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YEAR 32

WEDNESDAY, DECEMBER 30, 2020

NO. 52

INSIDE YOUR FORUM

NEWS



'Angel' Donor
Donor provides \$100 to each of Davis Street's families-in need
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LIVING



Take a Dip
Ring in the new year in the comfort of your home with celebratory fondue
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NEWS



Winter Walks
Winter walking in the regional parks can be an invigorating experience
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COVID Vaccinations Begin Locally

Coronavirus vaccinations began for frontline workers at Eden Medical Center and other Sutter Health facilities 12 days ago following distribution guidelines, which prioritize healthcare workers and mostly older people in long-term care facilities.

Next in line will be other essential workers such as emergency responders and teachers, and people over age 75.

The timeline for distribution to the general public is not yet clear and depends on the vaccine supply and the guidance of public health officials.

When sufficient supplies do become available, shots will likely be scheduled much like flu shots – through doctor's offices, Walgreen's, CVS and other pharmacies. There are no waiting lists or priority sign-up sheets.

Vaccinations will be free, although you may be asked for insurance information. Those without insurance will still get free vaccinations.

The two currently available vaccines – Pfizer-BioNTech and Moderna – require two doses, an initial vaccination, and then a second shot either three or four weeks later, depending on the type. While the first dose stimulates an immune response, the second dose stimulates an even greater one, offering the recipient far more protection from COVID-19.



Shannon Wagner, R.N. (at left), a clinical nurse educator at Eden Medical Center, who staffed the hospital's first day of front-line COVID-19 vaccinations, readies a dose of the vaccine. At right, one of Eden's first frontline healthcare workers to be vaccinated with Pfizer COVID-19 vaccine.



PHOTOS COURTESY OF EDEN MEDICAL CENTER

Scientists anticipate that most recipients will experience some side effects, but those will generally be mild to moderate flu-like side effects including fatigue, muscle

aches and fever – and should usually resolve in 1-2 days.

Employers do have the right to require workers to be vaccinated, although employees can seek ex-

emptions based on religious beliefs or for medical reasons.

Even after being vaccinated, masking and physical distancing will continue to be critical tools

in preventing transmission until a large percentage of the population is vaccinated and health officials are sure the vaccine provides long-term protection.

Vaccine Coming Soon to At-Risk Seniors; Appeal for Post-Holiday Contact Tracing

By Michael Singer
CASTRO VALLEY FORUM

Alameda County senior citizens most at risk for contracting Covid are expected to start getting vaccinated starting next week, according to health officials.

More than 850 skilled nursing facilities (SNF) in California have begun preparing residents and staff for either of the two approved vaccines under the federal Project Warp Speed program.

While first responders and those closest to the Covid fight began

receiving their shots last week, the government identified residents in all long-term care settings as the next phase of vaccine recipients. The news comes as Alameda County recorded 1,645 cases total of Covid at skilled nursing homes and 187 deaths related to the virus since March.

In Castro Valley, East Bay Acute Center representative David Oates said residents and staff expect to begin receiving vaccines starting January 5 and will have enough to cover all residents and staff. The Center on Lake Chabot

Road was one of the original SNFs in the county to record COVID-19 infections back in April.

"We're looking forward to further protecting our residents and staff from COVID-19," Oates said. "East Bay Acute has taken extreme measures since the start of the pandemic to ensure the safety of everyone."

At Bancroft Healthcare Center in San Leandro, staff are still waiting for word on when they will receive their vaccination allocation. An office manager at the facility, who asked to withhold her name,

said the 35 residents and 40 staff are eager to roll up their sleeves.

"We had a staff meeting this morning to discuss our protocols and procedures," she said. "We'll be getting the Pfizer dose soon, so we have to prepare now."

Kaiser Permanente spokesperson Karl Sonkin said the hospital had not yet received word when their post-acute center residents and staff would be getting their shipment of Covid vaccine doses but has already begun treating its frontline nurses and doctors.

see VACCINE on page 4

Castro Valley
Confirmed Cases = 1,406

San Leandro
Confirmed Cases = 3,006

Alameda County
Confirmed Cases = 48,908
Deaths = 625

California
Confirmed Cases = 2,155,976
Deaths = 24,284

as of December 28, 2020

Castro Valley Weather Dec 30 - Jan 3, 2021



Wednesday
Partly Sunny
High 58° Low 40°



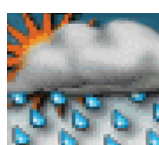
Thursday
Partly Sunny
High 60° Low 44°



Friday
Partly Cloudy
High 59° Low 49°



Saturday
Clouds & Rain
High 59° Low 46°



Sunday
Poss Showers
High 58° Low 47°

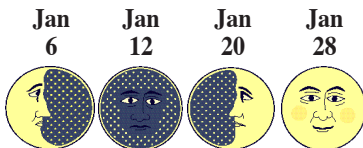
Almanac



Sun sets at 5:00 p.m. today, rises at 7:25 a.m. Thursday.

Past Week's Rain: 00.10
Season To Date: 02.39
Normal To Date: 06.35
Season Average: 21.22

Moon Phases



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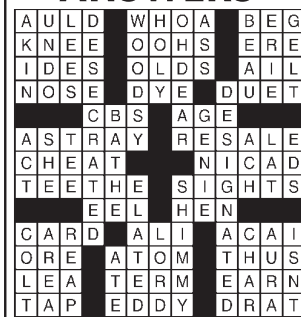
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PHOTO COURTESY OF DAVIS STREET RESOURCE CENTER

One of Davis Street's thousand Holiday Basket recipients holds up his family's \$100 bill that was provided by an "angel" donor in addition to the complete holiday dinner.

'Angel' Provides \$100 to Each of Davis Street's Families-in-Need

Davis Street Resource Center's Annual Holiday Basket Program wrapped up last Wednesday afternoon, distributing complete holiday meals to a thousand low-income families, including 1,525 children, and 200 senior households.

Each family's holiday basket included a turkey, fresh produce and all the fixings, and a \$50 gift card for each child. And this year there was something special.

An anonymous "angel" donor provided \$100 to each family in

addition to their basket. This unexpected gift made a world of difference to Davis Street's families and helped alleviate the stress this holiday season has brought to many of them due to the pandemic.

For many families, this special gift allowed recipients to worry less about making ends meet this month and provided hope during a time where many are struggling.

"This year's Holiday Basket Program wouldn't have been possible were it not for the support of the Alameda County Fire Depart-

ment, Alameda County Firefighters Association Local 55, California Highway Patrol, San Leandro Police Department, and countless dedicated community volunteers," said Rose Padilla Johnson, Chief Executive Officer. "Davis Street is beyond grateful to provide support and a sense of security for those who are in need of hope."

The three-day distribution from Davis Street's San Leandro headquarters encompassed coronavirus safety measures for the safety of the families, staff, and volunteers.

County-Wide Reading Program Kick-Off

Alameda County Reads is the first county-wide reading program designed to inspire thousands of community members to read and discuss the same book.

The program celebrates reading a great book while building community through a thoughtful exchange of ideas.

The selected book is "Eat Joy: Stories & Comfort Food from 31 Celebrated Writers," edited by Natalie Eve Garrett. Kick-off of the event will be on Monday, Jan.

11, with a video of County Librarian Cindy Chadwick interviewing Garrett. After the Kick-off, participants can sign up online for a discussion and arrange to pick up the book at the CV Library where free copies of Eat Joy are available while supplies last. Seven other county libraries are participating.

The celebration continues from February through April with many book discussion sessions and other special Alameda County Reads programs.

"In our rapidly changing world, we know that it is more important than ever to build both human and humane connections with one another," said Deputy County Librarian Deb Sica. "AC Reads is our first One County, One Book Celebration. Bon livre, bon appétit!"

Alameda County Reads is generously funded by the Alameda County Library Foundation and the Castro Valley, Albany, and Fremont Friends of the Library.

SHERIFF'S REPORTS

COMPILED BY MICHAEL SINGER • CASTRO VALLEY FORUM

No Interlock Device

Monday, December 21: at 8:26 p.m., Sheriff's deputies arrested a 56-year-old man from Castro Valley on suspicion of driving without a required interlock device to test his breath for alcohol prior to turning on the ignition. The man was traveling on the Boulevard when deputies pulled him over in the Castro Village Shopping Center for expired registration on his car. The man was taken into custody.

Wanted Man

Sunday, December 20: at 8:04 p.m., a 54-year-old man was arrested as part of a warrant issued for his capture. Deputies stopped the man for questioning outside a business on Redwood Road near Lessley Avenue where they made a positive identification on his warrant. The man was taken to Santa Rita Jail.

Refused to Leave

Wednesday, December 23: at 3:26 p.m., Deputies arrested a 41-year-old man with no permanent residence on suspicion of refusing to leave a property after being asked several times by the owner. The man was loitering in the parking lot of a church on Grove Way near Redwood Road when he was asked to leave. Deputies responded to a request by the church and took the man into custody.

Too Much Merry

Thursday, December 24: at 9:06 p.m., a 57-year-old woman with no permanent residence was arrested on suspicion of public intoxication and resisting arrest. Deputies stopped the woman for questioning outside a motel on the Boulevard near Stanton Avenue. The woman failed her field sobriety test and became confrontational and was taken into custody.

Drove Drunk and Drugged

Friday, December 25: at 10:05 a.m., Deputies arrested a 24-year-old man from Castro Valley on suspicion of driving under the influence of drugs and alcohol. The man was traveling on Vaughn Avenue near Wilson Avenue when deputies pulled him over. Deputies report the man failed his field sobriety test and was taken into custody.

Drugs in His Socks

Friday, December 25: at 11:43 p.m., a 40-year-old man with no permanent residence was arrested on suspicion of possession of methamphetamine drugs. Deputies stopped the man for questioning outside a business on Castro Valley Boulevard near John Drive when they discovered his stash tucked into a sock. The man was taken into custody.

Stolen Property

Friday, December 25: at 10:05 p.m., Deputies arrested a 34-year-old man on suspicion of possession of stolen property and illegal drug paraphernalia. The man was stopped in the parking lot of a grocery store on Redwood Road near the Boulevard. Deputies report the man had items in his possession that he claimed he found but did not belong to him. The man was taken into custody.

Illegal Narcotics

Saturday, December 26: at 2:30 p.m., a 29-year-old woman with no permanent residence was arrested on suspicion of possession of illegal narcotics and related drug paraphernalia. Deputies stopped the woman for questioning at a gas station on the Boulevard near Stanton Avenue when they discovered her stash. The woman was handcuffed and taken into custody.



Curbside Collection of Holiday Trees for Free

On regular service days from now through the end of the third week in January, ACI will collect Christmas trees from the curb for no charge.

Collection will be done using a special truck that may service your block much earlier or much later than the regular trash collection trucks.

Be sure to remove all lights, decorations, tinsel and the tree stand before placing your tree out next to your carts. Trees over 6-feet tall should be cut in half.

Do not place the tree in any type of plastic wrap or bag. Small trees may be placed inside your organics cart if you prefer; just be sure to cut it into small pieces that won't get stuck in the cart, and make sure the lid will fully close.

Fake and flocked trees cannot be collected and composted through this free program. Visit www.cvsan.org/HolidayTrees for more information on collection guidelines.

Williams to Baywood Board

Roland Williams, longtime General Manager of the Castro Valley Sanitary District (CVSan), has joined the Baywood Court Retirement Community Board of Directors.

Williams has been with CVSan for 25 years, the last 18 years as general manager.

He is also President of the Alameda County Special District Association, and serves on the Board of the California Association of Sanitation Agencies Utility Leadership Committee and the Board of the California Sanitation Risk Management Authority Workers Compensation Committee.

In addition, Williams is active in the California Water Environment Association, the Water Environment Federation, and the American Public Works Association.

He is also a member of the Castro Valley Rotary Club and the East Bay Regional Park District Park Advisory Committee. He has received numerous awards and acknowledgments for professional organizational excellence and leadership.



Roland Williams

At Baywood Court, Williams joins Chair Bruce D. Johnson, Vice-Chair Elke Sommer, Treasurer Dr. Frank Rico, Secretary Dev Mahadevan, and members Bruce Barnes, Mark Friedman (CEO of the Eden Township Health District) and Kathy Ratto.

"Roland is a proven leader, visionary, hard-worker and committed to serving others," said Chair Johnson. "He will make a great addition to the Board, joining others committed to the residents of the Baywood Court Retirement Community."

HARD Offices Reopen Soon

Hayward Area Recreation Dept. (HARD) offices will be closed through New Year's Day and will re-open for business on Monday, Jan. 4.

If you're at a park and need a ranger, call 510-881-6700 and someone will be sent out as soon as possible. For questions about a program or for a non-urgent

issue in a park, send an email to info@HaywardRec.org.

HARD is following all state and county orders for shelter-in-place. But you can still visit a park, take a hike, walk your dog or play singles tennis as long as you are following the social distancing guidelines. Mission Hills Golf Course will also be open during this time.

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Vaccine: Participate in Contact Tracing

continued from front page

Most of the vaccines for senior care facilities will be administered through Walgreens Boots Alliance and CVS Health as part of the Operation Warp-Speed contract.

Specialists from each pharmacy retailer are expected to schedule time with the facilities since they have been trained on the handling of the drugs, which in some cases require storage temperatures below freezing.

CVS said they'll have the capacity to vaccinate more than 698,000 patients in California through the

program. Walgreens declined to state how many patients it plans to inoculate.

In the meantime, Alameda County Public Health officials are asking people to participate in contact tracing programs either by participating in phone notifications or downloading a smartphone app.

The tracing program relies on information gathered during public testing. Anyone who tests positive for coronavirus is asked to provide a confidential list of close contacts who are contacted by phone or email by county health

volunteers. They, in turn, advise that someone who has been within six feet of a person who is positive for Covid for at least 15 minutes can check for symptoms, offer to test for the virus, and discuss next steps like isolation and quarantine.

California's CA Notify is downloaded and/or activated by your smartphone with Bluetooth wireless capabilities. You only receive alerts if you were in close contact with someone who tests positive for COVID-19. The information is kept confidential and the app does not track or trace information.

PG&E Offering \$300,000 in Scholarships

PG&E is now accepting scholarship applications for college-bound high schoolers as well as current college students whose primary residence is within the utility's service area.

More than 120 awards, totaling nearly \$300,000, are being made available.

The scholarships are awarded annually to help offset the cost of higher education. Scholarship winners will receive awards ranging from \$1,000 to \$6,000 for ex-

emplary scholastic achievement and community leadership.

Scholarship information, including criteria and applications, is available on PG&E's website. To be considered for a scholarship, all applications must be submitted by Feb. 12, 2021.

"It's more than just funds for tuition. Many of our applicants are looking to ensure their families wouldn't have to make significant financial sacrifices so they could pursue college," said Mary King,

PG&E chief diversity officer. "Our scholarships take on even more importance this year because some of our applicants could've experienced financial challenges due to COVID-19."

Since 1989, PG&E has awarded more than \$5 million in scholarships to thousands of recipients. The funds are raised totally through employee donations, employee fundraising events and Campaign for the Community, the company's employee giving program.



The twin kidney grille sits prominently up front, and the styling is typical of today's BMWs.

Luxury SUV with Some EV: Testing the BMW xDrive30e

By Steve Schaefer
CASTRO VALLEY FORUM

BMW's midsize plug-in hybrid SUV lives in the trendy part of the marketplace. In the BMW stable, the X3 is "right-sized," with the smaller X1 as the entry point and the larger and more expensive X5 and X7 above it.

You can get the X3 xDrive30i, with a gasoline-only powertrain, but opting for the xDrive30e means your vehicle combines a 2.0-liter turbo-charged four-cylinder gasoline engine with an integrated electric motor and a 12-kWh battery. Officially, you can plug in your car and then drive about 18 miles on electricity alone, making a big impact on local trips.

Getting more specific, the X3's 2.0-liter four-cylinder engine and electric motor together generate 288 total horsepower and 310 pounds-feet of torque, good for an under-six-second time to push the 4,586-pound SUV from zero to 60. So, although it's taller than a 3-Series sedan, it still gives you the performance you seek from a vehicle that wears the blue-and-white BMW roundel.

My tester came in a typical BMW gray shade called "Dark Graphite Metallic." Numerous other colors are available, including the Phytonic Blue Metallic I'd likely choose. The twin kidney grille sits prominently up front, and the styling is typical of today's BMWs.

You can get the gasoline-only X3 with rear-wheel-drive or all-wheel-drive, but plugins are all-wheel-drive only. This isn't so much for climbing rocks as providing extra traction in inclement weather and heightened security on the dirt road to your summer cabin.



You'll know you're in a BMW the moment you sit inside.

You'll know you're entering a BMW the moment you open the door. The traditional two-tone theme prevails, the nickel-finish metallic trim gleams softly, the Cognac Vernasca leather smells great, and the Fineline Cove Matte Finish wood trim is bumpy and fake-looking. In my tester, the black headliner helped create a cozy feeling while the fat leather wheel was great to grip. BMWs have to look and feel like BMWs or what's the point?

There's little downside to adding the electric powertrain, although the base price for the plug-in is \$4,600 higher and you lose 1.5 cubic feet of cargo space, since the battery protrudes a little from the cargo hold where it lives. The cargo reduction shouldn't be a deal breaker, but it's something to be aware of.

The seventh generation of iDrive delivers a 12.3-inch high-res screen that you can interface with using voice, touch, and haptic controls. There's all the tech you could want, with some of that complex German engineering that means you have to figure out things rather than just learning them intuitively.

As a luxury brand, BMW follows the "but wait, there's more"

approach to options. My \$48,550 test vehicle topped out at \$65,020 when all was said and done. Large pieces of this included the M Sport design upgrade (\$5,000) and 15-item Executive Package (\$4,500), and there was plenty more. Check out the website for details. An upgrade to double-spoke bi-color 20-inch wheels added another \$950. I certainly enjoyed the audio upgrade to the Harman Kardon surround sound system (\$875).

The whole purpose of having a plug-in hybrid is to increase efficiency, so how do the numbers stack up? The xDrive30e earns 60 MPGe combined city/highway when using gasoline and electricity. If you don't charge up, the combined number is 24 mpg. If you opt for the all-wheel-drive version of the gas-only xDrive30i, it's 24 City, 29 Highway, and 26 Combined. The EPA Green scores are 7 for Smog and 9 for Greenhouse Gas for the plugin and 7/5 respectively for the standard gas model. The plugin earns the EPA's SmartWay designation, while putting out 204 grams of CO2 per mile versus 345 grams for the gas model. That's not insignificant.

The point being, make sure to plug in the car to get maximum *see BMW on back page*

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A Fondue Farewell to 2020

In place of the usual parties this year, enjoy a quieter New Year's Eve celebration at home with family.

The perfect dish for just such an evening is one that enjoyed popularity a half century ago—fondue!

It's delicious, easy to make, and the communal nature of serving and eating lends itself to quiet conversation, lots of laughter, and contented silences while everybody digs in.

Once popular wedding and Christmas gifts, fondue pots lurk unused in the very back of many kitchen cupboards today. But even if you don't have the official fondue setup, it can be prepared and served in any kind of heavy kettle.

Fondue originated in Switzerland as a way of using up hardened cheese. The traditional recipe calls for a mixture of Swiss and Gruyere cheese and wine, melted in a communal pot. Kirsch, a clear brandy distilled from cherry juice and pits, is added to the melted mixture, which become a dip for pieces of crusty bread or vegetables. Cheese fondue should also contain a bit of flour or starch to keep the cheese from separating.

Although cheese fondue is the most popular style of this retro dish, there are many forms of fondue, including chocolate in which pieces of fruit or cake are dipped in warm chocolate sauce.

If you're serving more than 4 people, have two fondue pots going to make eating easier. It's best when there are no more than four people per fondue pot.

Keep fondue warm over as low heat as possible to avoid scorching.

CLASSIC CHEESE FONDUE

- 2 garlic cloves, cut in half
- 1 cup dry white wine
- 1/2 pound Gruyere cheese, shredded, plus extra
- 1/2 pound Swiss cheese, shredded
- 1 tablespoon lemon juice
- 1 tablespoon cornstarch
- 2 tablespoons Kirsch

- 1/2 teaspoon nutmeg
- 1/2 teaspoon paprika
- Pepper

Rub the garlic inside the fondue pot then discard.

Pour the white wine and lemon juice into the pot and turn on the burner. Let the wine and lemon juice warm up without boiling.

Reduce heat and add the shredded cheese. With a wooden spoon, mix well and stir regularly.

Dilute the cornstarch in the Kirsch, and add remaining ingredients, including pepper to taste, to the pot. If the mixture is too hard, add wine. If the mixture is too soft, add cheese.

Dip bite-size pieces of bread or vegetables, let them cool slightly, then enjoy and repeat.

Italian or French bread makes excellent dippers when cut into small pieces. You can also try mild green or red peppers, zucchini slices, steamed broccoli or cauliflower or whatever else you're in the mood for.

GARLICKY CHEESE FONDUE

- 8 ounces Monterey jack cheese, coarsely grated
- 8 ounces Muenster, grated
- 2 tablespoons cornstarch
- 1 cup dry white wine (or apple cider)
- 2 teaspoons minced garlic
- 1 tablespoon kirsch
- 1/2 teaspoon salt
- 1/4 teaspoon freshly ground black pepper
- 1/4 teaspoon freshly grated

nutmeg

In a bowl or large plastic bag, combine the cheeses and toss with the cornstarch to coat. Set aside until ready to use.

In a fondue pot or large heavy saucepan, bring the wine and garlic to a simmer over medium-low heat. Add the cheese a bit at a time, stirring well to prevent from clumping, and cook until melted. Add the kirsch, salt, pepper, and nutmeg, stir well, and cook stirring until the mixture is smooth, 3 to 5 minutes.

Adjust the seasoning, to taste. Set the pot over a candle or canned heat and serve hot with assorted dipping items.

BACON-CHEDDAR FONDUE

- 5 slices bacon
- 1 cup chopped onion
- 1 clove garlic, minced
- 1 (10-1/2 ounce) can cream of mushroom soup
- 1 cup milk
- 1-1/2 pounds sharp Cheddar cheese
- 1 teaspoon Worcestershire sauce
- 1 teaspoon dry mustard
- 1 tablespoon cornstarch
- 3 dashes Tabasco sauce
- Parsley

Fry bacon until crisp and brown in 3-quart heavy saucepan. Drain and crumble; set aside.

Add onion and garlic to 1/4 cup drippings; sauté until tender. Do not brown. Add soup; slowly stir

in milk, over medium heat; blend until smooth. Add cheese, a little at a time, stirring until melted. Add bacon, reserving some for garnish. Add Worcestershire sauce, mustard, cornstarch and Tabasco sauce. Pour into fondue pot and keep warm. Garnish with bacon and parsley. If mixture becomes too thick, stir in a little hot milk. Yields 5 cups.

BEER-CHEDDAR RAREBIT FONDUE

- 2 tablespoons butter
- 1 cup beer or ale
- 1 pound aged cheddar cheese, shredded
- 2 tablespoons flour
- 1/2 teaspoon cayenne pepper
- 1 teaspoon dry mustard
- Salt and pepper to taste
- Squares of toasted bread

Melt the butter in the cheese fondue pot. Add beer and warm it up without bringing it to a boil.

Reduce heat. Mix the shredded cheese with flour, and gradually add the cheese/flour mixture. Mix with wooden spoon and let it melt. Keep adding more cheese until all of it is melted. Add remaining ingredients.

If the mixture is too hard, add

beer. If the mixture is too soft, add cheese. Dip toast into the melted cheese and enjoy.

CARAMEL FONDUE

- 1 cup sugar
- 1 tablespoon cornstarch
- 1 tablespoon rum
- 3 egg yolks, beaten
- 1 cup milk, warmed
- 1/4 cup boiling water
- 1/2 teaspoon vanilla extract
- Apples, marshmallows

Place sugar in a small pan; heat while stirring over medium heat until sugar melts and liquefies. Set aside.

In small bowl, whisk together cornstarch and rum. Set aside.

Combine egg yolks, milk, and reserved rum mixture in a double boiler over hot water; cook, stirring constantly, until thickened.

Combine melted sugar and boiling water in a small pot; immediately add to warm milk mixture; continue stirring over low heat 20 minutes, until caramel has melted.

Remove from double boiler; stir in vanilla and transfer to a fondue pot.

Serve with apples or marshmallows on spears.



CHOCOLATE FONDUE

- 12 ounces dark or bittersweet chocolate
- 2/3 cup whipping cream
- 2 tablespoons Cognac
- Fresh fruit or dessert bites

In a double-boiler over low heat, melt the chocolate one handful at a time, then add the cream and stir until warm and smooth. Do not allow it to boil.

Add the cognac and keep stirring. Once all the ingredients are warmed up and well mixed, transfer the mixture into your chocolate fondue pot and turn on burner.

If mixture is too thick, add more cream or cognac. If too runny, add more dark chocolate. Put a piece of fruit onto a fondue fork and dip it into the hot chocolate fondue.

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REAL ESTATE GALLERY

REAL ESTATE REALITY

By Carl Medford, CRS
Special to the Forum

GUEST COMMENTARY



Top 6 Issues Affecting Real Estate in 2020

No one could have imagined 2020. As it concludes, considering the coronavirus-related deaths, some have suggested the traditional image of an old man departing as the hourglass drops its final grains of sand be replaced by the grim reaper. Macabre, perhaps, but fitting nonetheless.

As we wrap up, here are the top real estate stories:

A Shortage of Inventory

As 2020 opened, large numbers of buyers headed to the market. Inventory was at record lows and as buyers began competing over the few available properties, the market overheated. Multiple offers spiked, prices soared and many believed, based on its record start, that 2020 would be a banner year.

COVID-19

As the lockdown began, we assumed sales would cease and prices would tank. A brief flurry of contract cancellations ensued: some buyers lost deposits as the stock market crashed, others reacted in fear and some believed anticipated devaluations would create opportunity.

Real estate was quickly deemed essential, showing guidelines were created and the market roared back to life. Fueled by a 32%* decrease in inventory from 2019 coupled with low interest rates, the mar-

ket seared its way through December, deepening California's housing affordability crisis.

The Stock Market Effect

The rapid plunge in stock prices at the onset of COVID-19 was assumed to be the precursor to a housing crash. Short-term, the plunge kept wary buyers at bay. Distress was momentary and homes with cancelled contracts were quickly pending again. While there was a short-term dip in housing prices, it was temporary as the stock market rallied and headed back up.

Low Interest Rates

Super-low rates triggered a refinancing surge that not only overwhelmed lenders and appraisers, it caused significant delays in resale escrows as well. Buyers quickly put covid-related concerns aside as bargain-basement interest rates added impetus to the already sizzling market.

Migrating Workers

Shelter-in-place mandates forced workers home, and while service sector employees (eg. restaurants, travel, hospitality) suffered, the remainder of the work force remained gainfully employed as ZOOM stock prices soared. In the emergent work-from-home reality, companies told employees they could work from anywhere, prompting a migration from expensive urban centers to the suburbs and beyond.

The Elections

Instead of the anticipated watershed, the immediate effect on real estate was virtually non-existent, and long-term metrics are uncertain.

Heading into 2021, we are facing a new normal. Let's hope it includes peace and health.

*Alameda County, available homes for sale, 11/2019 vs 11/2020, TrendGraphix.com

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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Apricot Tree Larger than Expected

By Buzz Bertolero
Special to the Forum

Q I have an apricot tree that is four years old. I'm surprised by how big it's grown since it's a dwarf tree. How much should I cut it back, and should it be done now?

A I'm assuming your tree is a semi-dwarf apricot.

Semi-dwarf fruit trees are not as dwarf as people expect, growing to 18 feet with a 10-foot spread.

They're still classified as a dwarf compared to the larger growing standard apricot and other types of deciduous fruit trees. So when purchasing a dwarf tree, you should ask the question, "How dwarf is dwarf?"

Deciduous fruit trees are

pruned annually when they're dormant in January and February. However, there is no problem with pruning in the fall, and that's actually recommended with apricots. They are susceptible to an airborne disease that enters through new pruning wounds, so they're pruned when there is a 10-day period of dry weather.

We remove about 25% of the growth each year. All apricot varieties maintain the same general growth habit, so the same pruning rules apply to all varieties.

Prune out enough branches to evenly shape the canopy, selecting old wood whenever possible. This spacing allows the sunlight to penetrate all parts of the fruit-producing branches evenly. Most of the fruit is borne on second-year-old wood.

You can differentiate growth by color. The new growth is a light color while the older shoots are dark. The long whip branches that grew during the summer are the fruit-producing wood for the coming year, so do not cut them too freely.

The outside branches of apricots tend to lower each year with the weight of the fruit and foliage. They may be cut off the tree and replaced with new branches from the inside growth. Apricot wood is brittle, so care should be taken not to let the branches spread laterally to a great distance.

Favor erect growth whenever possible. A sturdy framework is desired even at the expense of fruit production. Several

pruning books are available that you can use as a reference, or you might attend a pruning demonstration this month at your favorite garden center.

Q How might one care for an artichoke plant over the winter? One of my friends said to chop them down to the ground to get more artichokes next summer. Any advice on how best to transplant them, as I will need to move some soon?

A During most winters, you leave them alone except if you're going to divide them. Artichoke clumps are divided every three to four years to keep the production high. They usually cut to the ground first.

I'd split the clump by digging it up and then segmenting it into smaller sections using a shovel or ax. The sections are transplanted in the new location. If you cannot accommodate all the plants, save the biggest and give the others away.

I would work lots of organic matter like home-made compost or blended soil conditioner into the new planting areas, add some starter fertilizer, and then water to finish the relocation.

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



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Lucky bamboo "looks" like bamboo but is actually a different kind of plant that is native to Africa.

Asian cultures, however, particularly appreciate this plant, believing that it brings good luck to the person receiving the plant as a gift. The tradition goes that if the lucky bamboo has 3 stems, it will bring one joy; if it has 5 stems, it brings good health; if it has 7 stems, it brings wealth; if it has 8 stems, that person will enjoy a long and prosperous life. - Brenda Weaver

Source: www.nature-and-garden.com

NEW YEAR'S EVE/DAY SCHEDULES

THURSDAY & FRIDAY, DEC. 31- JAN. 1

● **Government:** New Year's Day will be observed as a federal, state, county and city holiday on Tuesday. Except for emergency services, all government offices will be closed.

● **Stores, Offices, Restaurants:** Some supermarkets, restaurants and pharmacies will be open, but may be operating on a shortened schedule, so plan ahead for food and medical needs. All banks and nearly all business offices, including the Forum office will be closed on Friday.

● **Public Transit:** For New Year's Eve, BART will operate on a regular Thursday schedule and will not offer extended hours. (San Francisco has canceled its fireworks). New Year's Day will be a Sunday schedule with service beginning at 8 a.m. and ending at 9 p.m. For up-to-date schedule information, visit bart.gov/schedules. On Friday, AC Transit buses will operate on a Sunday schedule. For other transit schedules (ferries, etc.), visit transit.511.org/schedules/holiday.aspx

● **Garbage Collection:** Recycling, organics, and garbage collection services by Alameda County Industries (ACI) will occur one day later for customers whose regular service day falls on New Year's Day. (Friday customers will have their containers serviced on Saturday.) Service for days preceding the holiday are unaffected. For more information, visit www.alamedacountyindustries.com/cvsan.

● **Castro Valley Sanitary District (CVSan)** offices will be closed on Thursday and Friday, Dec. 31 and Jan. 1. Call 510-506-5821 for sewer emergencies. For information regarding CVSan services, visit www.cvsan.org.

Castro Valley Tennis Court Renovations are Complete

The Hayward Area Recreation District (HARD) announced the improvements to the tennis courts at the Castro Valley Community Center Park have been completed.

The renovation, part of the Measure F1 Bond capital improvement projects, included improvements to three tennis courts at Castro Valley Community Center Park on Lake Chabot Road in Castro Valley and the conversion of two tennis courts into six pickleball courts

at Southgate Community Park in Hayward.

The projects cost approximately \$266,000.

The courts are open for play and players must follow Alameda County Health Department orders and social distance guidelines. At this time, single play games are allowed; doubles play is prohibited.

For additional information visit: www.HaywardRec.org or call 510- 881-6700.

Paths for Winter Walking in the East Bay

By Ned MacKay
SPECIAL TO THE FORUM

With the arrival of winter rains, which we can only hope is an encouraging trend, walking in the regional parks can be an invigorating experience, with lots of fresh air and woodland aromas.

However it can also be a bit squishy underfoot, given the East Bay's legendary clay soil. Although the advantages for health and wellbeing outweigh the inconvenience, I can suggest some routes for people who prefer to remain mud-free.

Lake Chabot in Castro Valley is always a pretty walk, and you may even spot a bald eagle – a pair of them often nest in the eucalyptus groves. The entrance is on Lake Chabot Road just north of town, and there are paved trails along the lake's east and west shorelines.

Remember that dogs are supposed to be on leash on all the park district's paved trails.

All the park district's inter-park regional trails are paved and open to hikers and cyclists. These include the Marsh Creek Regional Trail in Brentwood, Iron Horse Regional Trail between Concord and Pleasanton, the Lafayette-Moraga Regional Trail, the San Francisco Bay Trail, and the Alameda Creek Regional Trail, among others.

Another very enjoyable paved trail is the George Miller Jr. Trail at Carquinez Regional Shoreline between Martinez and Port Costa. It extends for a mile and a half along Carquinez Scenic Drive, with great views of the strait and Benicia across the water. It's mostly flat, too.

Of course there are relatively mud-free trails within the parks as well. The Chaparral Loop Trail at Black Diamond Mines in Antioch is on sandstone bedrock. It's



HAYWARD AREA RECREATION DISTRICT PHOTO

The paved trails along eastern side of Lake Chabot in Castro Valley make for a pretty walk.

a steep climb to the ridge top, but the views from up there are worth the effort.

Or you can walk the Stage Road Trail at Castle Rock/Diablo Foothills in Walnut Creek. Park at the end of Castle Rock Road, past Northgate High School, and head up Pine Canyon for views of the imposing Castle Rocks. There are some wet spots, but it's mostly firm underfoot. Be advised, there are four stream crossings within the park, though the water probably isn't very high yet.

Nimitz Way at Tilden Regional Park near Berkeley is a favorite for its panoramic views, east towards Mt. Diablo and west to the Golden Gate. Park at Inspiration Point on Wildcat Canyon Road.

Nimitz Way can be crowded, especially on weekends. Parking is sometimes difficult; please do not

block fire gates. And dogs must be leashed on Nimitz Way.

A nearby option where dogs need not be leashed is the Sea View Trail. The trailhead is about 200 yards west of Inspiration Point on Nimitz Way. It's unpaved, and a lot of it is on rocky soil. Panoramic views here, too.

The Stream Trail at Reinhardt Redwood Regional Park is another possibility. It's paved for part of the way, and dogs have to be leashed, because of the sensitive environment of Redwood Creek.

To get there, enter the park from Redwood Road about two miles east of the intersection with Skyline Boulevard in Oakland. Park at Canyon Meadows at the end of the road and head on up the canyon.

Another paved path is the Bayview Trail at Coyote Hills Regional Park in Fremont. Starting at the

visitor center, you can circle the hills on the Bayview for a walk of several miles and beautiful vistas of the south bay. Coyote Hills is at the end of Patterson Ranch Road off Paseo Padre Parkway.

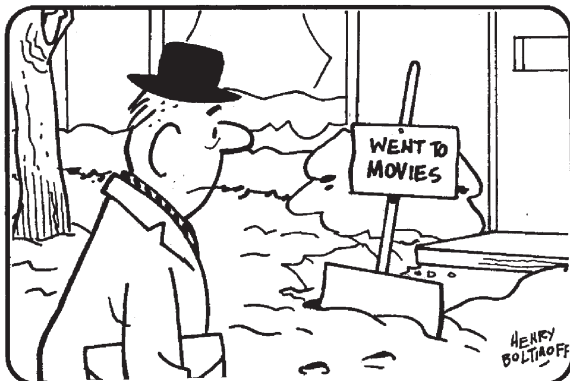
These are just a few suggestions. Though park district visitor centers are closed because of the pandemic, the trails are open and available. Don't forget your mask and social distancing.

For more complete information on everything the park district has to offer, visit the website at www.ebparks.org. You can download park maps that include information about dog leashing and other park rules. Make enjoyment of the regional parks part of your happy holidays.

Ned MacKay is a columnist for the East Bay Regional Parks District.

HOCUS-FOCUS

BY
HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Sign on shovel is different. 2. Window on door is missing. 3. Doorknob is added. 4. Man's hat is different. 5. Tree trunk is wider. 6. Man's nose is shorter.

RIDDLE CARD



1. What is the best thing to put into pies?
2. When is coffee like the earth?
3. What does H, I, J, K, L, M, N, O stand for?
4. Where do rivers sleep?
5. What plant stands for the number four?

Answers: 1. Your teeth. 2. When it is ground. 3. The formula for water, H to O. 4. In river beds. 5. Ivy (IV).

Illustrated by David Coulson

A TOUGH ASSIGNMENT? Professor Flunkum challenges you to write the number 30 using the same three digits. He knows five ways to do this. See if you can find the other four.

Answers: 33 - 3; 5 x 5 + 5; 6 x 6 - 6; XXX.

THERE WILL BE a great tintinnabulation if you get these right! In this puzzle, the words get progressively longer, and they all start with TIN. Definitions:

1. A container (given).
2. Part of fork.
3. A trace of color.
4. To fiddle with.
5. A protective wrapping.
6. Old-time photos.

Answers: 1. Tin. 2. Tine. 3. Tinge. 4. Tinker. 5. Tintin. 6. Tintypes.

Junior Whirl

by Charles Barry Townsend

A	H	U	S	T	L	E	S	N	E	F	E	D	E
T	O	O	H	S	L	L	T	O	V	I	P	E	G
T	E	N	W	B	A	C	K	B	O	A	R	D	U
V	S	I	B	M	B	R	E	K	A	E	N	S	A
Q	S	I	D	W	R	E	K	A	F	L	C	P	R
H	R	U	S	T	I	N	R	E	B	O	U	N	D
D	N	V	S	S	A	P	R	J	R	P	O	O	H
K	C	O	L	B	A	L	A	E	T	S	W	U	F



HOOP, HOOP, HOORAY!

Hidden in the diagram above are 24 words associated with the game of basketball. They can be read up or down, forward or backward, or even diagonally. The items to look for are:

- | | |
|-----------|-----------|
| AIR BALL | HUSTLE |
| ASSIST | NET |
| BACKBOARD | PASS |
| BANK | PIVOT |
| BLOCK | REBOUND |
| DEFENSE | REFEREE |
| DRIBBLE | SCORE |
| DUNK | SHOOT |
| FAKE | SLAM DUNK |
| FOUL | SNEAKER |
| GUARD | STEAL |
| HOOP | SWISH |

LETTERS TO THE EDITOR

FREDZ@EBPUBLISHING.COM



An Honor to Serve

Editor:

Thank you to the Castro Valley community for giving me the opportunity to serve on the Board of Education for the last twenty-five years. I appreciate your support and your faith in working to create the best educational environment for our students, staff, and community.

Over the years, the governance team has worked to give our students every chance to succeed and has stayed focused on student achievement.

I am so proud to know that Castro Valley Unified School District is highly regarded as a district of choice, one where families strive to live because of the schools. The district motto of "All means All" is a commitment to the community that each child, staff member and family is important and vital to CVUSD.

CVUSD is also recognized throughout the region and state for the in-depth efforts to achieve equity for students and giant steps to address social-emotional health.

Social workers, psychologists, parent liaisons, mental health professionals are all now part of the educational system of support. Even in the toughest of financial times, CVUSD has maintained art and science programs.

2020 has tested and stressed all systems of public educa-

tion, but CVUSD's staff has worked diligently and tirelessly to offer the best options available. Moving forward, I am sure that in-person instruction will provide the necessary social-emotional opportunities as well as addressing any challenges created by the pandemic.

The governance team has made decisions up to this point that provide the optimal educational environment.

I hope that the District will continue to demonstrate their commitment to the entire community through activities such as the Community Alliance, community committees, providing high quality athletic facilities, and continuing to gather input from the community. I hope that the community will continue to advocate for educational funding to improve education statewide.

It was an honor to serve as a Trustee through all the ups and downs during the last twenty-five years. I am immensely happy and proud of what was accomplished.

—Jo A.S. Loss
Castro Valley

Good Reasons for Prisoner Vaccinations

Editor:

Thank you for running the letter from the gentleman who was disturbed by the Alameda County Phase 2 vaccine distribution plan, specifically to prison inmates.

There are good reasons why we give higher priority access to vaccines to people who are in close quarters to each other, specifically prisoners.

First, prisoners contract COVID-19 at far higher rates than other populations because of the close quarters that they are required to live in. Prison staff and medical personnel are exposed to those prisoners. Prisons are breeding grounds for COVID-19 and are likely places to develop new strains of the virus.

Second, it is far less expensive for taxpayers to treat the prisoners with vaccines, rather than in a hospital.

Distributing vaccines to prisoners and other people in dense populations, like migrant farm camps and homeless shelters, lowers the overall sickness and death rates, and costs us less when we put those populations in a higher priority.

Whether one believes it fair or not, if we put those populations lower in priority than the general public, we will all suffer more, more people will die, and it will cost us all more.

—C. Conrad Cady
Castro Valley

Protecting Essential Workers

Editor:

Responding to Mr. Martin's concerns about prisoners getting priority for the COVID-19 vaccine (*Letters, Dec. 23*), I want to remind him that prison guards are considered essential workers, who work in close contact with others.

The prison is a close contact environment, even more so than senior and nursing residents, making them vulnerable to



rapid spread of the virus. Vaccinating prisoners saves them from exposure, as well as the guards attending to them.

—Robert S. Thomas
Castro Valley

Trump Sides with the Democrats

Editor:

OK, so Trump didn't say anything during the sessions as legislators were fighting it out over the Covid relief bill, but suddenly says he will veto it if there isn't triple the bill's moneys going to jobless Americans.

A nice gesture, but how much does it help people desperate for relief to have to wait through more legislative action and why didn't he speak up sooner? What might explain this lack of leadership and abrupt flipping?

Did he suddenly opt in favor of the Democrats thwarted efforts to get this much in the bill after realizing he needed to do something decent for struggling Americans so history would judge him in a brighter light?

Perhaps he's trying to make a deal with God. To do God's work despite all of his past failures to feed the hungry, heal the sick (where he only sped the spread of Covid) or free the incarcerated, say – innocent children at our border.

I can just hear Daniel 5:27 as paraphrased in a song- then fingers came forth of a man's hand and wrote upon the palace wall: Thou art weighed in the balance and found wanting. Did he hear it? Might he have stopped and shook in fear for his soul in the afterlife? Can we expect a reformed Donald Trump going forward as if he'd seen the three ghosts of Christmas?

Naw, it's just childish lashing out, aimed this time toward Mitch McConnell for not fixing the election in his favor. Welcome to the club Mitch.

—Karl Hodges
Castro Valley

Obituaries

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In loving memory of Linda Vignale Hand



June 21, 1949 ~ Jan. 2, 2020

HOROSCOPE by Salomé

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ARIES (March 21 - April 19): A hectic period begins to wind down. Take time to draw some deep breaths and relax before getting into your next project. A long-absent family member makes contact.



TAURUS (April 20 - May 20): You're eager to move forward with a new challenge that suddenly dropped in your lap. But you'd be wise to take this one step at a time to allow new developments to come through.



GEMINI (May 21 - June 20): You're almost ready to make a commitment. A lingering doubt or two, however, should be resolved before you move ahead. An associate could provide important answers.



CANCER (June 21 - July 22): Caution is still the watchword as you move closer toward a decision about a new situation. If you act too fast, you might miss some vital warning signs. Go slowly and stay alert.



LEO (July 23 - August 22): Your new goal looks promising, and your golden touch does much to enhance its prospects for success. In your private life, Cupid does his best to make your new relationship special.



VIRGO (August 23 - Sept. 22): That impatient side of yours is looking to goad you into moving before you're ready to take that big step. Stay calm and cool. Let things fall into place before you act.



LIBRA (Sept. 23 - October 22): Travel and career are strong in your aspect. Perhaps your job will take you to someplace exotic. Or you might be setting up meetings with potential clients or employers. Whatever it is, good luck.



SCORPIO (October 23 - November 21): Partnerships -- personal or professional -- which began before the new year take on new importance. They also reveal some previously hidden risks. So be warned.



SAGITTARIUS (Nov. 22 - Dec. 21): Your associates are firmly on your side, and that persistent problem that has caused you to delay some activities should soon be resolved to your satisfaction.



CAPRICORN (Dec. 22 - Jan. 19): Favorable changes continue to dominate, and you should be responding positively as they emerge. Someone wants to become more involved in what you're doing.



AQUARIUS (Jan. 20 - Feb. 18): A friend wants to share a secret that could answer some questions you've wondered about for a long time. Meanwhile, travel aspects continue to be strong.



PISCES (Feb. 19 - March 20): Stay on your new course despite so-called well-meaning efforts to discourage you. Rely on your deep sense of self-awareness to guide you to do what's right for you.

Letters to the Editor

must include writer's first and last names, phone number, city of residence, and must be under 300 words. We reserve the right to edit as necessary. We do not publish unsigned or anonymous letters. Email Letters to: fredz@ebpublishing.com or mail to: The Forum, P.O. Box 2897, Alameda, CA 94501.



LET'S TOAST TO
NEW BEGINNINGS

HAPPY NEW YEAR!

Let's make 2021 the best
year yet

News Briefs

Tuesday's Rotary Topic: "The Importance of Sleep"

Dr. Rafael Pelayo, Clinical Professor at Stanford University Sleep Center, will describe the importance of sleep to students and others at the next Zoom meeting of the Rotary Club of Castro Valley from noon to 1:30 p.m. on Tuesday, January 5. More information is available at castrovalleyrotary.org.

Local Students on Oregon State Honor Roll

Nicole Bagdadlian of Castro Valley, a Junior majoring in Horticulture, and David R. Hargrove also of Castro Valley and a Freshman majoring in Business Administration, have made the Scholastic Honor Roll for Fall term 2020 at Oregon State University in Corvallis. A total of 8,378 earned a B-plus (3.5 GPA) or better to make the listing. To be on the Honor Roll, students must carry at least 12 graded hours of course work.

Hayward Closures for the Holidays

Hayward has closed non-emergency services and City Hall through Jan. 1, 2021. Normal business hours will resume on Monday, Jan. 4. The Hayward COVID-19 Testing Center at 1401 Golf Course Road, which operates weekdays, 9 a.m. to 3:30 p.m., will be closed Dec. 24, 25, 31, and Jan. 1. Visit the Testing Center website to make an appointment or learn more. The weekly Hayward No-Contact Food Distribution will resume its normal schedule on Thursday, Dec. 31.

County Food Bank Receives \$100,000 from JPMorgan Chase

JPMorgan Chase is providing \$100,000 to the Alameda County Food Bank as the Covid pandemic increases demand for meals and other services by local families hit hard by this crisis. The Food Bank will use these resources to immediately provide food support to local families in need, building on commitments JPMorgan Chase made earlier this year to provide immediate healthcare, food and other humanitarian relief globally.

Isabel Wilkerson's "Caste" is Next Book Discovery

The Castro Valley Community Alliance invites you to join them in a book discovery of 'Caste,' a narrative by Isabel Wilkerson and the most popular title in our October survey. Virtual discussions will be held on January 11, 25, and February 8 from 6:00 p.m. to 7:30 p.m. Full info. at: cv.k12.ca.us/cvcommunityalliance/home.



PHOTO COURTESY OF BENJAMIN GOULART

BRIGHT SPOT IN HAYWARD

Benjamin Goulart's newest public art project is titled "City Diversity," located at West Tennyson and Industrial Blvd. in Hayward. Goulart, who calls himself "The Mural Man," describes his style as "Cubist-Modern which is a stained-glass style composition in a colorful abstract approach." The muralist says he wanted to brighten up the lives of everyone during these dark times, and the City of Hayward selected him to deliver this bright message just in time for the holidays. Goulart has been creating distinctive murals in California for 21 years and also gives classes in the art form. For more information, visit Mural-Man.com.

Money Tips for Seniors as 2021 Approaches

By Chris Orestis
SPECIAL TO THE FORUM

As the New Year beckons, older Americans may want to take an extra moment to reflect on money matters and make certain they are well-positioned for any unexpected jolts 2021 could send their way.

That could be more important than ever after all the uncertainties and setbacks of 2020. Despite another round of coronavirus relief stimulus checks which may be coming to qualified Americans soon, many baby boomers and seniors have seen their retirement savings dwindle to less than a month's income with many having little to no retirement strategy at all. Meanwhile, the rising costs of healthcare and long-term care can put a stress on financial stability for an entire family."

Here are a few money tips for those in or near their retirement years:

- Make sure you're getting the most out of Social Security. There is growing concern that Social Security will be unable to fund the retirement needs of seniors and baby boomers beyond 2034 without government intervention into alternative models of funding.
- In the meantime, it's important to understand the rules of Social Security so you can maximize your benefits and minimize tax liabilities.
- Decisions such as what age you will start collecting to lock in the highest monthly benefit for life can get complicated, so doing your homework and even seeking professional advice might be in order.
- Investigate how to pay for long-term care. One unfortunate



Many baby boomers and seniors have seen their retirement savings dwindle to less than a month's income with many having little to no retirement strategy at all.

reality of aging is that many older Americans at some point need expensive long-term care.

Long-term care insurance can help, but you need to find out if it's the right or an available option for you. Can you pay for the premiums without stretching your monthly budget too thin?"Generally, you will need to pay premiums for many years before ever using the insurance.

The best time to buy long-term-care insurance is when you're in your early- to mid-50s and in good health. About 25 percent of people in their 60s are turned down for the insurance.

- Explore the pros and cons of a reverse mortgage or a life settlement. Struggling seniors who want

to avoid drawing too much out of their retirement accounts and risk running out of money could consider a reverse mortgage or a life settlement.

A reverse mortgage is a mortgage loan or line of credit, usually secured by a residential property, that enables the borrower to access the unencumbered value of the property. The loans are designed for older homeowners and do not require monthly payments for as long as the homeowner is living in the home.

A life settlement is the sale of an existing life insurance policy by the owner to an investor for a percentage of the death benefit paid out as a tax advantaged lump-sum of cash.

Life settlements are the only financial option for seniors that will pay them more money the older or sicker they get. Life insurance policies are one of the most stable and valuable assets people own, but millions of seniors every year will abandon a policy without realizing the value they could receive through a settlement.

Reverse mortgages and life settlements are well regulated and mainstream transactions that people have become more aware of over the last three decades, at least in part from seeing TV commercials about both on a daily basis.

- Take advantage of senior discounts and membership organizations. Many businesses give older Americans a break on prices. Joining groups such as AARP or AAA are also a great resource for services and member-only discounts.

Unfortunately, many people don't take advantage of these opportunities and discounts as often as they should. In many cases that could be because it just doesn't occur to them, or it may be because they have a hard time thinking of themselves as seniors.

Aging is an inevitability for all of us, and there is no need to fear what could be some of the best and rewarding years of your life. The key to arriving financially and physically fit is in the investments you make in yourself today.

Regardless of how old you are, it's never too late to make a positive step forward into those senior years.

Chris Orestis is a senior care advocate, a co-founder of Life Care Funding Group in Portland, Maine, and president of LifeCare Xchange.

\$900,000 in Grants for Local Arts, Cultural Organizations

Alameda County is distributing \$900,000 to 157 local nonprofit arts and cultural organizations through the Arts Relief Grant Program.

The program is funded by the CARES (Coronavirus Aid, Relief, and Economic Security) Act, a grant program established to assist organizations affected by the pandemic, and managed by the

Office of the Alameda County Arts Commission under the leadership of Alameda County Auditor-Controller Melissa Wilk.

"The County recognizes that arts and cultural organizations are an essential part of our community and an instrumental aspect of our economic recovery," said Wilk.

The grants were awarded to organizations throughout Alameda

County and ranged in size from \$3,150 to \$15,750. All qualifying applicants were given a grant award. Award amounts were based on the organization's operating budget size.

The Arts Relief Grant Program was established to support the survival and sustainability of arts and cultural nonprofits throughout the County with additional support

provided to organizations located in the unincorporated area.

The arts and cultural organizations nationally have been particularly hard hit as these venues were among the first to close and are among the last designated for re-opening.

For more about the programs of the Alameda County Arts Commission, visit: www.acgov.org/arts.

FILED
MELISSA WILK
DECEMBER 4, 2020
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 575030

FICTITIOUS BUSINESS NAME STATEMENT

Pursuant to Business and Professions Code Sections 17900-17930

The name of the business(es): Lucas Ilie Construction located at 18069 Center Street, Castro Valley, CA 94546, in Alameda County, is hereby registered by the following owner(s): Mihail Ilie, 18069 Center Street, Castro Valley, CA 94546. This business is conducted by an individual. This business commenced May 17, 2017.

/s/ Mihail Ilie
This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above.
Expires DECEMBER 04, 2025

DEC 16, 23, 30, 2020, JAN 06, 2021
304-CVF

FILED
MELISSA WILK
DECEMBER 11, 2020
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 575171

FICTITIOUS BUSINESS NAME STATEMENT

Pursuant to Business and Professions Code Sections 17900-17930

The name of the business(es): Becky Rich Coaching located at 3460 Remco Street, Castro Valley, CA 94546, in Alameda County, is hereby registered by the following owner(s): Rebecca Rich, 3460 Remco Street, Castro Valley, CA 94546. This business is conducted by an individual. This business commenced N/A.

/s/ Rebecca Rich
This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above.
Expires DECEMBER 11, 2025

DEC 30, 2020, JAN 06, 13, 20, 2021
307-CVF

FILED
MELISSA WILK
DECEMBER 3, 2020
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 574967

FICTITIOUS BUSINESS NAME STATEMENT

Pursuant to Business and Professions Code Sections 17900-17930

The name of the business(es): Eden Music & Arts located at 4962 Vannoy Avenue, Castro Valley, CA 94546, mailing address 3056 Castro Valley Blvd #57, Castro Valley, CA 94546 in Alameda County, is hereby registered by the following owner(s): Marcella P. Schantz, 4962 Vannoy Avenue, Castro Valley, CA 94546. This business is conducted by an individual. This business commenced N/A.

/s/ Marcella P. Schantz
This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above.
Expires DECEMBER 03, 2025

DEC 30, 2020, JAN 06, 13, 20, 2021
308-CVF

FILED
MELISSA WILK
DECEMBER 3, 2020
County Clerk
ALAMEDA COUNTY
By-----, Deputy
FILE NO. 574969

FICTITIOUS BUSINESS NAME STATEMENT

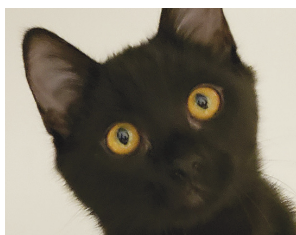
Pursuant to Business and Professions Code Sections 17900-17930

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

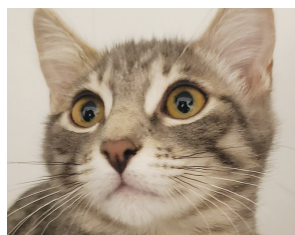
/s/ Marcella P. Schantz
This statement was filed with the County Clerk of Alameda County on date indicated by file stamp above.
Expires DECEMBER 03, 2025

DEC 30, 2020, JAN 06, 13, 20, 2021
309-CVF

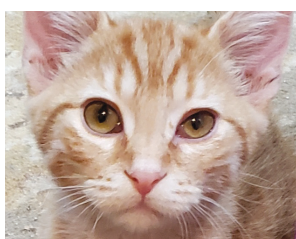
ADOPT-A-PET



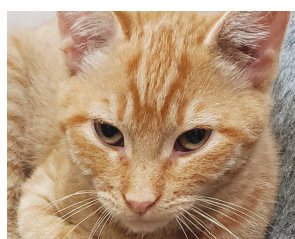
DASHER is a 4-month-old male that has slowly been getting used to people and would do best in an experienced cat home. Call the Hayward Animal Shelter at: (510) 293-7200.



DOMINGO is a 4-month-old male kitten who likes soft beds and treats. Once he warms up, he does enjoy head pets. To adopt, call Hayward Animal Shelter at: (510) 293-7200.



CALVIN is a 4-1/2-month old light orange tabby. He's playful and friendly. Neutered, vaccinated, and FIV/FELV negative. For more info, email Loveall-pawzrescue@gmail.com.



CORY is a dark orange tabby almost 6-months-old. He's very sweet, playful and snuggly. Neutered, vaccinated, and FIV/FELV negative. Email: Loveall-pawzrescue@gmail.com.

BMW: Hybrid

continued from page 4

benefits. With the small battery, you should be able to use regular household current in your garage to fill it up overnight—you don't need to install a more expensive (but faster) 240-volt Level 2 charger.

Cars are meant to be driven, and I hate to say it, but during a pandemic, not a lot of driving gets done. I put few miles on this car but tried to make most of them electric. The motor is responsive, smooth, and silent, as expected. The driving experience is not especially sporty, but the BMW ambience makes it seem so.

If you like BMWs and want a crossover, this is a good option. Competition is fierce in this market segment, and plug-in hybrids are likely to be popular in the 2020s until full EVs take over. This car can give you unlimited travel options with zero range anxiety, however, it is only incrementally helping to solve our climate crisis. It is a good way to learn about plugging in and visiting the gas station less.

Steve Schaefer lives in Castro Valley. He has been reviewing new cars in the Times for 27 years.



BART PHOTOS BY MARIA J. AVILA

Rudy Lara heads the Multicultural Institute's Day Labor Program in Contra Costa County.

BART Employees Donate Jackets, Gloves and More to Day Laborers

By Melissa Jordan
SPECIAL TO THE FORUM

Day laborers, whose work helps power essential construction around the Bay Area, are often transit-dependent and rely on BART to get to their jobs.

BART Police Department employees lent a hand this holiday season with a drive to donate jackets and sweaters, work gloves, warm beanie hats, tools or gift cards to benefit the day laborer program at the Multicultural Institute of Berkeley and Richmond.

"We are a nonprofit organization that works with the low-income community," said Rudy Lara, head of the Institute's day labor program in Contra Costa County. "We help them to find jobs. Most of these day laborers, they're here alone without their families. We want to provide a little Christmas cheer and show them they are part of the community."

BART's Community-Oriented Policing and Problem Solving (COPPS) unit led the drive with collection bins at various worksites around the system.



A group of day laborers from the Multicultural Institute's day laborer program.

Last week, a group of laborers gathered on a cold, gray morning outside the Home Depot in El Cerrito. Many were without coats, hats or gloves. All wore face masks, reflecting the coronavirus pandemic that has hit especially hard in the Latino community, which includes many day laborers.

Day laborer Marvin takes BART to work in Richmond from his home near Fruitvale Station. Fruitvale has emerged during the pandemic as one of the most heavily used BART stations, reflecting

the demographics of the Latino population around Fruitvale and its many essential workers who can't do their jobs from home.

"I've been using BART for the past three months since I came to the U.S.," Marvin said. "We don't have a car."

Members of the general public who wish to support these efforts can make a direct donation to the Multicultural Institute via its website: mionline.org where you also can find resources if you have a job for a day laborer.

EVERYONE IS INVITED!

ZERO WASTE
WEEK
2021

REPAIR
Bicycle Repair

CLEANING
Independent Fruit Cleaning

CVSan



SORTING
What Goes Where?

ZERO WASTE
Zero Waste at Home

SELECT YOUR PATH TO ZERO WASTE!

In early February join us for virtual discussions and independent group participation in place of live events. For more information, please visit cvsan.org/ZeroWasteWeek.

REDUCE REUSE RECYCLE ROT

CASTRO VALLEY SANITARY DISTRICT
Effective Environmental Services since 1939
510-537-0757 | www.cvsan.org
This ad was funded by Measure D



ATHLETE OF THE WEEK

Marcus Miller

Marcus Miller is our Athlete of the Week. Marcus is attending UNLV after graduating CVHS in 2020. He is a highly rated blocker who was a three-star offensive lineman prospect by 247Sports and ESPN. Marcus is ranked the No. 124 guard in the nation and No. 172 overall recruit from the state of California by 247Sports. He is also rated No. 133 offensive guard in the country by ESPN.



CASTRO VALLEY INDEPENDENT SPORTS LEAGUE



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