

Life in LAMORINDA

Way Side Inn Thrift Shop Celebrates 30 Years with Pearls

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Louise Ferdun at the Way Side Inn

Photo Sophie Braccini

"This is one of my secret places," says a shopper who didn't care to be identified, "It's like going to a candy store, the prices

are so low, the clothes are so diverse, I can try on 20 items I wouldn't have thought of for myself and come out with three or

four great looking pieces of clothing for about \$20."

"The Way Side Inn Thrift Shop provides most of our funding," explains Louise Ferdun, the Diablo Valley League's President and an Orinda resident, "Corporate and individual sponsors have sent financial contributions to our programs... As a team, we distributed \$500,000 through our philanthropic programs this year and have touched the lives of more than 13,000 local people." Ferdun is particularly proud to report that the Chapter was able to supply new clothes for 3000 children in central Contra Costa County through "Operation School Bell," a national program that provides clothing, shoes, backpacks, literacy programs, as

well as health and hygiene kits to disadvantaged school children.

Merchandise is donated by many residents of the Lamorinda area, as well Walnut Creek, Alamo, and Danville. Donations are welcomed at the Way Side Inn Thrift Shop which is open from 10:00 to 4:00 Tuesday through Saturday. They accept gently used clothing (men's, women's children's), décor items, house wares, small furniture, books, toys, collectables and art.

The League always needs new members. Leadership is encouraged and service to the community is the focus. To find out more about the programs, come to the August 11th party or go to the League's web site: diablovalley.assistanceleague.org.

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LYNN'S TOP FIVE

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Long - Term Care Insurance: A complex policy, a complex decision

3) 10 year pay option: Another way to confront affordability is to buy your insurance coverage while you are working, and then pay it up in full before you retire, or in your early retirement years. The most popular way is by purchasing a 10-pay rider on your plan. This is VERY costly: usually the annual premiums are 2.5 – 3 times higher than a more conventional life-time pay policy. However, if you budget this into your highest, peak earning years, you are paid up before you retire, and you are done! Using the highest quality insurance company for this type of product is key, however. Not a time to cut corners here!

4) Inflation protection — don't scrimp! A lot of riders and add-on features are available to you when designing your LTC policy. There are costs to these, so some are worth it, others not so much. Here's one to embrace: INFLATION PROTECTION! Consider buying at least 5%, buy it as a compounding benefit, be happy you have it!

5) Daily benefit: It is very scary to think that if I were to need full-time care, my assets would need to produce let's say \$8000/month. But that doesn't mean I need to buy \$8000/month of coverage. If my assets were already projected to provide, let's say, \$5000/month of retirement income for me, maybe I only need to buy \$3000/month of coverage? You and your planning team can go through your own projected budget during your retirement years and figure out what you won't be doing if you were to be receiving long-term care (traveling and car payments, for example, might be substantially reduced if not just eliminated). You then can calculate how much your projected income shortfall will actually be, and just cover that. Again, this is a way to keep it real and keep it affordable. Don't forget the equity in your home in this calculation. How you will or will not use that as a potential long-term care funding source is a very personal question, but one that should not be ignored in your quest for affordable solutions.

On your journey you will find that even extremely knowledgeable agents find it tough to compare policies and insurers. Take care,

take time, ask questions. The policy you buy is most likely the policy you will be keeping. As you age and your medical situation changes,

you may not be able to switch policies. So be sure you do your homework up-front! It's an investment of time that you won't regret!

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. Lynn is also a Registered Principal and Branch Manager with LPL Financial (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 LPL Financial, member FINRA/SIPC.

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Lamorinda's Religious Services

Holy Shepherd Lutheran Church, Orinda, 254-3422

Summer Worship Schedule
8:15 a.m. Traditions Worship Service
9:15 a.m. Coffee Fellowship
9:45 a.m. Celebrations Worship Service
Childcare available for ages 5 and younger

Our Savior's Lutheran (ELCA)
1035 Carol Lane, Lafayette
283-3722 www.oslc.net

SUMMER SCHEDULE
One service in "blended" style
9:30-10:30 am each Sunday

St. Anselm's Episcopal Church
A Loving Community
Sunday Services: 8 and 10 AM
Active Youth Program, Childcare
682 Michael Lane, Lafayette, 284-7420, www.stanselms.ws

St. Giles Episcopal Church of Moraga
Worshipping at St. Mary's College Chapel. All are welcome at our services.
9 a.m. Sunday Service: Holy Communion - with St. Giles' Choir.
Child care is available all year.
1928 St. Mary's Road, Moraga. 925-376-5770

Temple Isaiah welcomes you to worship with us on Shabbat.
For specific questions, call the Temple office at 925-283-8575 or visit our website: temple-isaiah.org.
1st and 4th Friday evening - 6:30 PM
2nd and 3rd Friday evening - 8:00 PM
Saturday mornings at 10:30 AM

If you would like your services listed, please email to info@lamorindaweekly.com or call 925-377-0977.
A one inch listing will cost \$20.

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