works in San Leandro



It depends on the pet. I say, "be good" to our cat when we step out. Saying see you later to your pit bull, goldfish, or bird might require another dialogue.

Anthony Faddis
San Leandro

For the benefit of our two dogs, a Chihuahua and a Pomeranian, we say things like, "We'll be back. Don't miss us. Behave. Bye, honeys."

Gisela Sandoval
Hayward



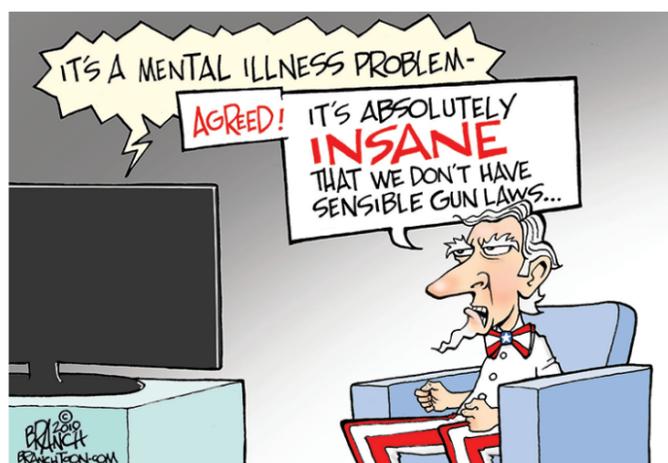
I say, "I love you" to my Boston terrier, Harry.

Jessica Torres
Fremont, works in San Leandro



"God loves you." I say that to my two dogs every time I leave, even if it's for a little while. I have a miniature poodle and a Bichon Frise.

Dorothy Stalls
San Leandro



Citizens: 'You are the latest chapter of our origin story, and America's future'

continued from front page

things like political affiliations, the language and the capitalistic lifestyle, she said.

After the oath, Swalwell took the stage and congratulated the naturalized citizens.

"Immigrants have embraced

"I can say I am a U.S. citizen now."

— Newly sworn in United States citizen Alejandra Guerrero

our traditions, but have shaped them also," Swalwell said.

Swalwell said one of those ways to shape the U.S. is for the new U.S. citizens to be "informed about politics" and to "move their feet" to the ballot box.

That is something that Guerrero hopes to do for the first time this year.

"I look forward to voting," Guerrero said.

She has family members that vote every year. This year she is anticipating the 2020 local and

federal elections to sit down with her family and participate in the U.S. democracy, she said.

Guerrero immigrated to the United States when she was six years old when her dad, a U.S. resident, petitioned for her to come to the U.S.

After many years of living as a permanent resident, she finally had enough of renewing her permanent resident card, she said. Last year, during summer, Guerrero filled out the application for naturalization.

Guerrero was then interviewed and given the U.S. naturalization civics test on June of this year.

"I can say I am a U.S. citizen now," she said.

In the last decade, the United States has naturalized 7.4 million people, according to the USCIS website, and 757,000 people were naturalized in 2018.

"Immigration strengthens our economy and our institutions," Swalwell said.

Almost Half of Fortune 500 Companies Started by Immigrants or Their Children

The people that have come to America from other countries bring diversity with them, he said, both culturally and economically.

Forty-five percent or 223



PHOTO BY DENIS PEREZ

San Leandro resident Alejandra Guerrero raises her right hand as she states the oath of allegiance to become a United States citizen during a naturalization ceremony at the Paramount Theater in Oakland on Aug. 14.

of the Fortune 500 companies were founded by immigrants or the children of immigrants, according to a 2019 report by

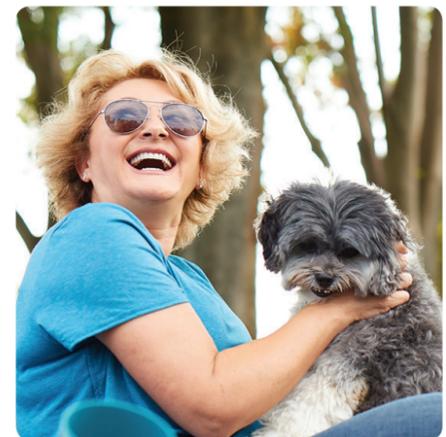
the New American Economy research fund.

In fiscal year 2018, the 223 companies made \$6.1 trillion

in revenue and employed over 13.5 million people, according to the New American Fortune 500 report.

"You are the latest chapter of our origin story, and America's future...welcome home," Swalwell said.

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2.00% APY	\$2,000.01 – \$5,000	2.40% on \$5,000
1.00% APY	\$5,000.01 – \$10,000	1.70% on \$10,000
0.50% APY	\$10,000.01 – \$50,000	0.98% on \$25,000

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Nancy K. and Buddy

¹APY=Annual Percentage Yield. Rates are valid as of 06/03/19 and are subject to change after account opening without notice. Interest is paid at tier rates on balances within each tier. Total interest paid is the sum from each tier. Blended APY shown assumes the amount deposited is held in the account for one year. Withdrawing funds before one year will result in a different realized rate. Blended APY for higher tiers: \$1 - \$2,000 is 3.00% APY; \$2,000.01 - \$5,000 is 3.00% - 2.40% APY; \$5,000.01 - \$10,000 is 2.40% - 1.70% APY; \$10,000.01 - \$50,000 is 1.70% - 0.74% APY; \$50,000.01 - \$100,000 is 0.74% - 0.50% APY; \$100,000.01 - \$9,999,999 is 0.50% - 0.20% APY. No minimum deposit required to open an account. Limit one Money Market Select Account and one Money Market Select IRA Account per account number. There's no fee to join and your membership includes a free savings account. Patelco will deposit \$1 in your savings account upon qualified account opening.

²Bankrate.com 06/03/19.

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