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Fall Fun in Moraga

The Pear Festival is over, but Oktoberfest is yet to come

By Sophie Braccini



Trent, Madison and Kim Watkins of Moraga enjoyed the Pacific Coast Band during the Pear Festival beneath the shade of an umbrella.

As everyone in Moraga knows, the Pear Festival is as much about having a great time in the park as it is about pears. Although the harvest is long past, you can buy pear pies and set your best pear recipe against the competition, but what really counts is the opportunity to enjoy the beautiful Moraga Commons Park, listen to good music, meet old friends, eat good burgers and watch the kids jump themselves silly in the inflatables sponsored by the Moraga Women's Society.

Walking the festival this year, you might have discovered a piece of beautiful local art, or joined the

recently incorporated Lamorinda Dogs, Inc., founded to promote off-leash activities in Moraga, or met the candidates for the upcoming Town Council election; while the Pear Prince, Festival chair John Haffner, drove by in his golf cart-like vehicle. It was all good fun under a blazing sun; you could feel the pulse of the community.

Emerging at the Festival was Moraga's next hot crop, wine grapes; the Lamorinda Winegrowers Association poured wine by the glassful, giving people a taste of the local vintage.

Many seemed to enjoy the

Pacific Coast Band, composed primarily of Lamorinda residents, which played super hot 80's pop rock while parents listened from their camp chairs and kids danced joyfully on the lawn.

2010 being an election year, you may have noticed the "Pear Political Pavilion," a recent tradition in Moraga. Incumbent Council member Dave Trotter had a table where supporters were handing out an informational flyer while the council member mingled with the crowd. Challenger Seth Freeman staffed his booth himself, along with his campaign manager - his son, Matthew.

Photo Lee Borrowman



Lamorinda Dogs

Photo Ohlen Alexander

The challenger-duo, Dennis and Eleni Wanken, were expected but did not make it. "We had planned to go, but somebody ran into our security gate last night and we had to stay home waiting for the repair company," said Wanken by phone. The candidate believes that the damage was probably the result of an accident rather malevolence. Mayor Ken Chew opened the Festival and then walked around meeting residents.

Oktoberfest!

The next opportunity for genial family fun in a gorgeous setting will be the annual Moraga Oktoberfest

at the Hacienda de las Flores on Sunday, October 10, from 2:00 p.m. to 6:00 p.m. Live music will be provided again this year by Big Lou's Polka Casserole band - the name alone piques the curiosity. Bratwurst and other sausages from Saag's, plus authentic German foods and beverages, will be available for a nominal charge. Activities for children will include inflatables, pumpkin painting, and chalk drawing.

It was the Hacienda Foundation that first envisioned the Moraga Oktoberfest; the Foundation is a volunteer organization that raises money and works for the improvement and

beautification of the historic Hacienda. "We invite the Lamorinda community to come enjoy the festivities and to see the recent improvements that have been made to the Hacienda," said Foundation president Claire Roth. "The facility is truly the Crown Jewel of Moraga, and it is wonderful to see it used so happily by the community."

The Hacienda de las Flores is located at 2100 Donald Drive. Free parking will be available in the Rheem Shopping Center on Moraga Road, and a free shuttle will take Oktoberfest visitors between the parking lot and the Hacienda.

LYNN'S TOP FIVE -

FINANCIAL PLANNING DAYS - Great planning help -- for free!

By Lynn Ballou, EA, CFP®

It is my great honor to have been appointed by the CFP® Board in Washington D.C. to be one of seven CFP® Ambassadors serving across the country. A large part of my new role involves communicating local financial planning opportunities of great benefit for Bay Area residents as they arise. One incredible opportunity is coming up soon in October: Financial Planning Days.

Over the years many of you have asked me what you can do to help your friends and family who need solid financial planning advice, but don't have a lot of resources. Whether it's our own family members, friends, or won-

derful service providers, there's no shortage of those who could benefit from great financial planning assistance. This upcoming event is an amazing opportunity for those you care about to receive some very personal and extremely knowledgeable financial planning counsel at no cost.

Four non-profit organizations --- the Certified Financial Planning Board of Standards Inc, the Financial Planning Association® (FPA), the Foundation for Financial Planning and the U.S. Conference of Mayors ---have joined together to bring this important event to our communities. This ground-breaking program is designed to unite the

collective resources of the financial planning community and city governments nationwide to assist Americans in need of financial guidance through a series of free Financial Planning Days events. Here are the Bay Area dates and locations:

- SATURDAY OCTOBER 2nd**
9 a.m. - 4 p.m.: Oakland City Hall
- SATURDAY OCTOBER 9th**
10:30 a.m. - 4:30 p.m.: Sunnyvale Public Library
- SATURDAY OCTOBER 16th**
10 a.m. - 4 p.m.: San Francisco - UC Hastings College of Law

As taken from the CFP.net website about the Oakland Financial Planning Day, here are five great

reasons to attend, or to encourage someone you care about to attend, and instructions for signing up.

- 1) Why Attend? Personal financial planning is essential, regardless of age or income, and it is vital to meeting life goals, such as buying a home, paying for college or achieving a secure retirement. There are millions of Americans with pressing financial questions that need answers, and unfortunately, many have not had the opportunity to discuss those questions with competent and ethical financial planners.
- 2) What to expect? Each local Financial Planning Day will feature highly qualified CERTIFIED FI-

ANCIAL PLANNER™ professionals and experts from the Financial Planning Association®, all volunteering their time and expertise to provide free one-on-one counseling and classroom-style educational presentations addressing key personal finance topics. Best of all, there are no strings attached - volunteer financial planners will not sell products or services, give out business cards or take down names.

3) How much time can I really expect to have? So far over 100 CFP®s and FPA® advisors have signed up to volunteer just for the Oakland venue alone. According to Oakland event coordinator Leslie Biggers, a financial advisor in Benicia, over 200 folks attended last year, and they are expecting and hoping for twice that number this year. Since the Oakland event lasts 7 hours, this should provide every attendee an excellent opportunity to have one on one meaningful counseling time.

4) Event Structure: At the Financial Planning Day, each volunteer will be seated at a table designated for a specific financial planning topic. You can decide what topic you're interested in and head over to the appropriate table. The financial planners will meet with only one individual, couple or family at a time but there is no limit to the number of volunteers you can meet with.

5) How to sign up, what to bring. Free registration for Oakland Financial Planning Day, as well as the other Bay Area Financial Planning Days, is quick and easy. Simply complete the online registration form. They will not sell your e-mail address or use it for any purpose other than communications about Financial Planning Day. Walk-ins to the Financial Planning Day are welcome, but admission will be granted first to those who have registered online. Since they expect a

large crowd, I encourage you to register early. Sign up at: <http://www.financialplanning-days.org/Content/Home.aspx> Follow the directions and you can sign up on line.

So, if you, or anyone you know, could benefit from access to highly qualified financial planners, this is an event not to be missed. You can obtain more information at www.cfp.net. In the middle of these challenging economic times, it's a great chance for those who could benefit from personal assistance to receive information and ideas at no cost. I'll be attending at least one of these events. If you are there, too, please come up and say "hello!" I hope that I will become a more known voice on this topic, helping consumers seek the guidance and counseling of CFP® practitioners and other highly qualified advisors to achieve their life goals through proper management of their financial resources.



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

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