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August 2021

Living



**From Bach
to Backroads
Spotlight on
Geoff Zovickian**



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Cover photo by Gary Schatan

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Dear Piedmont Residents,

Geoff Zovickian has roamed near and far in his position with Berkeley-based Backroads but he will always be grounded in his Piedmont roots. The son of Steve and Jan Zovickian, Geoff is a skilled musician and attended UC Davis, graduating with a degree in music composition. But his love of adventure and the outdoors came calling after college, leading him to his current position with Backroads. We hope you'll enjoy his profile.

Speaking of the outdoors, travel writer Judith Horstman spent a wonderful day at Jack London State Historic Park recently. London was a Bay Area native, and spent most of his time in Oakland and lived in Piedmont for a short time. When he wanted to escape his busy city life he headed off to his scenic ranch in Glen Ellen, located in the Sonoma Valley. Now a California State Landmark, the ranch has been preserved in all its glory for people to visit and explore. Judith shares fascinating details about London's adventurous outdoor life and gives us tips on planning an escape of our own to the beautiful Sonoma Valley, just a short hour drive from here.

Our Expert Contributors continue to share their expertise on a number of important topics. This month Estate attorney Richard Lee discusses how important it is to have a professional attorney create your trust documents; Mortgage broker John Holmgren shares his perspective on home equity lines of credit compared to reverse mortgage credit lines; Rahaan Whitney from Hassler Heating and Air Conditioning shares tips on getting your home ready for fire season and Anthony Riggins checks in with the latest real estate transactions.

We hope your summer has been an enjoyable one. It has been quite a contrast to the summer of 2020, and in a good way. If you have a picture from a family vacation you'd like to share, please send it to cpeacock@bestversionmedia.com.

Cathy & Carrie

Piedmont Living, Montclair Living and Berkeley Hills Living



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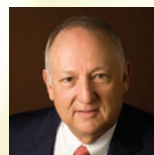
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Misconceptions About Creating a Trust

By Richard Lee, Estate Planning Attorney, Certified Specialist, Estate Planning, Trust and Probate



A recent post on a bulletin board answered a question about creating an estate plan by saying:

“Trusts are designed to make money for lawyers. If you don’t trust your family to honor your wishes or you have millions of dollars, a trust is a nice option. Every time you buy or sell a car or change your bank account you’ll find your trust needs updating. That’s just more money for the lawyers. Probate fees, by comparison, are minimal.”

Is the bulletin board correct? Are trusts designed to make more money for lawyers? Not from my point of view.

There are a couple of functions that a trust can serve. First, it protects your minor children. If both parents die or become incapacitated, in the absence of a trust, an adult will have to petition the court to become a guardian of the children’s estate, which will require biennial accountings to the court (and attorney’s fees and accounting costs), and when the children are 18, they get the entirety of their inheritance.

Having a trust in place will make it unnecessary to get the court involved and will provide for a trusted adult to manage the children’s money until the children are old enough to manage their funds themselves. You get to tell the successor trustee what the conditions are and when the children will get their funds.

Secondly, a properly funded revocable trust can serve to avoid probate. Probate fees are set by California Law and based on the gross value of the estate which are not minimal. Fees on a small \$200,000 estate are

\$14,000, \$7,000 for the executor and \$7,000 for the attorney. Fees on a million-dollar estate are \$50,000 since the attorney and the executor each get a \$25,000 fee. In addition to the attorney and executor fees, there are additional costs, such as Court and appraisal fees, which will run a couple thousand dollars, regardless of estate size.

In actuality, the cost of setting up a trust and funding the trust costs is a fraction of that amount.

How do you fund the trust? You change the title of your assets so that the person you appoint as trustee to take over when you die can access them without court involvement. This involves a deed on real property, which our office helps with, and transferring your financial assets to a trust account, which almost all financial institutions are able to help with.

The bulletin board is plain wrong that you have to update your trust every time you buy or sell a car or change a bank account. You can buy or sell your assets without changing your trust. You do not even need an attorney to do these things, but you do need to know how to title assets. The attorney who sets up your trust will explain these things to you and should help with the initial funding. Additionally, one of the documents my firm provides in an estate plan that tells you how to title trust assets properly.

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|-------------|-----------------------|-------------|-------------|-------|------|-------|----------------|----------------|
| SOLD | | | | | | | | |
| 0 | 209 Crocker Avenue | \$5,700,000 | \$5,700,000 | 4,621 | 5 | 4F/1H | \$1,233 | \$1,233 |
| 9 | 505 Scenic Avenue | \$3,995,000 | \$5,020,000 | 5,138 | 5 | 4F/2H | \$778 | \$977 |
| 7 | 21 Crest Drive | \$4,250,000 | \$4,521,000 | 5,026 | 4 | 4F/1H | \$846 | \$900 |
| 0 | 17 Pacific Avenue | \$4,400,000 | \$4,400,000 | 4,132 | 4 | 2F/2H | \$1,065 | \$1,065 |
| 2 | 329 Pacific Avenue | \$3,495,000 | \$4,005,000 | 3,312 | 4 | 3F/1H | \$1,055 | \$1,209 |
| 13 | 359 El Cerrito Avenue | \$3,295,000 | \$3,365,000 | 3,604 | 4 | 4F/1H | \$914 | \$934 |
| 7 | 1006 Rose Avenue | \$2,150,000 | \$3,025,000 | 2,606 | 4 | 2F | \$825 | \$1,161 |
| 7 | 110 Estates Avenue | \$2,495,000 | \$3,000,000 | 2,890 | 4 | 2F/1H | \$863 | \$1,038 |
| 10 | 2040 Oakland Avenue | \$2,799,000 | \$2,845,000 | 3,256 | 4 | 3F/2H | \$860 | \$874 |
| 12 | 57 Huntleigh Road | \$2,198,000 | \$2,625,000 | 2,369 | 4 | 4F | \$928 | \$1,108 |
| 12 | 1144 Oakland Avenue | \$2,349,000 | \$2,560,000 | 2,676 | 4 | 3F/1H | \$878 | \$957 |
| 13 | 51 Prospect Avenue | \$2,148,000 | \$2,500,000 | 3,025 | 4 | 3F/1H | \$710 | \$826 |
| 1 | 73 Oakmont | \$1,695,000 | \$2,500,000 | 1,872 | 3 | 2F | \$905 | \$1,335 |
| 8 | 51 York Drive | \$1,599,000 | \$1,980,000 | 2,002 | 5 | 2F | \$799 | \$989 |
| 14 | 910 Kingston Avenue | \$1,349,000 | \$1,910,000 | 1,305 | 2 | 2F | \$1,034 | \$1,464 |
| 11 | 75 Sea View Avenue | \$6,900,000 | | 6,609 | 8 | 6F/1H | \$1,044 | |

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From Bach to Backroads Spotlight on Geoff Zovickian

By Judith Horstman



Geoff is a talented pianist and passionate about music.
Photo by Gary Schatan

Geoff Zovickian's first international trip was to the Mexican seashore with his family at age two. In the 30 years since then, this intrepid adventurer has backpacked, pedaled, kayaked, surfed or SCUBA dived through more than a dozen adventure destinations around the world. He now works as a trip consultant for Berkeley-based Backroads, planning active vacations off the beaten path for others.

His love of adventure travel began at the age of 15 on a three-week sea kayaking and backpacking trip to Alaska with 16 other teens. He had grown up camping with his older sister Joan and parents Steve and Jan Zovickian, but this was a whole different experience. Paddling in the sea off Chichagof Island, humpback whales swam only feet away. A sea lion jumped up on a kayak, and they were awakened at 2 am one night by fellow camper screaming: she was reacting to her first sight of the Northern lights.

A pianist and passionate about music, Geoff went off to major in music composition at UC Davis. But he spent his college summers outdoors, leading two- and three-week Wilderness Adventure trips for middle and high schoolers barely younger than himself. They went to Yellowstone and Grand Teton national parks, and then Costa Rica, Belize, Ecuador, Spain and even the Galapagos Islands – kayaking, SCUBA diving, surfing, and hiking.

"Luckily, we never had any accidents," he said, "but there are always highs and lows." The fire ants in Costa Rica were pesky and painful, and the

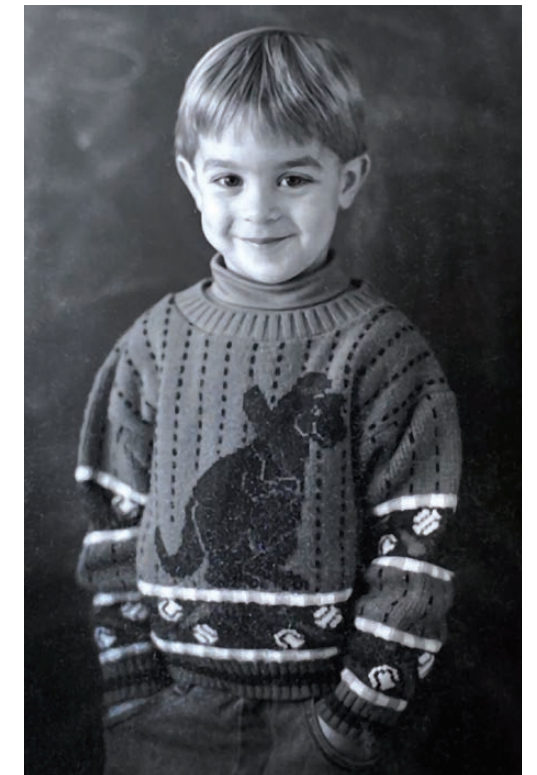
younger campers were homesick at first, especially when they had to give up their phones. But a goal was teaching teens how to live and thrive in the wilderness within a group of their peers, "so by the end of the trips they were taking charge of most of the activities." Geoff loved it all.

After graduation he began working full-time for Wilderness Adventures and moved to Jackson, Wyoming, where he became director and planner of international trips for several years and continued traveling, often with a backpack, to Europe, England, South American, and "nearly every national park in the Western US."

His love of adventure travel began at the age of 15 on a three-week sea kayaking and backpacking trip to Alaska with 16 other teens. He had grown up camping with his older sister Joan and parents Steve and Jan Zovickian, but this was a whole different experience. Paddling in the sea off Chichagof Island, humpback whales swam only feet away. A sea lion jumped up on a kayak, and they were awakened at 2 am one night by fellow camper screaming: she was reacting to her first sight of the Northern lights.

Geoff arrived back in Piedmont in 2019 to work for Backroads, which takes adults and families to active vacations worldwide. It's a job he loves, and though he still plays the piano and composes orchestral music he doesn't intend to pursue music as a career.

Continued on Page 10



Geoff in his early years



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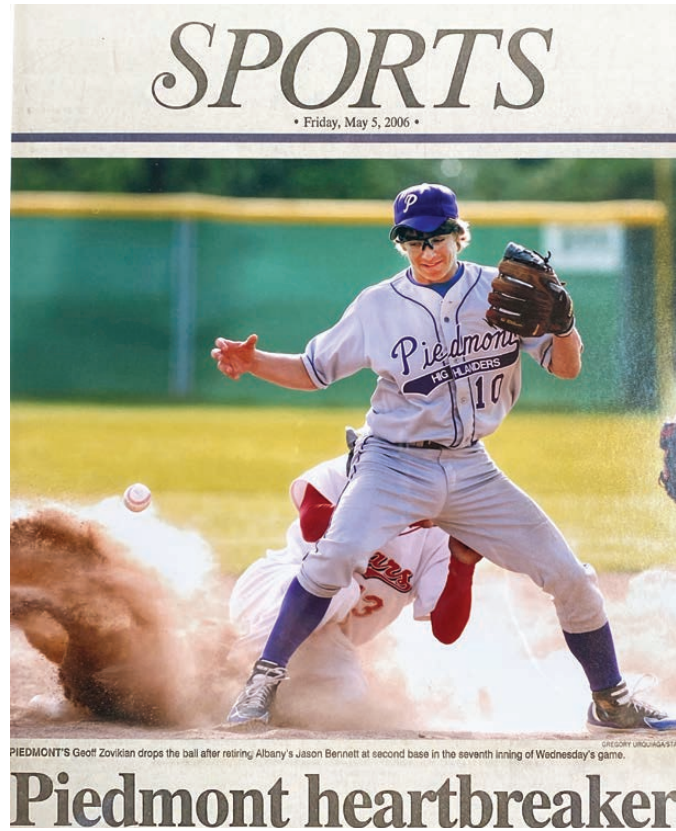


Geoff began backpacking when he was in high school

If the juxtaposition of music and rugged travel seems a bit unusual, consider the source: Both of his parents are amateur musicians who love the outdoors. His father, Steve, a lawyer, is a longtime backpacker and president of the San Francisco Fly Fishing Club. He has a great appreciation for Baroque music, especially Bach, and later in life learned to play the harpsichord. His mother, Jan, a former San Francisco TV reporter, grew up playing the piano, guitar, cello, and singing. After marrying Steve, she became more invested in the outdoors. Recently, they took a horse packing trip in Wyoming, but she admits not being fond of



Geoff has always loved outdoor activities



Geoff was actively involved in sports at Piedmont High School

camping: She has a coffee cup that states, "I love not camping." But, Geoff says, some of his fondest memories are family camping trips where she played the guitar and sang with them. She also sings in local choirs. Sister Joan, now married and the mother of a lively toddler, may pick up her viola da gamba again when her daughter goes off to school.

A lifelong resident of Piedmont, Geoff says he loved growing up on Wildwood Avenue, being able to walk to school and "jet down to the football and baseball fields to toss a ball around with friends." He was on the baseball and tennis teams.

It was Steve who encouraged Geoff to take that Alaska trip as a teen – a choice that has led him to a career in this specialized area of the hospitality and travel business. These days, as a trip consultant at Backroads, Geoff is more salesperson and planner than traveler. Backroads sends 50,000 people a year on intensively detailed luxury adventure vacations, mostly involving biking or hiking, and that involves a lot of planning. "All they have to do is show up, and then get dropped off at the end of the trip – we take care of everything in between."

While COVID put a crimp in travel, Backroads is thriving with people who are eager and excited to again be traveling. Next year Geoff will join a "Staff Ride," a special trip for all Backroads employees to gather and gambol. Pre-COVID, it was in Puglia, Italy. He also gets a "trip credit" to join a Backroads trip as a consultant. "We have our eye on Mallorca and Menorca in October, and more to come. There are plenty of places still to check off the list!"



Geoff with parents Jan and Steve
Photo by Gary Schatan

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What You Can Do to Get Your Home's HVAC System Ready for Fire Season

By Rahsaan Whitney, Sales Coordinator/Energy Upgrade Specialist, Hassler Heating and Air Conditioning

The effects of global climate change are driving the rise of wildfires in the state. Californians have now accepted fire season as part of life. Every year it seems as though the wildfire season starts earlier and ends later. According to Cal Fire, the length of fire season is estimated to have increased by 75 days across the Sierra and seems to correspond with an increase to the extent of forest fires across the state. Unfortunately, we had a shortened rainy season this year, so the fire season is beginning even sooner. Indoor and outdoor air quality during the wildfire season can have negative effects on the health of sensitive groups like children, the elderly, pregnant women, pets and people with respiratory and heart conditions. Limiting outdoor activities is recommended during poor air quality days but as you may be aware, smoke particulate air can make its way inside your home, affecting indoor air quality and your health.

The average air exchange rate for a home between inside air and outside air is about one to two air changes an hour. This rate can differ, depending on how well your home is sealed from the outside. Tighter homes need more ventilation and looser homes need competent air-sealing measures to reduce HVAC-conditioned air losses. But that is only the first step. Filtering the air inside your home that comes from outside is important for indoor air quality, especially on poor outdoor air quality days. It is very common to see people at their local hardware stores or Home Depot during poor air quality days buying upgraded air filters for their HVAC systems. In actuality, these filters are not helping your home's indoor air quality, they are only protecting your



system's blower motor. The recommended method to improve your home's indoor air quality is to install a MERV 16 rated central in-line return duct media air filter. These filters are mounted where your return duct(s) meet your system's blower motor. They are well sealed and don't allow unfiltered air to be circulated inside your home, trapping smoke particulate in the air. The California Air Resources Board says that "particles from smoke tend to be very small (with diameters of 2.5 micrometers and smaller). In fact, they are small enough to get deep into the lungs and the tiniest, ultrafine particles can pass directly into the bloodstream." The Aprilaire MERV 16 filter and the IQ Air Perfect 16 filter are designed to capture 95% of airborne particles down to 0.003 microns.

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Home Equity Lines of Credit vs. Reverse Mortgage Credit Lines: Reliability vs. Cost

By John Holmgren, Holmgren & Associates

Two recent loan inquiries I have received about lines of credit serve as important reminders of a key difference between home equity lines of credit and reverse mortgage credit lines. One caller reported that he had reached the end of the "draw period" for his home equity line (for most equity lines the homeowner has 10 years to use the line as a revolving credit line, after which the line "freezes" and further credit advances are not available. Concerned about losing access to this financial backstop, the caller had applied for a new line of credit, only to learn that because he was now retired and receiving less income than when he had obtained the line he did not qualify for a new line of credit.

Another caller said that he had heard that his bank was suspending all lines of credit and was concerned that he would lose access to his equity line. In this case I advised him that my impression was that the bank in question was suspending *unsecured* lines of credit, but not home equity lines, but the question reminded me that back in the mortgage crisis days in 2005-2006 virtually all major banks were suspending home equity lines because they were concerned about falling property values and did not want to be stuck lending funds that may not be adequately secured.

A key difference between home equity lines and reverse mortgage credit lines is that reverse mortgage lines of credit are not cancellable as long as the home is the homeowner's primary residence, and the homeowner maintains home insurance and pays property taxes.

Why is this the case? Probably because the amount of equity required to get a reverse mortgage credit line is much greater than what is required for home equity lines, so the reverse mortgage provider is better secured.

Here are a couple of examples of the line of credit funds available with two different reverse mortgage types, an FHA HECM and a non-FHA HomeSafe. Both assume a property value of \$1.5 million and that the homeowner is 70 years of age:

| | FHA HECM | HomeSafe |
|--------------------------|-----------|-----------|
| Available line of credit | \$428,000 | \$793,000 |
| Initial interest rate | 2.08% | 5.5% |

Reverse mortgage credit lines are also much easier to qualify for because borrowers do not have to qualify for a loan with a payment. The "downside" of reverse mortgage credit lines is that the cost to obtain them is much greater than the cost of getting a home equity line, so the question for the homeowner becomes, "how much is the reliability of access to the line of credit funds worth to me?"

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On Cooking, Making Mistakes and Unconditional Love

By Hugh Groman, Hugh Groman Group

Hey Lambies!

It's Hugh from the Hugh Groman Group. I am a hospitality expert, caterer and event planner in the San Francisco Bay Area. I've been in business for myself for 25 years, both in New York and, for the last 20 years, in Berkeley as a caterer and event planner.

Today I would love to share another story about cooking, making mistakes and unconditional love.

When I was about seven or eight years old, I already loved to cook. My parents were both busy people, and I was the youngest of four kids. And it was the 1970s, so the expectations for parental supervision were much lower than they seem to be today.

I went through a phase where I loved to make thick-cut russet potato chips. I would peel, rinse and cut the potatoes. (How many seven-year-olds do you know that have kitchen knife privileges?) Then I would put a sauté pan on the electric stove, put in some corn oil, and get it nice and hot. Then the potatoes would get fried on both sides, sprinkled with salt, and gobbled up right away.

So one summer afternoon, I was doing my thing. I prepped the potatoes, put the pan on to heat, added the oil, and impatiently started adding the potatoes to the pan.

Nothing happened! There was no sizzle! I realized I had started adding the potatoes too soon, and it would take a long time for the pan to heat up let alone cook the potatoes to a crisp golden brown. So I did what any rational and impatient seven-year-old would do. I went into the backyard to take a swim.

The next thing I remember, splashing around in the pool, I heard my father say, "oh shoot" and I looked over at the kitchen window to see white smoke pouring out of the house. My father ran in and was able to put out the fire. I imagine fire engines arrived as well. It's all a bit of a blur.

So here's where the lessons come in:

When you are cooking, pay attention to what you are doing! Fire, heat and knives are serious business. You need to focus.

A famous chef once said: "When you've made as many mistakes as I've made, then you'll know what I know." I love this saying. I have probably made almost every cooking mistake in the book, which means I'm a really good cook and a really good problem solver.

The final lesson was about unconditional love. The kitchen was partially destroyed. My parents knew that I was scared and upset about what I had done. My parents didn't reprimand me. My memory is that my parents said to me "Well, we wanted to remodel the kitchen, and now the insurance will pay for it." I really got lucky in the parent department.

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Paloma Sunrise and Classic Deviled Eggs

Recipe and food photos by Hugh Groman

Paloma Sunrise

Makes one drink



2 ounces clear tequila
4 ounces ruby red grapefruit juice
Generous splash of Aperol
Lime garnish

Serve on the rocks

Classic Deviled Eggs

Makes 24 pieces to serve 12

Hard boil 12 large eggs: In a pot covered with water, bring eggs to a simmer over high heat. Reduce heat to low and simmer, partially covered, for 10 minutes. Turn heat off, cover pot, and let sit for 10 minutes. Drain eggs and cover with ice and water to chill thoroughly.



Peel eggs. Slice eggs in half lengthwise. Remove yolks and lay out whites on a platter. Combine yolks with chopped shallots, mayonnaise, salt, pepper and smoked paprika to taste. Mash mixture, adding more of any ingredient to taste. Spoon mixture into whites, and top with either more smoked paprika, or smoked salmon, capers and fresh dill. Or top with creative toppings of your own choice!

Learn more about the Hugh Groman Group at www.gromangroup.com or email me with questions or ideas at hugh@gromangroup.com



Heirloom Tomato Gazpacho

By Rhonda Gruska

Serves 6



2 cups cubed crusty bread
6 large ripe heirloom tomatoes, any variety, roughly chopped
1 cucumber, peeled and roughly chopped
3 red and/or yellow bell peppers, seeded and chopped
1 medium red onion, roughly chopped
4 garlic cloves, roughly chopped
1/4 cup extra-virgin olive oil
2 Tbsp red wine vinegar
1 lemon, juiced
Kosher salt and freshly ground black pepper

Combine bread, tomatoes, cucumber, peppers, onion, and garlic in a food processor or blender. Process until the mixture resembles a chunky salsa. Add olive oil, red wine vinegar, and lemon juice. Continue to process until smooth. Add salt and black pepper to taste. Refrigerate for at least one hour before serving.



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JACK LONDON

Innovative Sonoma Farmer

By Judith Horstman

Jack London was the most famous and highest paid author of his time – and his own story is as enthralling as any of his books.

Born illegitimate and poor in 1876, he grew up on the gritty docks of Oakland before setting out on the worldwide adventures that would fill his wildly popular books and articles.

He gained fame and fortune for his rugged and romantic tales drawing on his own experiences in the Alaskan Gold Rush and at sea. In 1903, he wrote *Call of the Wild* – the novel that made his career at just age 27– in a rented house in Piedmont, one of many residences where he lived before discovering Glen Ellen in Sonoma Valley.



World-renowned writer Jack London back in the day
Photo Courtesy Jack London Park Partners & California State Parks

It was in the rolling hills there that he found the home and work that he would call the most satisfying of his short but productive life: restoration agriculture. Farming was an unexpected venture for London. He bought the land that makes up today's Jack London State Historic Park starting in 1905, as a refuge from city life, his travels, and a fraying first marriage. He called it Beauty Ranch. He had no intention of ranching, but

as he bought 1,000 acres, he began to realize farmers had failed the land: it was overworked and worn out due to the the poor farming methods of the time. Influenced by John Muir, Luther Burbank and other naturalists, London and his second wife Charmian became passionate pioneer advocates of sustainable agriculture and began applying the practices he had seen in his travels, including crop



Jack and Charmian's cottage on the Beauty Ranch
Photo by John Williamson



Jack and his wife Charmian
Photo Courtesy Jack London Park Partners & California State Parks

rotation, terraced hillsides and a liquid manure system for spreading fertilizer. "I am rebuilding worn-out hillside lands that were worked out and destroyed by our wasteful California pioneer farmers," London said.

They built barns and invested deeply in livestock breeds and plantings that would thrive in the Sonoma climate, including purebred English Shire horses, Jersey Duroc hogs and Angora goats, chickens, pheasants, shorthorn cattle and Jersey cows. At one time, they employed 50 workers.



Jack London's desk
He wrote many of his later stories and novels here.
Photo by John Williamson

In fact, Jack London poured most of his substantial income into the land over his last five years, putting his imprint on the acreage before his death from kidney failure at the age of 40 in 1916.

Docents tell more of his enthralling story as they lead tours of the park and its historic structures, including the round "Pig Palace" in which one person could easily feed and water 200 pigs; stunning stone barns; and the simple cottage where Jack lived and died when the magnificent 26-room mansion he was building was destroyed by fire days before he and Charmian were due to move in. The stone wall ruins of Wolf House are still standing near the



Ruins of the old winery, with a view of the vineyards and hills.
Photo by John Williamson



Grape vines, planted later, are used today by nearby Kenwood Winery, which features Jack London and his books on some labels.
Photo by John Williamson

House of Happy Walls, where Charmian lived after Jack's death and that is now a museum open to the public.

But the land is the centerpiece: 29 miles of trails beckon, ranked from easy to strenuous, 1.5 to 9.5 miles, winding through mixed forests, redwood groves, oak woodlands and grassy meadows. The elevation varies from 600 to 2,300 feet, and there are horseback tours to see the land as Jack so often did.



Jack London planted spineless cacti for livestock feed. Photo by John Williamson

If you go:

Jack London State Historic Park is about an hour north of the Bay Area in Glen Ellen. It's open daily from 9am to 5pm, except Christmas Day. \$10 per vehicle. Excellent docent-led tours are free to the public most weekends, and its many well-maintained paths and available golf cart service make it accessible.

For more information visit: jacklondonpark.com, or call 707-938-5216.

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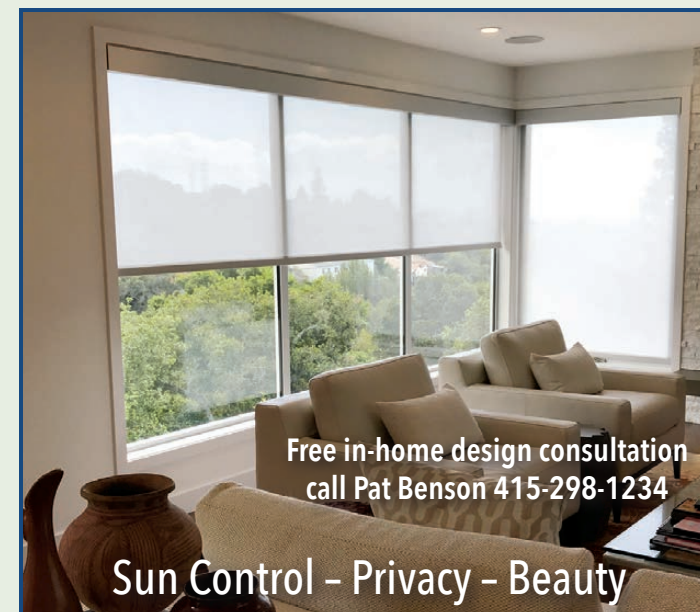
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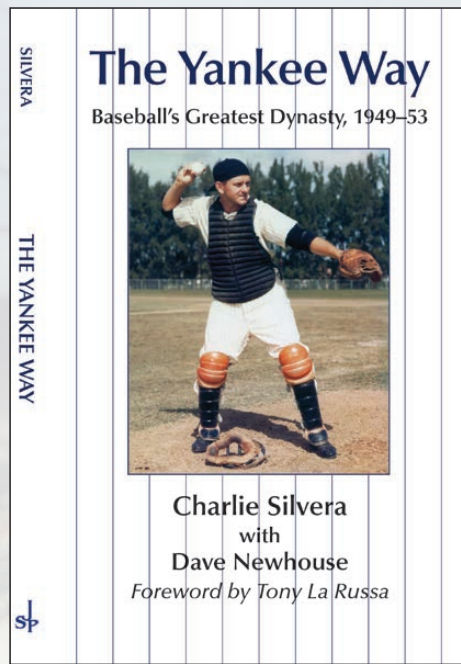
Dave Newhouse Has a New Book! The Yankee Way: Baseball's Greatest Dynasty, 1949-53

By Dave Newhouse

Montclair resident Dave Newhouse has published his 18th book, *The Yankee Way: Baseball's Greatest Dynasty, 1949-53*, co-authored with Charlie Silvera, one of eight Yankee players who were there throughout the team's winning five consecutive World Series championships, a feat which likely won't ever be replicated because of baseball expansion and free agency.

Silvera, a San Francisco native, was a reserve catcher on those teams, playing behind Yogi Berra, arguably the sport's greatest catcher. Thus Silvera hit only one career home run, although he batted a respectable .282 over a nine-year career. He was the last living member of those eight Yankees when he started, at 91, a series of 20-plus interviews at his Millbrae home. He then brought back to life the accomplishments of celebrated teammates Joe DiMaggio, Mickey Mantle, Billy Martin, Phil Rizzuto and Berra, as well as the antics and artistry of colorful manager Casey Stengel, all of them profiled in the book.

The strength of Newhouse's and Silvera's book are the personal insights into the Yankees, both as performers and teammates. There was a special chemistry among them, and a defined way to accomplishing their dynasty, hence the book's title. The five straight world titles wasn't as easy as it might seem, with the pinstripers heading into the final months and weeks of the season, and even the very last weekend, before another championship was achieved.



Silvera had a 74-year baseball career as a player, coach, manager and, mostly, as a scout. His story is one of perseverance, both in his baseball and personal life. His only son died young and a daughter contracted multiple sclerosis while pregnant, though producing Charlie and Rose Silvera's only grandchild.

Charlie and Rose, who were married 70 years, had another daughter who's now a senior citizen and in good health. The Silvera family experienced success and sorrow – happiness at the ballpark, and heartbreak at home. But Charlie and Rose were nothing less than a loving couple and doting parents.

Charlie passed away at 94 in 2019, but not before revealing what made the Yankees baseball's most formidable dynasty. Hall Of Fame manager Tony La Russa wrote the book's informative foreword just before stepping out of Cooperstown and returning to the dugout as the manager of the Chicago White Sox in 2021.

Newhouse was an award-winning sportswriter and columnist at the *Oakland Tribune* before his retirement in 2011. He then continued on as an author, and has three more books in his computer, which are rounding third base and heading for home. He lives in Oakland with his wife Patsy, an artist. At 83 (in August), he still can't spell "retirement."

Meet Yoshi and Anchovy

By Juliet Boyd, Hopalong Animal Rescue

Yoshi is a 50-lb. shorty with a personality to match. This bulldog/pitbull mix is extremely cuddly and will even get under the blankets with you if you let him. He comes when called and is obedient even when he is being a little cheeky. He is very people oriented, low maintenance and is completely potty trained. This short stack is a huge softie and the perfect missing piece to your family.



Anchovy is a beautiful lynx point Siamese girl with stunning markings and a cute little head-tilt. She's two and a half months old, quite the love-bug, extremely playful and loves to explore new places and chase around cat toys. This little gal is quite the entertainment magnet.



Hopalong puppies are now passing through a new, Happy Hound Rescue Wing. They are so grateful to Happy Hound Play and Daycare Inc. for the support of this new space so they can reach more deserving dogs.

Hopalong rescues, rehabilitates and rehomes shelter dogs and cats on euthanasia lists from numerous shelters in Northern California. Hopalong is the largest, all-foster animal rescue organization in the Bay Area with 545 foster homes and 520 volunteers. With over 26 years of experience, Hopalong saves 1,500 animals a year, and has rescued 34,000 to date.

Juliet Boyd, Executive Director
Alex Sanchez, Dog Program Manager

Visit Hopalong Animal Rescue if you would like to find out more about becoming a foster, volunteer or adopter today.

hopalong.org
Facebook: facebook.com/HopalongRescue
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Shop Local for Back-to-School Supplies and Goodies

Article and photos by Daniel Swafford, Executive Director, Montclair Village Association

Do you miss the excitement of back-to-school shopping? Montclair Village can bring out the fun of finding the perfect fits and the just-right supplies. A school kid tradition is a trip to Annie's Hallmark Shop, packed with the essentials alongside styles that will make you stand out. Montclair businesses are working to ensure these once-in-a-lifetime moments are fun for all ages. Montclair Toyhouse is the one-stop shop to get the trendiest toys in town. Shelves are full, with puzzles and learning games, along with some of the coolest toys to liven up any classroom. And books abound in Montclair with two long-standing independent book shops, both on La Salle Avenue, The Book Tree and A Great Good Place For Books. Bedtime stories, young adult, and academic literature are stacked and ready for you page turners.



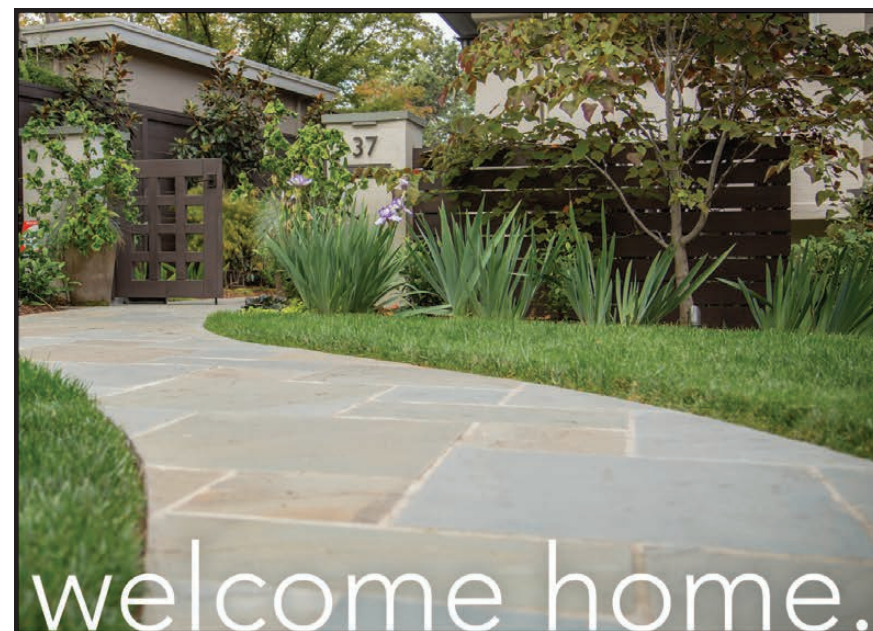
The Book Tree

Now how do you really celebrate getting back to school, finishing the first month or a great grade? Both parents and students have earned it! Sweet treats abound at Le Bon Bon, celebrating 44 years in Montclair. Order online at Le-Bonbon.com or by phone at 510-339-2962. Items can be shipped or pick out your favorites in the store at the corner of La Salle and Mountain.

Come get the right cut at Montclair Barbers, a mainstay in the Village for almost 65 years. One of the owners, Anthony, has been behind the chair for nearly two decades, and has put together a great team of licensed barbers and stylists who can cut hair of any type – men, women, boys, girls, all ages.



Montclair Barbers owner Anthony Delcorio finishing a clean cut on Matt Rowe, a Montclair resident and a steering committee member of the Montclair Neighborhood Council.



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At the Farmers Market



Tito, Rachael, Lisa and Lin of Kashiwase Farms

And we can't forget about you, the parents: restaurants are open for indoor and outdoor dining and drinks. So grab your PTA pals and let go of the homeschooling to celebrate getting back to in-person learning. And teachers, you too, deserve a toast: cheers to all you do for our students!

Montclair Farmers Market Vendor Highlights

The Montclair Village Sunday farmers market is the place to be this summer with a bounty of fresh seasonal fruits and vegetables.

Kashiwase Farms has been a staple in Montclair since the creation of the Montclair market in 2004. Exciting arrivals in August from Kashiwase include pluots, O Henry peaches and white nectarines. The farm harvests over 200 varieties of these fruits. Family owned since 1920 and based out of Merced, Steve Kashiwase also showcases a small batch of almonds and homemade almond butter.

BunBao is a new food vendor at the market with handmade buns, frozen and ready for a full meal after a quick steam. Leo tends the booth every Sunday to ensure you get the right bun for your banquet or the perfect side for a beautiful family style dim sum.

Visit MontclairVillage.com for business directories and district highlights.



Succulent peaches at Kashiwase Farms at the Farmers Market

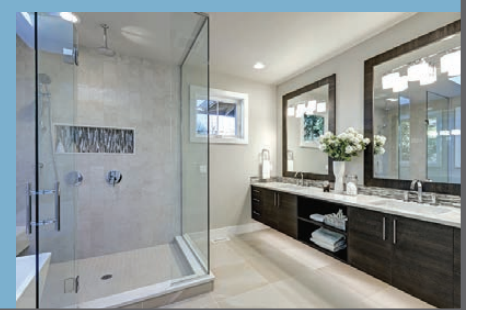


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Word Search: Sailing, Sailing...

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BY **MARTHA STALLINGS**

PORT JIBE
 STARBOARD MAINSAIL
 BOW BOOM
 STERN LINES
 HELM STAYSAIL
 KEEL LEEWARD
 MAST WINDWARD
 TACK

Word Cipher: LOUISA MAY ALCOTT

W S K F R V S X L S W T
 R X H V R L K H X R L
 W S K M Y S L F W F J
 V R H S W M K B H Z W Q

Quote by: Louisa May Alcott Key: Q=P; M=L; T=D

Are you new to word cipher puzzles?

Begin by using the key to fill in the letters in the message.

Then, look for short common words (at, in, and, the) to add to the key and continue decoding the message.

Answer: "I AM NOT AFRAID OF STORMS, FOR I AM LEARNING TO SAIL MY SHIP."

Word Scramble: How's the Weather?

1. NIATPCPORITIE _____
2. RMEAUTETRPE _____
3. SBYILIVTI _____
4. MCUUSLU _____
5. RARTOBMEE _____
6. GIITNGHLN _____
7. EHCAUIRRN _____
8. TEOOYEGROML _____
9. ONROTAD _____
10. URHENTD _____

- Answers:
 1. PRECIPITATION
 2. TEMPERATURE
 3. VISIBILITY
 4. CUMULUS
 5. BAROMETER
 6. LIGHTNING
 7. HURRICANE
 8. METEOROLOGY
 9. THUNDER
 10. TORNADO



Weekend Adventure: Japanese Tea Garden and Teahouse, San Francisco

ARTICLE AND PHOTOS BY **CAROLE TERWILLIGER MEYERS**

Stroll through the three and a half-acre Japanese Tea Garden is pleasurable at any time of day, any time of year, and in almost any kind of weather. Climb the steep arch of the “wishing bridge” (actually a drum bridge) and make a wish (visitors are asked to no longer drop a coin in the pond below because it is bad for the koi). Then climb the steep steps leading to a miniature five-story red pagoda, look for an undulating dragon hedge nearby, and see if you can find what is the oldest dwarf black pine in the world. Also look for the huge bronze Buddha that dates to 1790 was donated in 1949 by the owners of Gump’s. Allow time to stroll the winding paths, which are plentiful because the Japanese believe that evil travels in a straight line. A spectacular display occurs annually during the last week of March, when the cherry blossoms bloom.



You’ll want to stop for refreshment at the inviting open-air stone tea house, where tea and Asian cookies are delivered by waitresses clad in traditional Japanese kimonos (order at the counter). It is pleasant and relaxing to observe nature while leisurely sipping jasmine or green tea and munching exotic cookies. An interesting note: Makoto Hagiwara, who designed the garden in 1893 for the California Midwinter International Exposition, is credited with inventing the fortune cookie in America in 1909 and introducing it here in 1914. Another story has it that a Japanese shop in Japan-

town – Benkyodo – once made traditional temple sweets for the park’s tea house, but that during World War II Chinese Americans took over production.



Pandemic update: Admission prices have gone up. The usually plentiful koi were down to just a few. When I asked a staff member what happened to them, she replied, “They are hiding.” They must be hiding *really well!* Currently, after placing their order, patrons scramble for seating. Most recently, my kimono-clad waitress was a waiter – and not one wearing a kimono.

Japanese Tea Garden and Teahouse: In Golden Gate Park, next to the de Young museum; japaneseteagardensf.com. Fee.

More things to do in Golden Gate Park: berkeleyandbeyond.com/Northern-California/San-Francisco/Attractions/Parks-Zoo/Golden-Gate-Park/golden-gate-park.html

Blogger at www.TravelsWithCarole.com

Publisher at www.BerkeleyAndBeyond.com

Author of Miles of Smiles: 101 Great Car Games & Activities

ADMISSION RATES

Japanese Tea Garden

| NON-RESIDENT FEES | | | |
|---|------|-------------------|------|
| Live outside of San Francisco | | | |
| Adult (March–Sept) | \$12 | Youth (Age 12-17) | \$7 |
| Adult (Oct–Feb) | \$10 | Child (Age 5-11) | \$3 |
| Senior (Age 65+) – with ID | \$7 | Child under 5 | FREE |
| SAN FRANCISCO RESIDENT FEES | | | |
| Must show ID with SF address to pay Resident Rate | | | |
| Adult (March–Sept) | \$7 | Youth (Age 12-17) | \$4 |
| Adult (Oct–Feb) | \$7 | Child (Age 5-11) | \$3 |
| Senior (Age 65+) – with ID | \$4 | Child under 5 | FREE |

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