

Your "Rock Solid" Realtors

Lafayette's Prudential Team presents:



Prudential
California Realty

925-283-7000

Your Professional
Lamorinda Team
is located at:

999 Oak Hill Road
Lafayette



Dic Pratt

Broker Associate

Dic grew up in Contra Costa County graduating from Pleasant Hill High School. Further education was obtained at California State University at Hayward.

Dic entered the Real Estate profession in 1987 and at one point was part owner of his own office for six years. He has stayed abreast of the changes in the real estate market by being involved in local Contra Costa Board of Realtors as a member of the Ethics/Grievance Committee, a CCAR Association Director, and a CAR State Director serving on various state committees.

Dic says that his philosophy for real estate sales is "to Sell Relationships, not just property" through service and sincerity.

Dic Pratt
It's nice to be important, but
it's more important to be nice.
925-586-6889
dic.pratt@prurealty.com

ORINDA

WALNUT CREEK

ORINDA

MORAGA

WALNUT CREEK



\$799,000
327 El Toyonal
Darling Orinda home with updated kitchen and three bedrooms and two bathrooms. Large Master bedroom with new bathroom and spacious backyard with lawn and patio.
Please call Jim Colhoun at 925 200-2795 for more information



\$ 939,000
2822 Filbert
Beautiful Northgate rancher. 2123 sq. ft with a 700 sq. ft sun room. Top rated schools.
Call Jennifer Griessel at 925 382-7484 for more information.



\$2,925,000
212 Camino Sobrante
Elegantly Romantic Mediterranean Style home, in Orinda's premier Country Club location. Call Debra Trevarthen 381-0325 mobil.
See Virtual Tour at: www.212caminoSobrante.com



\$ 999,000
1004 Wickham Drive
Great single-level 4 Bdr home in desirable St. Marys Garden neighborhood. Recent updating with travertine tile floors and slab granite kitchen counters. Ideal backyard features pool & spacious lawns. Just steps from Moraga Trail! **Contact Jim Colhoun at 925 962-6101 for more information or a private showing.**



\$889,000
3256 Sugarberry Lane
Gorgeous Woodland's Rancher captures the essence of Walnut Creek. 4 bedrooms, 2.5 baths completely remodeled. Granite counters, hardwood flooring, huge yard with pool, lush landscaping and lawn. No rear neighbors. **Call Lisa Hoxtor at 925 698-5752 for more information.**

Lamorinda Weekly is an independent publication, produced by and for the residents of Lafayette, Moraga, and Orinda, CA

Lamorinda Weekly, P.O. Box 6133, Moraga, CA 94570-6133
Phone: 925-377-0977; Fax: 1-800-690-8136; email: info@lamorindaweekly.com

We're a community newspaper, and we welcome your input:
Letters to the editor (max 350 words): letters@lamorindaweekly.com
Sport events/stories/pictures: sportsdesk@lamorindaweekly.com
Art, theater, community events: calendar@lamorindaweekly.com
Business news or business press releases: business@lamorindaweekly.com
School stories/events: schooldesk@lamorindaweekly.com
General interest stories: storydesk@lamorindaweekly.com

Publisher: Andy Scheck; andy@lamorindaweekly.com, phone 925-330-7916
Associate Publisher: Wendy Wueth-Scheck; wendy@lamorindaweekly.com
Editor: Lee Borrowman; lee@lamorindaweekly.com
Advertising: Wendy Wueth-Scheck; 925-377-0977, wendy@lamorindaweekly.com

25,500 printed copies; 24,000 mailed to homes and businesses in Lamorinda.
1,400 delivered to pick up locations. Layout Andy Scheck, Moraga. Printed in California.

Staff Writers:
Jennifer Wake; jennifer@lamorindaweekly.com
Sophie Braccini; sophie@lamorindaweekly.com
Cathy Tyson; cathy@lamorindaweekly.com
Andrea A. Firth; andrea@lamorindaweekly.com
Jean Follmer; jean@lamorindaweekly.com
Contributing Writers: Linda U. Foley, Conrad Bassett, Susie Iventosch, Mikaela Cowles, Guy Dotan, Alex Krok
Sports Editor: Robin Schoettler Fox
Photos: Tod Fiermer, Doug Kohen, Jordon Fong, Robert Johnson, Sheryl Cardiff

JV LUCAS PAVING
QUALITY • INTEGRITY • EXPERT WORKMANSHIP
THIRD GENERATION PAVING COMPANY

• Driveways
• Private Roads
• Tennis & Sports Courts
• Parking Lots
• Subdivisions
• Seal Coating

Call now for Winter rates!

LUCAS PAVING, INC.
RESIDENTIAL + COMMERCIAL

925-283-8027

Lamorinda Home Sales continued

LAFAYETTE	Last reported: 8
LOWEST AMOUNT:	\$620,000
HIGHEST AMOUNT:	\$4,000,000
MORAGA	Last reported: 2
LOWEST AMOUNT:	\$787,000
HIGHEST AMOUNT:	\$820,000
ORINDA	Last reported: 7
LOWEST AMOUNT:	\$91,500
HIGHEST AMOUNT:	\$1,300,000

Home sales are compiled by Cal REsource, 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 Cal REsource nor this publication are liable for errors or omissions.

- LAFAYETTE**
- 696 Glenside Drive, \$650,000, 3 Bdrms, 2186 SqFt, 1948 YrBl, 12-3-08
 - 3087 Gloria Terrace, \$626,000, 5 Bdrms, 2332 SqFt, 1965 YrBl, 12-10-08
 - 3672 Hastings Court, \$2,139,000, 6 Bdrms, 3896 SqFt, 1957 YrBl, 12-9-08
 - 3323 Johnson Road, \$4,000,000, 8625 SqFt, 1988 YrBl, 11-26-08
 - 3687 Nordstrom Lane, \$1,390,000, 3 Bdrms, 2021 SqFt, 1957 YrBl, 12-11-08
 - 5 Maloyan Lane, \$1,640,000, 3 Bdrms, 3675 SqFt, 1983 YrBl, 12-2-08
 - 1111 Oak Hill Road, \$775,000, 5 Bdrms, 2048 SqFt, 1933 YrBl, 12-5-08
 - 1165 Sierra Vista Way, \$620,000, 3 Bdrms, 1368 SqFt, 1955 YrBl, 12-1-08
- MORAGA**
- 123 Alta Mesa Court, \$787,000, 3 Bdrms, 1954 SqFt, 1974 YrBl, 12-5-08
 - 1101 Larch Avenue, \$820,000, 4 Bdrms, 1745 SqFt, 1960 YrBl, 12-10-08
- ORINDA**
- 20 Crescent Drive, \$775,000, 3 Bdrms, 1725 SqFt, 1950 YrBl, 12-11-08
 - 31 Descanso Drive, \$1,226,000, 4 Bdrms, 2472 SqFt, 1960 YrBl, 12-9-08
 - 11 Knickerbocker Lane, \$91,500, 3 Bdrms, 1432 SqFt, 1977 YrBl, 12-4-08
 - 3 Muth Drive, \$1,040,000, 3 Bdrms, 1437 SqFt, 1956 YrBl, 12-10-08
 - 20 Muth Drive, \$863,500, 4 Bdrms, 1942 SqFt, 1960 YrBl, 11-26-08
 - 655 Tahos Road, \$770,000, 4 Bdrms, 1155 SqFt, 1968 YrBl, 12-11-08
 - 217 Village Gate Road, \$1,300,000, 3 Bdrms, 1436 SqFt, 1979 YrBl, 12-2-08

LYNN'S TOP FIVE

Timely Planning Tips for Retirees

By Lynn Ballou, CFP, EA

It's so great to live and work in a community that embraces citizens of all ages. Those of you who have made Lamorinda your home during your retirement years give a lot of time, value and support to all. As we begin this new year with much hope for an improved economy, I'd like to focus on some financial planning strategies for our community's retirees.

- 1) NO RMD IS REQUIRED FOR 2009:** This may be "old" news to some of you, and it's not quite the holiday present we had asked for, but just last month, legislation was passed that put into law the complete suspension for 2009 of any formerly REQUIRED MINIMUM DISTRIBUTION (RMD) from your IRA. We had hoped for this relief in 2008, when it would have been its most helpful. As you may know, RMD's are based on the prior year's ending balancing in your IRA account(s). 2008's required distributions were enormous compared to the actual value in the accounts late in 2008, because account values were still comparatively very high at the end of 2007. However, we'll take what we can get!
- 2) TAKE SOCIAL SECURITY AT AGE 62, THEN GIVE IT BACK AT AGE 65!:** In a way, I hesitate to bring this up here, because the discussion on this point could take an entire pamphlet --- but, did you know that you can take your social security at age 62 and then give it back at a later age, say age 65, for a reset at the higher amount? Currently you are not required to give the government any interest, just the principal when you participate in this program. And since

many of us pay tax on 85% of our Social Security Income, your return of all of it could result in a big deduction in the year you return the funds and reset --- another interesting planning opportunity if you need a deduction in a certain year. You can tackle this issue with the help of the government using their Form 521, available online at socialsecurity.gov. Be sure to enlist the assistance of your tax and financial advisors when planning for this --- there is a lot to think about before going down this road --- but a great planning idea for many!

- 3) TAX LOSS HARVESTING:** I bet I included this in about half of my columns last year! But now, retirees especially, you need to think strategy: if you did as suggested, and booked as many sensible losses as you could last year, this year it will be important to begin offsetting those carry forward losses in excess of gains taken in 2008 with gains you may still have on your investment books. Many of you have been very patient long-term investors and have, despite the recent markets, some decent gains --- maybe particularly so in some concentrated positions. So, this is the year to think about beginning to unwind some of those positions while using your harvested tax losses as shelter. I strongly recommend working with your tax and investment advisors on this before commencing! Ugly issues such as alternative minimum tax (AMT) need to be thought through before you start.

- 4) TO RMD OR NOT TO RMD:** Most of the financial planning software that's out there uses the assumption that you will spend all your after tax assets first, and then move on to your tax deferred or pre-tax assets next. Is that a good assumption? Not always! Wasting the -0- or even 15% (and in some cases the 25 or 28%) brackets can often bite you later on when RMD's or your simple income needs cause you to pull so much out of your IRAs later in life that you lose much more to taxes than you had planned on, thus lowering your retirement assets and potential estate to heirs significantly. So, even though as we saw in #1 above you CAN suspend your RMD for the year, it may not be a good idea to do so --- at least not completely.
- 5) WHICH ASSETS DO I SPEND WHEN AND IN WHAT ORDER?** With or without the new

Lynn Ballou is a Certified Financial Planner (CFP) and co-owner of Ballou Plum Wealth 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. Reach Lynn Ballou at lynn@ballouplum.com

legislation suspending RMD's for 2009, this is the question that should be forefront on your mind as you plan for retirement, and all the years you are in retirement. Sometimes it's a simple solution --- especially if all your assets and income are going to be coming from tax deferred plans. But many retirees have multiple sources of net worth: income from real estate, the potential of net worth freed up from selling their home and buying one that is less expensive, an investment portfolio that was either saved on their own or perhaps inherited from family, as well as increasingly what we are seeing in our own practice: the desire to work part-time as retirees phase into complete retirement. There is both math and art to determining which assets should be tapped into and in what order. The answers may surprise you! Frequently, multiple assets should be used simultaneously through several periods to provide you with your retirement income. Your goal is to maximize the their life expectancy of all assets by minimizing the tax impact and maximizing each asset's potential --- all this while evaluating which assets make you happy to own, which might be too big a burden, and which need to be reconfigured to provide you with retirement income and the preservation of the lifestyle you are creating for yourselves. So, what have we learned here --- ah --- if you thought that retirement was going to be entirely carefree and easy, HAH! You have simply segued to a whole new set of issues and responsibilities! That said, this is the perfect time of year to take stock of your situation and the many opportunities you have. As you are getting ready to prepare your 2008 tax return, I recommend that you focus not just on what happened last year, but most importantly on great strategies to put in place for a rewarding 2009. HAPPY NEW YEAR AND HAPPY PLANNING!

SB Painting
RESIDENTIAL & COMMERCIAL

- Exterior / Interior
- Exceptional prep. work
- Fully insured and bonded

925-932-3193

OPTIMUM ACCOUNTING
Monica Casale
Owner/Bookkeeper

Are you getting the most out of Quickbooks?
Would you like to learn more?
QuickBooks Training & Accounting Evaluation Available

We provide any or all of the following services:
• Full Charge Bookkeeping • Only A/P or A/R • Payroll processing • Financial Statements
• Account reconciliation • Year end reporting • Accounting system setup/cleanup • On, Off-site

24 Marston Road • Orinda, CA 94563
Office: 925.370.4517 • Fax: 925.254.3178 • optimumaccounting@mac.com

MVC Remodeling.com
MICHAEL VERBRUGGE CONSTRUCTION INC.
"RESIDING AND SERVING LAMORINDA"

RESIDENTIAL REMODELING

- ✓ Baths
- ✓ Kitchens
- ✓ Room Additions
- ✓ Finish Carpentry
- ✓ Repairs - dry rot, water and fire damage

925.631.1055

Cabinet Modifications

BEFORE **AFTER**

With over 25 years fulfilling custom needs, we can alter or modify most cabinetry, while still utilizing your existing cabinetry for:

- Large Screen, HD/Plasma TV's
- Oversized, built-in Refrigerators
- Redesigns/Alterations

Thinking about home, office, entertainment, custom cabinetry, shelving, crown mouldings, baseboards, new doors or mantels? We can help there, too!

Licensed Cabinet & Millwork Contractor #598395
925.827.1093 Paul Kephart Master Craftsman
www.TheCabinetMd.com

UPHOLSTERY SPECIALIST
REFINISHING AND RESTORATION

- Slipcovers • Pillows • Window Cushions
- Custom Upholstery • Design Consulting
- Marine - Commercial - Residential

Pickup & Delivery Available • Free Estimates By Phone

M.R.S.
Fine Old World Craftsmanship
Family Owned And Operated For Over 55 yrs.

3418 Mt. Diablo Blvd., Lafayette
Mon.-Fri. 10-6, Sat. 10-2
(925) 962-0579