

WOMEN IN BUSINESS



CASTRO VALLEY FORUM

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NO. 11

INSIDE YOUR **FORUM**

YEAR 33

NEWS



Out of This World Chabot College teacher to take part in NASA training program

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Grit is a real hit when it comes to these simple cornmeal recipes

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Will Power

Do we need more than a Last Will to cover what happens upon death?

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PHONE: (510) 614-1560



PHOTO COURTESY OF JAIME ZEPEDA

Jaime Zepeda and his son Gabriel of Castro Valley collect donations for previously-homeless people who are re-entering housing.

HELP for HOMELESS

CV Man Helping Homeless Transition Back into Housing

By Linda Sandsmark CASTRO VALLEY FORUM

While homelessness has reached epic levels during the pandemic, some folks do eventually re-enter the "housed" population. And when they do, Castro Valley resident Jaime Zepeda is helping them make that transition a bit smoother.

"I've partnered with Bay Area Community Services (BACS) since early January to get resources to the homeless in the Bay Area," he says.

"It's a fundraiser where I collect and deliver Homes-in-a-Basket, baskets of everyday essentials for displaced people entering their new home for the very first time. I've also been collecting

So far Zepeda's effort has received about \$3,000 in goods and donations. His goal is to reach \$20,000 by spring. He's inviting the community to help join in.

Recipients receive soaps, first aid kits, dishes, pots and pans, bedding, towels, a broom, dustpan and of course, a large laundry basket. To complete an entire home's needs currently costs about \$200. Zepeda hopes his effort will help set up 100

"I was raised with a model of service to the community by my mother, and it stuck with me," says Zepeda.

"Homelessness is a very personal issue for me. I grew up in Mexico until I was a teenager, and funds through individual asks online and over the there homelessness was everywhere. We lived in a see HELP on page 10 MAC MEETING

Outdoor Events To Return Soon

By Amy Sylvestri CASTRO VÁLLEY FORUM

from County representatives at remains flat." the general purpose meeting on health of the town.

county and state guidelines during had their first dosage and 9,238 the pandemic and is now in the have had their second. "red tier" with the rest of Alameda County, meaning more businesses COVID-19 based update from Alwill be opening wide and events ameda County Economic Develcan be planned.

Aneeka Chaudhry, Alameda

Chaudhry also said that the from the shutdown. county anticipates that more vaccines will be available to people idea of the needs of the business in all age, occupation, and health community for the support they groups in coming weeks. The deserve," said Orfanos. county estimates that Covid vac-

cine will be widely available by

"As we get more and more vac-The Castro Valley Municipal cines, we will be moving through Advisory Council (MAC) heard a the tiers," said Chaudhry, though variety of informational upgrades she added "Our vaccine supply

So far, 399,564 Alameda Coun-Monday night, including details ty residents have received their about the impact the pandemic has first dosage of the vaccine and had on the physical and economic 187,456 have received their second shot. Among Castro Valley Castro Valley has followed residents specifically, 18,572 have

The Mac also received a opment Manager Jaimie Orfanos.

The county recently surveyed County Health Care Services As- small business owners in the uninsistant Director, said that outdoor corporated area about what kind of events and gatherings could be support they want to see from the back on the books as early as April. county as they attempt to rebound

"The purpose was to get a better

see MAC on page 3

CVSan Seeks to Fill Board Seat Vacancy

The Castro Valley Sanitary District's Board of Directors will begin accepting applications today to fill the upcoming vacancy when Director Melody Appleton leaves the board effective at the end of

Appleton was appointed to CVSan's board in December 2012. She won election in 2014 and was re-elected in 2018. Her current term was due to end next year.

The Board will accept applications from community candidates who formally apply with a letter of intent and a resume.

Those interested can forward their applications by email to Stacy@cvsan.org or deliver them to CVSan offices at 21040 Marshall Street, Castro Valley.

The deadline to apply is 3:00 p.m. on Friday, April 2.



Melody Appleton

To be eligible, candidates must be registered voters and live within the Castro Valley Sanitary District boundaries. The remaining members of the Board will have 60 days to fill the vacancy.

For additional info, contact the Clerk of the Board, Stacy Marcoux, at 510-537-0757 ext. 106, or via email at Stacy@cvsan.org.

Mar 17-21, 2021 Castro Valley Weather



Mostly Cloudy



Poss Showers High 65° Low 43° High 64° Low 39°



Cloudy High 67° Low 43°



Saturday Mostly Sunny High 59° Low 40°

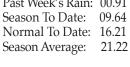
Moon Phases



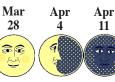
Sunday Mostly Sunny High 60° Low 42°

Almanac









Sun sets at 7:19 p.m. today, rises at 7:18 a.m. Thursday.

GOT A NEWS TIP? CALL 510-614-1560 OR EMAIL: fredz@ebpublishing.com

Vaccines Open to 'High Risk' Groups

By Michael Singer CASTRO VALLEY FÖRUM

As of this week, 4.4 million Californians with physical and mental health conditions are now eligi- day added people ages 16 to 64

supply, not everyone will be able to get their shot immediately.

State health officials on Mon-

ble to receive the Covid vaccine. who are deemed to be at the high-However, because of a limited est risk, including those with a weakened immune system due to cancer, organ transplant, kidney disease and heart disease.

The list also includes women people who are oxygen-dependent or severely obese, and those with Type 2 diabetes with an A1c level 2-16-23, from 10 a.m. to 3 p.m. greater than 7.5%.

Chabot College Teacher to Take Part in NASA Training Program

ne of Chabot College's instructors will be among the very first community college educators to take part in a NASA-backed program that will launch him and 29 other educators into the very sky that they will be studying.

Scott Hildreth, a professor of astronomy and physics at Chabot, was selected for the Airborne Astronomy Ambassadors (AAA) program, funded by NASA and the SETI (Search for Extraterrestrial Intelligence) Institute in Mountain View.

Hildreth is among the first community college educators invitthrilled to be part of a program he has long admired.

"I grew up watching the NASA stuff heading to the moon so I've been a fan for a long, long time,"



Scott Hildreth

AAA is a professional developed to participate. He said he was ment program for science teachers designed to improve science teaching and increase student learning. experience at the biggest mobile Program, visit seti.org/aaa.

observatory in the world, housed in a Boeing 747 and equipped with a 100-inch telescope.

Hildreth said he hopes to gain not only the experience that the AAA program has to offer but to be able to bring back the ability to inspire his students.

Chabot College currently houses a 30-foot planetarium which is equipped with a planetarium projector and seats about 50 students.

When students are again able to attend in-person learning, the planetarium will be used for astronomy lectures and lab classes, and will be shared with other departments for its audio-visual capability.

Learn more about Chabot's astronomy courses at chabotcol-Teachers receive training in as- lege.edu/academics/science-math/ trophysics and planetary science, astronomy. For more about the including a week-long immersion Airborne Astronomy Ambassadors

Bringing Back the Native Garden Tours

Registration is now open for the mation. Check out the schedule of with complicated pregnancies, free, virtual 17th Annual "Bring- events at www.bringingbackthen- time while combating climate people with Down syndrome, ing Back the Natives Garden atives.net/ and register for one of change by ditching natural gas, Tours" which will take place on the tours now. the Sundays of April 25 and May

Those who are newly eligible, feature 25 beautiful native plant and live or work in certain coungardens, Q&A sessions with the ties can schedule an appointment experts, with garden hosts, garden Green Home Tours on June 6 and see VACCINES on page 11 design and plant selection infor- 13 from 10 a.m. to 2 p.m.

Green Home Tour

cate Amy Kiser at a free companion event, the 1st Annual Virtual

Learn how to save money and generating clean electricity, and installing energy-efficient (and Join garden tour host Kathy health-protecting) induction stoves These award-winning tours will Kramer and electrification advo- and heat pumps. Get recommendations for contractors and appliances, learn about costs, savings, rebates, benefits and more, Register for the Green Home Tour.



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CV Man Honored for Service With National Civilian Corps

Josiah Baltazar of Castro Valley is one of more than 270,000 individuals who were honored last week for serving with the National Civilian Community Corps (NCCC), a 10-month, full-time AmeriCorps program.

Baltazar has spent his term of service to date supporting the Covid response. He began last Fall in Aurora, Colo., working on contact tracing efforts in the state.

As a Corps Member, Baltazar is completing a series of different 12-week-long service projects in different places as part of a dozen-member team to, as he puts it, "gain volunteer experience and help others in need.'

His team was recently redeployed to Brooklyn, New York to support FEMA by providing logistical support at vaccination sites. He will graduate from the program on July 15, 2021.

Before joining the NCCC, Baltazar attended Castro Valley High School and Chabot College.

ture improvement, energy conservation, and urban and rural devel-

\$6,345 to help pay for college. can indeed make a difference. Other benefits include a small liv-



PHOTO COURTESY OF AMERICORPS

Founded in 1994, AmeriCorps Member Josiah Baltazar of Castro Valley Balta-NCCC projects support disaster zar is completing a series of different 12-week-long service relief, the environment, infrastruc- projects in different places to, as he puts it, "gain volunteer experience and help others in need."

all program participants receive through active citizenship, they service work.

ing stipend, room and board, lead- the federal government, founda- americorps.gov/nccc.

ership development, team-build- tions, corporations, and other do-In exchange for their service, ing skills, and the knowledge that, nors that engages adults in public

> For more information about The program is supported by AmeriCorps NCCC, visit www.

MAC: Goals continued from front page Of the approximately 3,800

small businesses in Castro Valley and other unincorporated areas, 453 responded, with 80 percent reporting that have had reduced sales due to the pandemic, 32 percent shut down, and 25 percent had to lay off employees.

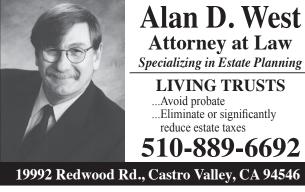
"The pandemic has taken a huge toll on them," said Orfanos.

The county says that helping businesses to increase customer comfort and gaining an online presence for their business are two top goals in helping the economic recovery. Additionally, 86 percent of owners indicated they want marketing support and the county has put out a request for proposals from marketing companies.

Orfanos encouraged small business owners to learn more about county resources that are available to them at edenupgrade.org

Fire House Upgrades

The MAC also heard an update from Fire Chief William McDonald regarding how the funds from the \$90 million fire safety bond which was passed last November are being spent, namely, repairing and replacing aging equipment and fire stations in the unincorporated area. In the Eden Area that includes upgrades to Stations 6, 7, 22, 24, 25, and 26- all of which are decades old and some of which were built as early as the 1940s.





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SHERIFF'S REPORTS

COMPILED BY MICHAEL SINGER • CASTRO VALLEY FORUM



Tried Avoiding Arrest

Sunday, March 14: at 11:34 a.m., Friday, March 12: at 1:52 p.m., the man and took him into custody.

Assaulted a Deputy

Saturday, March 13: at 4:55 p.m., a 50-year-old woman with no woman and took her into custody.

Joy Ride Ends in Arrest

The man was taken to Santa Rita custody.

Stolen Property

ed on suspicion of assaulting a a 42-year-old man was arrest- a 23-year-old man with no perpeace officer and resisting arrest. ed on suspicion of possession of manent residence was arrested Deputies stopped the woman for stolen property. Deputies stopped on suspicion of possession of an questioning in the parking lot of a the man for questioning outside a undisclosed number of illegal nardrug store on Castro Valley Bou- business on Grove Way near Cen- cotics. Deputies stopped the man levard near Yeandle Avenue. The ter Street. During the investiga- for questioning outside a business woman became confrontational tion, the man was also found with in the Castro Village Shopping and assaulted the deputy trying to illegal drug paraphernalia in his Center where they discovered his get away. Deputies handcuffed the possession. Deputies took the man stash. The man was handcuffed into custody.

Possession of Illegal **Drug Paraphernalia**

Sheriff's deputies arrested a deputies pulled over and arrested Thursday, March 11: at 11:22 33-year-old man from Castro Val- a 31-year-old man from Castro a.m., deputies arrested a 28-yearley on suspicion of resisting arrest. Valley on suspicion of driving a old man from Castro Valley on The man was hanging out in front stolen vehicle, driving without a suspicion of possession of illegal of a business in the Castro Village valid driver's license, possession drug paraphernalia. The man was Shopping Center when he was of stolen property, and avoiding traveling on Redwood Road near approached by deputies. The man arrest. The man was traveling on Castro Valley Boulevard when refused to cooperate and attempted East Castro Valley Boulevard near deputies stopped him for questionto flee the scene. Deputies stopped Chaparral Lane when deputies ing and discovered the drug paraidentified the vehicle as stolen. phernalia. The man was taken into

Possession of **Illegal Narcotics**

permanent residence was arrest- Friday, March 12: at 11:02 a.m., Monday, March 8: at 6:15 p.m., and taken into custody.

COMMITTED PROFESSIONALS



Meet Your Business Services Department - The Business Services Department (BSD) provides the administrative backbone that supports all Castro Valley Sanitary District's (CVSan's) operations. BSD oversees CVSan policies and procedures, codes and ordinances, contracts and agreements. accounting and budgeting, Board and committee meetings, IT and database management, copyediting, human resources, purchasing, outreach and event planning, and several other internal and external operational areas. If you have ever visited CVSan or called us, chances are you have spoken with someone from BSD.

The department is made up of eight employees with over 134 years of combined professional experience. Administrative Technician Purvi Solanki ensures that work that needs to be done gets done. She has been involved in everything from taking service calls and copyediting to planning public meetings and outreach events. Being part of CVSan's larger organizational goals, such as getting to zero waste by 2029 makes her work important, and serving her community and helping her co-workers keeps work interesting. Purvi is a committed professional.

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orn has been a part of classic Colonial times.

Jamestown in 1607, native Ameri- enjoying grits. cans introduced them to what we this dish as part of their New World meal with milk or water.

hulled corn kernels. Grits are a pan, cooled, cut into squares and ground hominy, although not all fried until golden brown. Fried types of corn meal are made from Mush is also a favorite breakfast hominy.

Corn, in the versatile form of cornmeal or grits, finds its way into Italy, is a variation of mush made a wide variety of foods:

quick bread that substitutes corn firm, cut into squares and fried meal for most of the flour. It is often or grilled. It can be served from baked in a square baking pan or breakfast to dinner. cast-iron skillet, but it can also be made into muffins – a treat that goes with almost any breakfast.

generally simmered with water or have adapted the original recipe milk until very thick.

Leaf & Filter

The mixture can be served in the American cuisine since mush-like form, in a casserole or chilled, cut into squares and fried. When English settlers arrived at Fried Grits is a popular way of

Mush is a thick, cooked cereal now call hominy, and they adopted or porridge made by cooking corn

It's served in a cereal bowl, but Hominy is made from dried, it also can be cooked, poured into

Polenta, a staple of northern from corn meal. It can be eaten Cornbread is an all-American hot with butter or cooled until

Spoonbread is a pudding-like casserole. It's soft enough to be eaten with a spoon or fork. While **Grits**, another breakfast treat, are Southern in origin, other regions with cheese and chiles.



Warm cornmeal muffins are a great way to start an early Daylight Savings Time breakfast

BREADED OVEN-FRIED CHICKEN

Corn meal is a natural for "breading" chicken or fish for panor oven-frying. Some swear by a corn meal batter while others prefer dipping the chicken or fish in an egg

BACKED BY A

YEAR-ROUND

CLOG-FREE

or milk wash and then dusting with meal corn meal before cooking.

2 tablespoons melted butter or margarine,

2 large eggs, beaten 2 tablespoons milk or water 1/2 cup yellow or white cornmeal

1/2 cup all-purpose flour 1-1/2 teaspoons salt 1-1/4 teaspoons paprika 3/4 teaspoon garlic powder 3/4 teaspoon black pepper 2-1/2 to 3 pounds chicken,

cut up and skinned

Preheat oven to 400°F. Spread butter in 13 x 9-inch baking dish. Combine eggs and milk in medium bowl. Combine corn meal, bowl.

Dip chicken pieces into egg mixture, coating both sides, then warm. Makes 18 to 20 muffins. into corn meal mixture. Place in prepared baking dish.

Bake for 45 to 50 minutes or until chicken is no longer pink near bone. Brush chicken once during baking with juices from pan.

For Oven-Fried Fish:

Substitute 2 pounds fresh or frozen (thawed) white fish fillets for chicken. Prepare as above. Place skin-side down in baking dish. Bake for 20 to 25 minutes or until fish flakes easily when tested with a fork.

Note: Approximately 4 teaspoons of Cajun or Creole seasoning can be substituted for the garlic powder, ground black pepper, paprika and salt.

CORNMEAL MUFFINS

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1-1/2 cups all-purpose flour 2/3 cup granulated sugar 1/2 cup yellow or white corn-

tablespoon baking powder 1/2 teaspoon salt

1-1/4 cups milk

2 large eggs, lightly beaten 1/3 cup vegetable oil

3 tablespoons butter or margarine, melted

Preheat oven to 350°F. Grease or paper-line 18 to 20 muffin cups. Combine flour, sugar, cornmeal, baking powder and salt in medium

bowl. Combine milk, eggs, vegetable oil and butter in small bowl; mix well.

Add to flour mixture; stir just until blended. Pour into prepared muffin cups, filling 2/3 full.

Bake for 18 to 20 minutes or flour, salt, paprika, garlic powder until wooden pick inserted in center and pepper in another medium comes out clean. Cool in pans on wire racks for 5 minutes; remove to wire racks to cool slightly. Serve

For Cornbread:

Pour batter into greased 8-inch square baking pan. Bake for 35 minutes or until wooden pick inserted in center comes out clean.

CHEESE GRITS CASSEROLE

3 cups water

3/4 cup quick grits

2 cups (8 ounces) shredded sharp Cheddar cheese, divided

3/4 cup evaporated milk 1/3 cup butter or margarine,

softened 2 large eggs, lightly beaten 6 to 12 drops hot pepper

sauce (Tabasco) 1/8 teaspoon ground black pepper

Chopped green onions and/or cooked, crumbled bacon

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Preheat oven to 375° F. Grease 2-quart baking dish.

Bring water to a boil in medium saucepan; slowly stir in grits. Cover pan; reduce heat to low. Cook, stirring occasionally, for 5 to 6 minutes.

Add 1-1/2 cups cheese, evaporated milk and butter to saucepan; stir until cheese and butter are melted. Add eggs, hot pepper sauce and pepper; stir well. Pour into baking dish; sprinkle with remaining

Bake for 40 to 45 minutes or until golden brown and puffy. Let stand for 5 minutes. Top with onions and bacon, if desired.

Makes 6 side-dish servings.

HUSH PUPPIES

2 cups white cornmeal 1/4 cup flour

3 teaspoons baking powder

1 teaspoon salt

1/4 teaspoon pepper

1 cup milk

1 large onion, minced Oil for frying

Combine dry ingredients in bowl. Add milk and mix well. Stir in onion. Add more milk or cornmeal if too thick or too thin.

Heat 1 inch oil in skillet. Drop batter into oil by tablespoons. Cooked until puffed and brown, turn and brown other side. Drain on paper towels. Serve hot.

CORNMEAL ONION RINGS

3 yellow onions) 2 cups buttermilk

Salt and freshly ground black pepper

1-1/2 cups all-purpose flour 1/4 cup yellow cornmeal

1 quart vegetable oil

Peel the onions, slice them 1/2 to 3/4-inch thick, and separate them into rings.

Combine the buttermilk, 1-1/2 teaspoons salt, 1 teaspoon pepper in a medium bowl. Add the onion rings, toss well, and allow to marinate for at least 15 minutes. (The onion rings can sit in the buttermilk for a few hours.)

In a separate bowl, combine the flour, cornmeal, 1 teaspoon salt, and 1/2 teaspoon pepper. Set aside.

When you're ready to fry the onion rings, preheat the oven to 200°F and line a baking sheet with paper towels.

Heat the oil to 350°F in a large pot or Dutch oven. (A candy thermometer attached to the side of the pot will help you maintain the proper temperature.)

Working in batches, lift some onions out of the buttermilk and dredge them in the flour mixture. Drop into the hot oil and fry for 2 minutes, until golden brown turning them once with tongs. Don't crowd them!

Place the finished onion rings on the baking sheet, sprinkle liberally with salt, and keep them warm in the oven while you fry the next batch. Continue frying the onion rings and placing them in the warm oven until all the onions are fried.

They will remain crisp in the oven for up to 30 minutes. Serve



WOMEN IN BUSINESS



Tina Hand REALTOR® CA DRE#01885784

I love my job and the people I meet and am able to help. With 32 years in the Real Estate



industry, I am fully capable to help my clients reach their goals and that is what I do. I wouldn't change a thing and I look forward to assisting you to achieve your goals and dreams!

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Lynn Levin "Getting the job Real Estate Salesperson done right!"

I guess age has its benefits! I have been licensed to sell Real Estate in California since 1985, and have been a full-time salesperson, in this area, ever since. Given my experience in all kinds of markets, I know how to get maximum results. That is my focus – real estate results with "a personal touch".

I earned my "Leading Edge" award for 2020 making me among the top 8% of agents in the Berkshire Hatha-

way HomeServices network - a brand known and respected as a part of the Warren Buffett network of services. Apart from real estate, I am Treasurer of the Soroptimist of the East Bay club, a global volunteer organization that provides women and girls access to the education and training they need to achieve economic empowerment. Born in New York City in 1947 to an Italian-American family, I attended Hunter College and went on to own my own ethnic music store in Greenwich Village, the "House of Musical Traditions". During that time I was an accomplished craftsperson, building dulcimers, and later did music management after moving to Los Angeles. I live in the area and take pride in making my community a better place!

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Veronica Benedick

Owner / Operator

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Tianne Rinetti-Vittoria REALTOR® / Owner

22 years in this field surprises even me at times! Never could I have imagined the gratitude I would feel for having this career and the continued passion to help others find their homes or move on to the next step in their lives. I love the process of helping others, making friends and forging solid relationships



that last well past the buying and selling of a home. I completely understand why my Dad, Al Rinetti, who opened our office in 1970, never gave it up! I continue with his joy of helping sellers sell and buyers buy. Along the way I have added my passion for design to help our clients, and beyond, which makes my job that much better! Thank you for all the years of support of Rinetti & Co. Realtors. It is truly a special company!

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payroll tax forms, sales tax reporting and filing. Furnishing financial statements, managing accounts payables and receivables. Lynnette is an Enrolled Agent, a State Registered Tax Preparer, a Notary Public and a Quick Books Pro Advisor. Lynnette worked for a local San Leandro CPA firm for over 30 years before starting her own business 7

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Katy Del Rio Owner & Operator

Katy has been in business in Castro Valley for 35 years. She is well-known for her artistic ability. Her knowledgeable Staff updates their education to make sure they keep their clients in style. They are well known for their hair coloring, including highlighting, multi-colors, permanent waves, and ear piercing.



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Katy and her Staff will soon be moving to a new location in Castro Valley.

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Karin Johnson

- I have over 25 years baking experience in Santa Barbara, St. Helena, Livermore, Oakland and now Castro Valley.
- Over ten years selling pastries at Farmers Markets in Castro Valley, Palo Alto and
- Six years brick and mortar bakery in Lucky's Shopping Center on Redwood Road.
- Pastry Training at CIA Greystone and cooking school at Santa Barbara City College.
- We focus on using ingredients from small family farms within 150 miles of Castro Valley

Karin Johnson Specialty Cakes & Pastries 20865 Redwood Rd., Castro Valley • **329-5980**

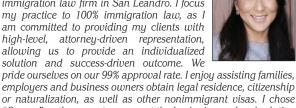
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or naturalization, as well as other nonimmigrant visas. I chose "Omega" as the name to represent the beginning and end solution to one's immigration needs. After having moved my business to San Leandro from the San Jose area, I am enjoying the variety of clientele from San Leandro, Castro Valley, Hayward, Oakland, and neighboring cities. Our services also include: free consultations and Spanish-speaking legal assistants.

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her acute attention to detail enabled our transaction to go smoothly. In our opinion, she is hands down one of the best in the business. Tere's heart is in the right place and we will always be happy that we worked with her during this process in our big step towards our future happiness. Sincerely, Gloria and Marlon

3/16/21 3:06 PM

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EAL ESTATE GALLERY

By Carl Medford, CRS

GUEST COMMENTARY



Will Lifting COVID-19 Restrictions Affect Real Estate?

restrictions were put in place almost exactly a year ago, many thought the move would plunge the real estate market into an abyss.

Ironically, the exact opposite happened. While momentary fear gripped the market and some buyers cancelled, showing guidelines were quickly put in place and, with a vibrant pool of buyers, the market roared back to life, establishing new heights in the process.

Many have wondered why the market has been so strong. In a nutshell, a number of factors are pushing the market along.

• A strong buyer pool. While many lost their jobs

due to Covid, those holding tech homes to the market even when sector and other professional jobs were gainfully employed all through the crisis and, in many cases, had increased spendable income due to the fact they no longer needed to commute to work.

Additionally, many, locked up on small rental properties, decided they need to get larger spaces sooner than later.

· Lack of motivated sellers. Many think that COVID-19 caused the inventory shortage – in reality, we were facing an extreme shortage of homes before the coronavirus hit.

While some sellers held their homes off the market due to the virus, most continued with their plans to sell. Consequently, we do not expect to see a surge of

the restrictions are lifted.

· Low interest rates.

Even though rates inched up a fraction in the past few weeks, they are still remarkably low. We may continue to see incremental increases, but overall rates are projected to remain low throughout the remainder of year.

The result is twofold: buyers, capitalizing on the low prices, are hoping to max out their purchase while rates are low. Secondly, even though the recent increases have been low, they have been enough to galvanize some buyers to get off the bench.

So with restrictions projected to ease over the next few weeks. many are asking whether or not the easing will affect the real estate market.

In short, while we will all enjoy a return to increased freedoms, we do not believe we will see any significant changes in the real estate market in the short term. While that is good news for sellers, it is not great for those buyers who were hoping the lessening restrictions would make it easier to score a

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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Growing an Organic Garden

By Buzz Bertolero Special to the Forum

Can I have an organic vegetable garden without using organic seeds? How do I know if the seeds I'm buying are organic?

The short answer is yes. The term 'organic' has been used or maybe better said — misused — for some time.

There were no uniform standards for growing crops without synthetic fertilizers and pesticides. In 2002, the USDA addressed this question by establishing the National Organic Program (NOP) that established strict standards for the term 'organic' food crops, seeds, and farms.

The USDA Organic symbol is attached to those that meet the standard.

That being said, you can still have an organic garden without using Certified Organic Seeds. However, they're readily available at your favorite garden centers or online by 'googling.' organic vegetable seeds.

The seed is not the critical component when growing healthy homegrown fruits and vegetables. An organic garden starts with healthy soil by adding organic matter in the form of homemade compost, soil amendments, and some animal manure.

With our clay soils, adding organic matter improves the soil's texture and attracts soil organisms that create nutrients for plants to use. The improved texture increases the drainage so the soil can breathe.

Organic matter is annually replenished in the spring as soils are depleted from the previous year. Growing a cover crop in the fall and winter can also be included; however, they're not practical

with today's smaller yards. There are lots of recipes for soil amendments available at your

favorite garden center. Whichever one you choose, my general rule of thumb is to be generous with organic matter.

If you feed the soil, then the soil will feed your plants. It's really common sense. Organic fertilizers supplement the organic matter with additional nutrients.

Today we have lots of choices, so it shouldn't be challenging to find an organic fertilizer at your favorite garden center. Other organic practices include mulching for weed suppression and moisture conservation and the use of non-toxic solutions for insects and fungus problems.

The cultural practices, not the seeds, yield an environmentally friendly and healthy source of homegrown fruits and vegetables.

Buzz Bertolero is an Advanced California Certified BUZZ BE Nursery Professional. The Dirt Gardener's website is www. dirtgardener.com and auestions can be



sent by email to buzz@dirtgarden-

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Castro Valley

94546: \$533.000 2 BD - 1.056 SF - 1976 21063 Baker Road 19807 San Miguel Ave 94546: \$550,000 2 BD - 1,000 SF - 1964 20115 Redwood Road 94546: \$565,000 2 BD - 866 SF - 1988 5354 Briar Ridge Drive 94552: \$663,000 3 BD - 1,619 SF - 1978 21984 Redwood Road 94546: \$700,000 3 BD - 988 SF - 1948 2240 Lobert Street 94546: \$720,000 2 BD - 1,350 SF - 1948 19117 Parsons Avenue 94546: \$725,000 3 BD - 1,036 SF - 1947 94546: \$735,000 3 BD - 1,264 SF - 1955 5216 Winifred Drive 20552 Forest Avenue 94546: \$790,000 3 BD - 1,440 SF - 1948 21197 San Miguel Ave 94546: \$873,000 3 BD - 1,277 SF - 1948 2414 Stanton Hill Road 94546: \$918,000 3 BD - 1,200 SF - 1955 3685 Parsons Court 94546: \$950,000 3 BD - 1,372 SF - 1956 17896 Rockhurst Road 94546:\$1,000,0003BD-1,351SF-1960 18774 Center Street 94546:\$1,125,0004BD-1,576SF-1954 25597 Crestfield Drive 94552:\$1,330,0004BD-2,334SF-1998 25229 Century Oaks Cir 94552:\$1,420,0004BD-2,672SF-1996 20460 View Point Road 94552:\$2,180,0003BD-4,646SF-1991 TOTAL SALES:

LOWEST AMOUNT: \$533,000 MEDIAN AMOUNT: HIGHEST AMOUNT: \$2,180,000 AVERAGE AMOUNT: \$928,058

San Lorenzo

HIGHEST AMOUNT:

94580: \$550,000 3 BD - 1,000 SF - 1944 730 Via Acalanes 94580: \$640,000 3 BD - 1,475 SF - 1951 94580: \$675,000 3 BD - 1,360 SF - 1956 17070 Channel Street 15891 Via Hornitos 647 Via Acalanes 94580: \$700,000 3 BD - 1,090 SF - 1944 17216 Via Alamitos 94580: \$720,000 2 BD - 837 SF - 1948 94580: \$734,000 3 BD - 1,125 SF - 1955 1853 Corte Enano 171 Paseo Grande 94580: \$765,000 3 BD - 1,205 SF - 1951 17304 Via Carmen 94580: \$765,000 3 BD - 1,031 SF - 1953 TOTAL SALES: MEDIAN AMOUNT: LOWEST AMOUNT: \$550,000

\$765,000 AVERAGE AMOUNT: \$693,625

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Homes

Bougainvillea Needs Sun

By Buzz Bertolero Special to the Forum

My east-facing bougainvillea doesn't bloom. It always has green leaves, but no pink flowers in summer. Can this be caused by overwatering?

No, this is not a watering problem but an environmental issue. Bouganvillea's need lots of direct sunlight to bloom. Those planted in an easterly direction generally fail to bloom.

The sunlight is necessary for the specialized leaves called bracts to turn color. The colorful part of a flower is the sepals and petals. Bougainvillea is an incomplete flower as there are no sepal or petals, just the reproductive structures. The white structure in the center of these leaves is the flower.

Poinsettia is another example to make this happen in the of a plant that has specialized leaves that turn color. Unfortunately, there's not enough direct light or too much shade



current location, so enjoy the lush foliage.

Buzz Bertolero is an Ad-California Certified gardener.com. vanced

Nursery Professional. The Dirt Gardener's website is www.dirtgardener.com and questions can be sent by email to buzz@dirt-

Mortgage Rates Continue to Rise

Long-term fixed mortgage rates continued to climb last week, according to the nationwide Freddie Mac survey.

The 30-year fixed-rate mortgage averaged 3.05 percent for the week ending March 11, up from the previous week when it averaged 3.02 percent. A year ago at this time, the 30-year FRM averaged 3.36 percent.

Fifteen-year fixed-rate mortgages averaged 2.38 percent, up from 2.34 percent.

Five-year hybrid adjustable-rate mortgages (ARMs) averaged 2.77 percent, up from last week when it averaged 2.73 percent.

"As the economy improves given labor market optimism, continued vaccination rollout and additional stimulus pending, mortgage interest rates increased this week," said Sam Khater, Freddie Mac's Chief Economist. "But even as rates rise modestly, the housing market remains healthy on the cusp of spring homebuying season. Homebuyer demand is strong and, for homeowners who have not refinanced but are looking to do so, they have not yet lost the opportunity."

WEAR A MASK



Sow or transplant perennials such as coralbells, coreopsis, delphiniums, foxgloves, hollyhocks. lupines and Iceland poppies. A good selection of perennials is available in six-packs, 4-inch pots and one-gallon cans at local nurseries and garden centers.

Vegetables

Sow seeds for beets, carrots, chard, herbs, lettuces, green onions, parsley, peas, spinaches



John Parkinson began his apprenticeship to a London apothecary in 1585. He went on to have a distinguished career as a medical practitioner. In 1622, he gave up this career to concentrate on his garden in London's Long Acre. He started researching and writing his first book, Paradisi in sole paradisus terrestris. The book included descriptions and illustrations of hundreds of plants, their origins, alternative names and medicinal properties. Parkinson was given the title First Botanist to the King

by King Charles I. - Brenda Weaver

rces: www.parksandgardens.org, wikipedia.org



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- Senior Discount (55 and over). You can save money selling or buying your home.
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ATHLETE OF THE WEEK

Nick Lima

Nick Lima is our Athlete of the Week.

The Castro Valley native was traded from the San Jose Earthquakes to Austin Football Club for

The 26-year-old is a fullback capable of playing on the left or right side of a defense, but he'll likely start at right back for the club if the rest of the roster is healthy.

Lima featured in 105 appearances with the Quakes across all competitions, registering seven goals and seven assists between the 2017-20 seasons. He was a rookie of the year contender in 2017 and made his international debut for the U.S. Men's National Team in a friendly against Panama in 2019. He's made nine total appearances.

In college, he was a standout at California, earning first-team All-Pac-12 honors as a senior.



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Facial Tissues, Napkins, and Paper Towels belong in the green organics cart. They are made with short paper fibers which are not optimal for recycling. Please dispose of all paper contaminated with blood, animal waste, or cleaning chemicals in the garbage.

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Help: Pick a A Cause for Good Impact

continued from front page

working-class neighborhood, and every year my mother would lead a big drive to help the homeless.'

His mother not only brought food to the homeless, she also gave them free haircuts to help lift their spirits. And every Christmas Eve she brought food to people in the local jails.

"She grew up poor, so she knew very well what they were going through. Now every year I pick a cause, to hopefully make a good impact. This year it's helping the homeless," he says. "I don't have a lot of money, but I do know a lot of people who could help."

Zepeda just happened to meet someone working with BACS, which has helped thousands of people get housing support since it was founded in 1953. With the "Homes in a Basket" project, those moving from homelessness to housing will see the basket of cleaning, cooking, hygiene and linen supplies as soon as they enter their front door.

To donate, visit www.tinyurl. com/2021donate, and enter "Welcome Home 2021" in the Comments section. This will help track Zepeda's drive.

"The pandemic has hit anyone already displaced from their home the hardest, which is why I am trying to help," he says.

Zepeda, his wife and son Gabriel moved to Castro Valley about five years ago. She works at Moreau Catholic High School and he works for LinkedIn in San Francisco. Jaime Zepeda may be reached for questions at jrzc83@ gmail.com or 415-730-2967.

COMMUNITY CALENDAR

● Tues., March 16: Rotary Topic: Options for CVHS Students

Kevin Batchelor, Mindy Holmes, Jessica Porter, and Angela Anthony from Castro Valley High School, will describe some of the intriguing options for students, including American History from an African American Perspective, engineering as a career, and new resources in the library, at the next Rotary Club of Castro Valley meeting via Zoom from noon to 1:30 p.m. For more information, visit castrovalleyrotary.org

● Sat., March 20: Plethos Stand Up Comedy

Plethos Productions 3rd annual "That's What She Said" standup comedy show returns via Zoom at 7 p.m. this Saturday with a whole new lineup of five female comics headlined by Abbi Crutchfield. Grab a drink, a snack, turn on your camera and mic and enjoy the fully interactive show via Zoom. And stick around after the show for a digital happy hour to hang out, chit chat and generally enjoy the company of fellow humans for a while. Tickets are \$10 per streaming device at Plethos.org.

● Mon., March 22: Municipal Advisory Council Meeting

The Castro Valley MAC will hold a land use meeting via Zoom at 6 p.m. on Monday. For information, visit acgov.org/bc/cvmac

• Fri.-Sun., April 9-11: Edible Plant Sale

The UC Master Gardener Program of Alameda County hosts its Incredible Edible Plant Sale from 9 a.m. to 3 p.m. April 9-10-11 at the Alviso Adobe Park at 3465 Old Foothill Road in Pleasanton. Thousands of vegetable seedlings and culinary herbs will be for sale online at \$4 for each 4-inch pot, payable by cash or check. Due to COVID restrictions, plants need to be ordered online in advance and will be made available by drive through, "curbside" pick up. Order at www.incredibleedibleplantsale.com beginning Sunday,

• Fri., April 16: Chanticleers Presents "Almost Maine"

Chanticleers Theatre in Castro Valley opens its 2021 Season by streaming the hysterical comedy "Almost Maine" by John Cariani through May 9. Welcome to Almost, Maine, a town that's so far north, it's almost not in the U.S. — it's almost in Canada. And it almost doesn't exist. Because its residents never got around to getting organized. So it's just...Almost. For tickets go to chanticleers. org/almost-maine/

> Have an item for the Community Calendar? Send an email to: fredz@ebpublishing.com

FILED MELISSA WILK FEBRUARY 16, 2021 County Clerk ALAMEDA COUNTY By-----, Deputy FILE NO. 576646 ---. Deputy

FICTITIOUS BUSINESS NAME STATEMENT

Pursuant to Business and Professions Code Sections 17900-17930 The name of the business(es):

S & K Enterprise located at 116 Ratto Road, Alameda, CA 94502, in Alameda County, is hereby registered by the following owner(s): (1) Stephen V Sum Jr and (2) Kathleen M Sum, 116 Ratto Road, Alameda, CA 94502. This business is conducted by a married couple. This business commenced 1/22/2021. /s/ Stephen V Sum Jr, Kathleen M Sum This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above. Expires FEBRUARY 16, 2021

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Vaccines: Public Transit, Airline Workers on the List

continued from page 2

through the state's My Turn website myturn.ca.gov/ as well as through various county and local

State Health Officer Dr. Tomas Aragon noted that while the federal government ships new doses every day, there is still an ongoing vaccine shortage, so people do need to be patient.

He stated that in early April "the vaccine supply will start going up, so we expect that we're going to have a few weeks where the vacable to have more access to vaccines."

state health officials said they will direct 40 percent of vaccine doses to the hardest-hit areas of the state. Currently the unincorporat- add to the previous vaccine-eligied neighborhoods of Ashland and ble groups such as first responders, Cherryland qualify for the additional vaccine distribution.

been stable with some 40,000 doses being delivered per day at the the Bay Area endorsed any of the Editor: Oakland Coliseum mass-injection site, according to Alameda County saying the best vaccine is the one Public Health Officer Dr. Nicholas you can get the soonest.

"I want just to assure you that our decisions are driven by science, and by our public health experts who make these decisions and by how much vaccine supply we had, which was not predictable at times.

"Our goal is to save the most lives and protect the public health, and that is how those decisions are being made, so I know it's been frustrating, and I hear you. But I want you to know that it is always coming from a place of science and of saving the most lives which is obviously critical," Dr. Moss said.



In addition to people with underlying health issues, the state's cine will be a little bit tight. But it new vaccination eligibility list will open up, and people will be includes public transit and commercial airline workers and individuals who live or work in other With a limited supply until then, high-risk settings, such as jail or detention facilities and homeless shelters.

The new vaccination guidelines healthcare workers, educators, childcare workers, food workers, The local supply of vaccine has and those aged 65-years and older.

Meanwhile, health officers in three currently available vaccines,

Castro Valley

Confirmed Cases = 2,379

Alameda County

Vaccinations = 590,454 Confirmed Cases = 82,046Deaths = 1,328

California

Vaccinations = 12,172,948Confirmed Cases = 3,603,538Deaths = 55,942

as of March 15, 2021

TO THE EDITOR **USA** FREDZ@EBPUBLISHING.COM

Food for Thought Regarding Newsom Recall

Mr. Rosenberg's letter ("Supports Newsom Recall," Letters, March 10) regarding signing a petition to recall Governor Newsom, presents the weakest and most ridiculous reason for recalling a governor. Call me simple, but Governor Newsom is a human being full of faults, just like all of us. He has done a fairly good job trying to take care of our very complicated and needy state.

Yes, it wasn't easy to try and get a Covid Vaccine, but I think that most seniors have gotten at least one if not both doses of the coveted vaccine somewhere in our area.

I am an 82 year old mother and grandmother. We have 5 grandchildren in school, and I am so happy that teachers were allowed to get the Covid Vaccine. It makes them healthier and safer, thus keeping the children that they might encounter, healthier and safer too. That's a win, win! So stop your whining.

What made my blood curdle was when our former president Trump, his family and all those Republican politicians, who didn't believe in the virus, but made sure they were first in line to get the Vaccine regardless of age. Now that is something worth complaining

I hope that this will be food for thought, for all of you folks out there trying to get your petition signed.

-Barbara Lang, Castro Valley

School Openings: "Florida Got it Right"

An article that recently appeared in the LA Times was titled "California and Florida took vastly different approaches to Covid." It highlighted the comparative death rates, levels of unemployment, confirmed Covid cases, etc.

But only at the end of a very long article did it briefly mention the most important difference. Since September 2020 the vast majority of Florida schools have been open for in-person instruction. Conspicuously absent from the article are the comparative statistics on pediatric

As reported by the Florida Department of Health, as of March 8, 2021 there were 217,689 Covid cases under the age of 17 with 10 deaths. For the same age group the latest figures from the California Department of Health report 361,365 Covid cases with 14 deaths.

An opinion piece in the March 9, 2021 edition of USA Today by Doctors Henderson, Gandi et.al. goes into great detail how the science clearly shows children are not at significant risk for hospitalization nor death from Covid and viral spread is minimal in schools with appropriate safety measures.

The headline should have read "When it comes to school opening, Florida got it right."

-Martin Wilmington, Castro Valley

necessary. Email Letters to: fredz@ebpublishing.com, or mail to: The Forum, P.O. Box 2897, Alameda, CA 94501.

LETTERS TO THE EDITOR must include writer's first

Obituaries

and last names, phone number, city of residence, and must be under 300 words. We reserve the right to edit as

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may be emailed to: obits@ebpublishing.com or faxed to 510-483-4209. Include a phone number. For help, call Patrick Vadnais at 510-614-1558

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Josephine Louise Gouveia (Peggy)

Josephine Louise Gouveia (Peggy) passed away peacefully in the loving company of her family, at home, on March 11th, 2021. Just nine days short of her 95th birthday. Daughter of Alma Guistino, Francesco Impriale and stepdaughter of Leonard Guistino, she was a native of San Francisco. She moved to Oakland when she was three. She married her



neighborhood sweetheart, Ernest (Ernie) in 1943. They were married for 65 years until his passing in 2009. They moved to Castro Valley in 1955 and spent their entire lives

Peggy loved books, art, music and traveling. She was a gourmet chef who loved to open her home – a "hug" of a place where love and laughter were accompanied by home cooked dinners prepared with love and Ernie serving plenty of wine. She was a homemaker, but in addition she also was the assistant bookstore manager at Mills College in Oakland from 1977 -1994. Combining her love of books and interacting with so many diversified students and staff was, as she said, "The best of all possible worlds."

She is survived by her three children Leigh Gouveia (SP. Christine); Susan Neiberger; Mark Gouveia (SP. David); her four grandsons Greg Gouveia (SP. Jacquelyn); Brent Gouveia, Adam Neiberger and Michael Neiberger and her two great granddaughters Olivia Gouveia and Emmeline Gouveia.

Private Family Services will be held at the Jess C. Spencer Mortuary in Castro Valley, on March 24th 2021.

A private burial will be held at the San Joaquin Valley National Cemetery in Santa Nella, on March 24th 2021. The family wishes that donations be made to the American Heart or American Lung Association or a favorite charity. Arrangements made by Jess C. Spencer Mortuary, Inc. & Crematory, (510) 581-9133.

HOROSCOPE by Salomé



ARIES (March 21 - April 19): The week promises a calmer aspect. Although there might be some lingering effects of a recent job problem, things should continue to ease up. Also expect a change in a home-based situation.



TAURUS (April 20 - May 20): If you feel uneasy about a colleague's suggestion, it might be that your wise inner Taurean guide is alerting you to a potential problem. Stepping away could turn out to be the right thing to do.



GEMINI (May 21 - June 20): A family get-together opens up new opportunities for renewing ties. It can be especially effective in dealing with disagreements that should have been, but never were, fully resolved.

CANCER (June 21 - July 22): You might be surprised at the



response you get to a recent decision. You might be even more surprised by the reasons behind it. In any event, you'll learn something important. **LEO (July 23 - August 22):** Your aspects favor resolving any tensions left over from a recent incident. You might want to consider having a "clear the



air" talk as soon as you can. A call can lead to a change of plans. VIRGO (August 23 - Sept. 22): Avoid repeating yourself. If your first few efforts fail to connect, maybe it's because you haven't found the right way

to get your message across. Try changing your approach



LIBRA (Sept. 23 - October 22): Good intentions plus a strong resolve to succeed can take you where you want to go. Don't give up just because someone suggests you might be pursuing an impossible cause.



SCORPIO (October 23 - November 21): An unexpected setback can be a blessing in disguise. Use it to recheck your facts and how you've presented them. Meanwhile, look for ways to expand your contacts



SAGITTARIUS (Nov. 22 - Dec. 21): You should finally be seeing a positive change in a recent personal situation. However, an on-the-job matter might need more attention than you realized. Stay with it. CAPRICORN (Dec. 22 - Jan. 19): While you should be close to

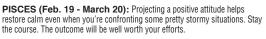


completing an important matter, you still need to focus on being focused. But things ease up in time for weekend fun AQUARIUS (Jan. 20 - Feb. 18): A certain matter might take an

might be helpful in shifting the situation around to your benefit



PISCES (Feb. 19 - March 20): Projecting a positive attitude helps



unexpected turn. Don't simply accept it; ask for an explanation. What you learn

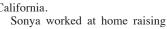


Sonya Sue Fain

March 29, 1935 ~ February 23, 2021

Sonya passed away on February 23, 2021 in Castro Valley at the age of 85. Sonya was born on March 29, 1935 in Oklahoma to Roy and Lillie Webster. She had one sister and three brothers, Sonya being the last to survive.

She married Glen, a civil engineer, in New Mexico in 1953. Together they raised five children. A son was born in Oklahoma, four other children in Southern



their five children. She loved crocheting, gardening, and cooking, including her famous Christmas fruitcake.

Sonya is survived by her five children, Roy Patrick Fain of Santa Cruz, Rebecca Sue Fain of Castro Valley, Jenny Lou Mostek and her husband Steve of Oregon, Elizabeth Ann Fain of Castro Valley, and Robert Michael Fain of Fremont. Her two grandchildren, Sara Ann Richmond and husband Ely of Colorado, and Ryan Glen Fain of Castro Valley were the light of her life and she loved them fiercely.

Per her request, no services will be held.







Seniors: Should We Have More Than Last Will to Cover What Happens Upon Death?

Q: My wife and I were wondering whether we would need more than a Last Will for each of us to cover what happens upon death. *Is a Will usually enough?*

> By Gene L. Osofsky, Esq. ŠPECIAL TO THĚ FÓRUM

A: The simple answer is "No." Usually more planning documents are necessary, or at least strongly advisable.

While a Will is an important estate planning document, there are things that it won't cover or cannot do. Consider the following:

- Wills Do Not Cover All Property: Although a Will is one way to direct who gets your property on death, it does not cover everything. The following are examples
- ty that is co-owned with another Will. Sometimes there may be a person is usually not distributed dispute as to whether the property through your Will. If held in Joint is in your Trust or in your Will, and joint tenant, his or her interest goes probate judge. to the other joint tenant(s) and not tenant's Will.



While a Will is an important estate planning document, there are things that it won't cover or cannot do.

- of property you cannot distribute property into a trust, the property ciaries) to whom the account aspasses to the beneficiaries named • Jointly held property. Proper- in the trust, not according to your Tenancy, then upon the death of a this may have to be decided by a
 - · Pay on Death accounts. With Death" accounts, the account own-

though there are some exceptions. With an IRA, you may be able to name your preferred beneficiary, but subject to your spouse's consent if the assets are community property.

A Will is also not well suited to address these other matters:

- Funeral instructions. A Will is not the best place to put your funeral instructions. Wills are often not found until days or weeks after death. It is better to leave a separate letter of instruction that is located in an easily accessible
- Management of Assets During Incapacity: A Will only "speaks" at death, so if you wish someone whom you trust to take charge of assets if you become incapacitated, you will need other estate planning documents, e.g. a Trust and/or Durable Power Of Attorney.
- Facilitating Eligibility for • Life insurance. Life insurance Care Subsidy: Many elders need long term care in their later years, which is usually expensive. To help with that expense, the family • Retirement plan. Similar to may seek a public benefits subsidy under the Medi-Cal program. However, doing so often requires that certain steps be taken with assets in order to qualify. To facilitate qualification, the elder must have delegated certain legal powers over assets to a trusted child or other family. Wills, which only take effect at death, do not address this need.
 - Probate Usually Required. Property distributed via a Will usually requires a probate, which is the formal process by which the court supervises the distribution of your property as instructed in your Will. Many people prefer to avoid probate, and hence their reliance upon Trusts or other devices.

Food for thought?

Gene L. Osofsky is a local Elder Law and Estate Planning attorney. Visit his website at www.Lawyer-ForSeniors.com.

• Property in Trust. If you place er names a beneficiary (or benefisets pass automatically upon the death of the original owner, and are not governed by your Will.

- passes to the beneficiary you name in your life insurance policy and is not controlled by your Will.
- according to the deceased joint Pay on Death, or "Transfer upon life insurance, assets in a retirement account (e.g., an IRA or 401(k)) pass to the named beneficiaries. Under federal law, a surviving spouse is usually the automatic beneficiary of a 401(k), al-

PHOTO COURTESY OF THE HAYWARD ARTS COUNCIL

"Magical Mountains," an acrylic by Margaret Mary Robbins, is among the many original works of art at the Hayward Arts Council and the Hayward Area Historical Society Online Auction, through March 28.

Become an Arts & History Superhero

By Winda I. Shimizu

¬ rom March 15-28, two worthwhile non-profits — the Hayward Arts Council and the Hayward Area Historical Society - are joining forces to raise funds for their continued contributions to local culture.

Join us at bit.ly/BeAHeroAuction and bid on all kinds of fabulous items, including unique artwork, virtual experiences, local restaurant gift cards and all kinds of gifts that are sure to please.

You can also choose to contribute to the Fund-A-Need items and support specific project initiatives for both non-profits. So, if you value the culture of art and history in the Hayward area, plan on getting involved in the next two weeks. Either jump into the auction for art or history or restaurants, or simply donate, to help keep these valuable Hayward non-profits afloat in our community.

For more information, contact Winda Shimizu at Hayward Arts Council at hac@haywardartscouncil.org, or Marcess, at Hayward Area Historical Society at marcess@haywardareahistory.org.

Winda I. Shimizu is the Executive Director of the Hayward Arts Council.

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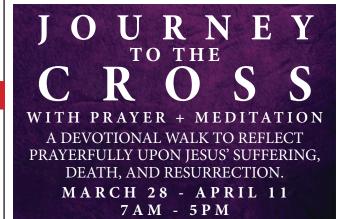




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