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 Mortgage Brokers & Title Companies
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And much more!

4091 CORALEE LANE LAFAYETTE

Offered at **\$1,400,000**

Private setting and great views. New Lafayette listing, near the Orinda border. The 2800+sf home features 3 bdrms, a fourth bdrm or ofc, a 2nd family room and a serene setting with swimming pool. Open Sun. June 3 from 1-4 or call 925-283-7000. Call : (925) 283-7000

3315 WALNUT LANE NEW LAFAYETTE LISTING

Offered at **\$799,000**

A lovely 3 Bdrm home on a quiet street. Beautiful backyard with playhouse, new lawn and a shade tree swing. Hardwood floors and recent updating, great opportunity for families. Burton Valley School area. Open Sunday June 3 from 1-4 or call 925-283-7000. Call : (925) 283-7000

1480 SHULGIN ROAD LAFAYETTE - COMING SOON

Offered at **\$3,000,000**

Over 3 ACRES among lush, majestic oak trees and Monterey pines on a private road. Panoramic views of Mt. Diablo. A Spanish "hacienda" with two custom, view homes. Horse property potential and more. For more information call 925-283-7000. Call : (925) 283-7000

1228 CONEJO WAY WALNUT CREEK

Offered at **\$759,000**

Lovely updated 3 bedroom 2 bath home on .25 acres of land. Granite kitchen, dual pane windows, fireplace and large master bedroom. See v-tour www.purealty.com/jamescollins. For more information call 925-283-7000. Call : (925) 283-7000

Lamorinda Home Sales continued



LAFAYETTE	Last reported: 20
LOWEST AMOUNT:	\$535,000
HIGHEST AMOUNT:	\$2,315,000
MORAGA	Last reported: 11
LOWEST AMOUNT:	\$410,000
HIGHEST AMOUNT:	\$2,500,000
ORINDA	Last reported: 10
LOWEST AMOUNT:	\$440,000
HIGHEST AMOUNT:	\$1,325,000

Home sales are compiled by CalREsource, an Oakland real estate information company. Sale prices are computed from the county transfer tax information shown on the deeds that record at close of escrow and are published five to eight weeks after such recording. This information is obtained from public county records and is provided to us by California REsource. Neither CalREsource nor this publication are liable for errors or omissions.

- LAFAYETTE**
- 3243 Ameno Drive, \$999,000, 3 Bdrms, 1790 SqFt, 1965 YrBl, 5-4-07
 - 3216 Bavarian Lane, \$1,195,000, 3 Bdrms, 2433 SqFt, 1974 YrBl, 4-27-07
 - 3318 Beechwood Drive, \$983,000, 4 Bdrms, 1499 SqFt, 1946 YrBl, 5-1-07
 - 3645 Boyer Circle, \$1,495,000, 4 Bdrms, 2238 SqFt, 1988 YrBl, 5-1-07
 - 4008 Canyon Road, \$2,315,000, 4 Bdrms, 3490 SqFt, 1947 YrBl, 4-25-07
 - 1194 Crestmont Drive, \$1,590,000, 5 Bdrms, 4280 SqFt, 1976 YrBl, 5-1-07
 - 3130 Diablo View Road, \$825,000, 3 Bdrms, 1639 SqFt, 1948 YrBl, 4-27-07
 - 3426 Goyak Drive, \$1,225,000, 6 Bdrms, 2877 SqFt, 1967 YrBl, 4-26-07
 - 3535 Herman Drive, \$910,000, 3 Bdrms, 1707 SqFt, 1953 YrBl, 4-25-07
 - 1122 Hidalgo Court, \$1,101,000, 4 Bdrms, 1774 SqFt, 1960 YrBl, 5-8-07
 - 24 Jennifer Highlands Court, \$1,420,000, 4 Bdrms, 3307 SqFt, 1996 YrBl, 5-4-07
 - 1016 Leland Drive, \$1,655,000, 4 Bdrms, 3953 SqFt, 1990 YrBl, 5-2-07
 - 3379 Moraga Boulevard, \$900,000, 3 Bdrms, 1431 SqFt, 1962 YrBl, 4-27-07
 - 3308 North Lucille Lane, \$710,000, 3 Bdrms, 1459 SqFt, 1951 YrBl, 5-1-07
 - 945 Oak View Circle, \$925,000, 3 Bdrms, 1348 SqFt, 1955 YrBl, 5-2-07
 - 834 Rosedale Avenue, \$900,000, 2 Bdrms, 1251 SqFt, 1950 YrBl, 4-27-07
 - 1 Songbird Court, \$535,000, 1 Bdrms, 915 SqFt, 1979 YrBl, 4-27-07
 - 1039 Sunrise Ridge Drive, \$1,595,000, 4 Bdrms, 3422 SqFt, 1998 YrBl, 5-3-07
 - 1032 Timothy Lane, \$1,210,000, 4 Bdrms, 1898 SqFt, 1975 YrBl, 5-8-07
 - 1089 Via Roble, \$995,000, 4 Bdrms, 1862 SqFt, 1965 YrBl, 5-4-07

- MORAGA**
- 142 Ascot Court #3, \$410,000, 2 Bdrms, 945 SqFt, 1971 YrBl, 5-4-07
 - 1418 Camino Peral, \$607,500, 3 Bdrms, 1444 SqFt, 1971 YrBl, 4-26-07
 - 6 Carnoustie, \$1,355,000, 3 Bdrms, 2505 SqFt, 1989 YrBl, 5-1-07
 - 2056 Donald Drive, \$789,000, 4 Bdrms, 1967 SqFt, 1959 YrBl, 4-25-07
 - 12 Doral Drive, \$800,000, 2 Bdrms, 1857 SqFt, 1978 YrBl, 5-2-07
 - 251 Paseo Bernal, \$750,000, 3 Bdrms, 2018 SqFt, 1980 YrBl, 5-8-07
 - 8 Ravenhill Lane, \$1,267,000, 5 Bdrms, 2385 SqFt, 1967 YrBl, 4-25-07
 - 20 Ross Drive, \$830,000, 3 Bdrms, 1450 SqFt, 1959 YrBl, 5-7-07
 - 176 Shuey Drive, \$1,349,000, 3 Bdrms, 1949 SqFt, 1963 YrBl, 4-26-07
 - 152 Valley Hill Drive, \$2,500,000, 5 Bdrms, 4317 SqFt, 1959 YrBl, 4-27-07
 - 124 Via Joaquin, \$625,000, 2 Bdrms, 1354 SqFt, 1980 YrBl, 4-26-07

- ORINDA**
- 110 Acacia Drive, \$813,000, 3 Bdrms, 1747 SqFt, 1980 YrBl, 5-4-07
 - 104 Brookside Road, \$1,050,000, 4 Bdrms, 2168 SqFt, 1925 YrBl, 5-1-07
 - 8 Crestview Court, \$988,000, 4 Bdrms, 1590 SqFt, 1955 YrBl, 4-25-07
 - 44 Estabueno Drive, \$939,000, 4 Bdrms, 1901 SqFt, 1953 YrBl, 4-30-07
 - 8 Honey Hill Road, \$1,410,000, 3 Bdrms, 1915 SqFt, 1952 YrBl, 4-27-07
 - 22 La Cresta Road, \$1,175,000, 3 Bdrms, 2306 SqFt, 1952 YrBl, 5-4-07
 - 7 La Cuesta Road, \$1,250,000, 3 Bdrms, 2120 SqFt, 1926 YrBl, 5-1-07
 - 29 Las Piedras, \$725,000, 2 Bdrms, 1017 SqFt, 1951 YrBl, 5-2-07
 - 115 Las Vegas Road, \$1,325,000, 3 Bdrms, 2387 SqFt, 1954 YrBl, 5-1-07
 - 16 Valley Drive, \$440,000, 2 Bdrms, 1360 SqFt, 1955 YrBl, 5-3-07

Real Estate Notes

By John Fazel
Prudential California Real Estate

Over the course of time, the real estate market reflects a Seller's Market when inventories are low and demand is high, which also generates price increases. At other times inventories are high because demand lags, sales slow and prices may even decline for a short period of time, thus creating a Buyer's Market.

We have spent much of 2006 going through a transition from a Seller's Market to a Buyer's Market. Last year Seller's hung onto the idea that their home was still going to go up in value and buyer's felt the market was still in decline. As a result sales slowed and prices moderated. Everyone is talking about a

"Bursting Bubble." Of course many started talking that way 2-3 years ago, and some missed out on many great opportunities and have possibly even been priced out of the market. There are many micro-climates in the Bay Area as well as many micro-real estate markets. Lamorinda is one such market.

Let's look at some current Lamorinda sales figures: Detached homes only.

	07	06	% increase/decrease
January 1 - April 30, 2007 compared to January 1, - April 30, 2006			
Total # sales	163	130	+25.4%
2/3 bedrooms	65	44	+47.7%
4+ bedrooms	98	86	+14.0%
Sales Prices all homes	\$1,236,000	\$1,310,000	-5.6%
2/3 bedrooms	\$974,000	\$932,000	+4.5%
4+ bedrooms	\$1,459,000	\$1,514,000	-3.6%

The entry level homes are showing a strong 47.7% increase in number of sales. Buyers are moving to Lamorinda in greater numbers as inventory

and selection of homes is larger. There is also a modest adjustment in prices of larger homes, which means Lamorinda's buyer pool is increasing due

to more buyers being able to afford buying in Lamorinda. Our real estate market is very healthy.

Chambers Recognize Small Businesses

By Wendy Wuerth-Scheck



Jay Lifson, Jesse Wellen, Janet Boreta and Candy Kattenburg
 Photo by Wendy Wuerth-Scheck Business Awards Luncheon on May 11.
 Jesse Wellen of the

Lafayette Car Wash and Detail Center attributed his success to his outstanding employees and by just giving his customers what they ask for, when he was awarded the Small Business of the Year award by Jay Lifson, Executive Director of the Lafayette Chamber of Commerce.

Candy Kattenburg, Executive Director of the Orinda Chamber of Commerce, presented Janet Boreta of Orinda Books with the Small Business of the Year award. "I think if you have something that you love to do, then you do it well," said Boreta.

Spring Cleaning Meets Financial Planning

By Lynn Ballou, CFP, EA

Did you ever notice that tax time feels like the Great American version of spring cleaning? It's when we pull together all our documentation and report to the government what they mostly already know, and a few things that they don't. But it's also a wonderful opportunity to shine a light on what often lingers in the far, far back reaches of the filing cabinet and try to figure out why we own what we own, anyway!

If you are like so many of us, over the years you've accumulated quite the collection of bank accounts, IRAs, brokerage accounts, direct stock accounts and cash management accounts. In fact you may

have three or four IRAs all with similar investment objectives, but at three or four different financial institutions. WHY??? By and large you are creating unnecessary work for yourself (and taking out a few trees that could live as well by reducing the number of 1099s and statements that you get each year!).

Remember in math class, how we learned to reduce fractions down to their simplest form? (Sure you do! Just like the show "Are You Smarter than a 5th Grader!") In your life there are many opportunities to reduce things down to a simpler form, and your investment accounts are no exception. Here's what to do:

- 1) Figure out what your investments are supposed to be doing for you! Then look at each one and see if it's performing appropriately.
- 2) Develop a plan for repositioning what isn't working anymore, keeping fees and tax implications in the forefront of your plan process.
- 3) Once you have determined what you want to keep, and what you want to reallocate elsewhere, find out if you can consolidate your accounts at one firm. For example, if you hold mutual funds directly at the fund companies, a few stocks on your own, and a cash account, most likely all of these can be combined into one brokerage account with your favorite firm and advisor.

4) Similarly, if you have been working for multiple employers over the years, you may have accumulated quite the collection of old 401(k) plans, some or all of which you could consolidate either into an IRA rollover account or move to your current employer's 401(k) plan.

Here are some key issues to keep in mind:

- 1) Use this consolidation time and clean up time to give yourself a very important annual financial health check up! There's some great software available for free on-line to allow you to do some preliminary work. And for a more in-depth and personal view, you'll want to work with your Financial Advisor to factor in your own individual goals and concerns.
- 2) Be sure to pay attention to titling issues: for example, you wouldn't want to combine your separate property or your children's assets into a community property account with your spouse. If you do that, you've accidentally retitled the assets, which causes all sorts of problems for you now, and later on.
- 3) Be sure that you aren't creating any unintended taxable events when you do your consolidation: for example, moving your IRA into your living trust account would create an instant taxable event. YIKES!
- 4) Maybe you have kept those old 401(k) plans because you can purchase a certain stock that you are fond of or mutual fund that you won't be able to take with you on a rollover. It's important to think things through to be sure you aren't getting rid of great investments inappropriately.
- 5) Work with an investment firm that

tracks basis for you on your statements and on your 1099s. That will really make your life simpler at tax time!

If you get on this project now, while it's still fresh in your mind and you have things at your fingertips from preparing your taxes, you should easily be able to consolidate your investments down to their simplest form by the end of the year. Your reward? Next year you'll be MUCH less stressed than most of us during the Great American spring tax preparation fling!

Welcome to our new column covering all things Financial Planning! We hope every now and then to introduce and discuss a timely topic of wide interest and appeal. And, because we want this to be especially interesting to you, we'd love to hear any financial planning related questions you have. We'll try to answer as many as possible in future issues. Please send your questions to: lynn.ballou@lamorindaweekly.com.

Lynn Ballou is a Certified Financial Planner™ (CFP®) and co-owner of Ballou Plum Financial Advisors, LLC, a Registered Investment Advisory (RIA) firm in Lafayette. She is a nationally recognized financial planner frequently appearing as a guest speaker, and interviewed for publications such as the Wall Street Journal, USA Today and Money Magazine. She previously owned a tax preparation firm for 15 years and also has taught taxation and financial planning as an adjunct faculty member for the College for Financial Planning. She lives with her family and pets in Orinda.

Lynn is also a Registered Principal and Branch Manager with Linsco/Private Ledger (LPL). As such, she is required by securities regulations to add the following information to this column: The opinions voiced in this material are for general information only and not intended to provide specific advice or recommendation for any individual. Securities offered through Linsco/Private Ledger, member NASD/SIPC.

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