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High above the Crowd

By Cathy Dausman



Steve Meagher and his bike

Photo Cathy Dausman

Steve Meagher was recently seen in Lamorinda with his latest love. Steve is an athlete, with serious street cred to his name (triathlons, marathons, Ironman competitions, multiple Alcatraz swims, etc.), and his love is tall and thin, but with curves in all the right places. Steve's wife April doesn't even mind that they spend so much time together. In fact, she encourages him. "He keeps me laughing," she says. Meagher's love is a Penny Farthing bike.

A Penny Farthing is an old-fashioned bicycle with a large front wheel and a tiny back wheel. The disparate wheel sizes reminded people of the British penny and farthing coins. In U.S. terms, Meagher jokes, it might be labeled a "60 cent bike," with a fifty cent piece and dime replacing penny and farthing.

Meagher bought his bike in February to train for a personal birthday

challenge: riding from Lake Tahoe to the Bay Area. In addition to the Penny Farthing, his garage houses a road bike, mountain bike and triathlon bike. He keeps a unicycle in his car trunk—the same one he rode up Mt. Diablo for his 47th birthday last year (see: <http://tiny.cc/fqfc5>). But a bike this unique required a name, so Meagher recalled a character from his favorite childhood book, Jan Wahl's *The Furious Flycycle*. And thus was born the Emma Dodd.

Meagher's 45 pound Standard high wheel bike (\$949 plus tax) is a "fixie." Says Meagher: "it has no brakes, no gears and no air." Its tires are solid rubber. A metal bracket above the small rear wheel helps the rider mount and dismount. To stop, the rider drags a shoe across the back wheel.

The Penny Farthing was hand built in Alameda at Rideable Bicycle

Replicas (www.hiwheel.com). Owner Greg Barron said RBR is "the only commercial manufacturer of Hiwheel bikes in the world." Each takes four to ten weeks to build. Barron ships to customers in Norway, Australia, Brazil, and the United Arab Emirates. Disney parks own Penny Farthings, as do casinos, hotels, clothing stores and history buffs.

The Emma Dodd is unique in Lamorinda. It's hard to miss it as Meagher cycles a stately 12 mph perched four feet above the ground wearing a pith helmet. One spandex clad biker slowed enough to shout "awesome!" as he passed by. As for seeing others on different human powered transportation forms (for example, Greg Thomas on his Velomobile), Meagher figures both think the same thing: "what is that [other guy] riding?!"

Meagher has shared his biking enthusiasm by participating in Napa's Cycle for Sight and Diabetes Tour de Cure charity rides. He also visited his daughter's 2nd grade class. Teacher Jenny Dodd (no relation, but flattered nonetheless) at Orinda's Del Ray Elementary reports tying the bike into their math curriculum: "We looked for all of the 3-D shapes that we could see [on the bike]. Next we measured the wheel diameter. We also measured the diameter of a tricycle wheel and compared the two."

The bike looked magical, according to Dodd's students who each got a chance to ride it with Meagher steering.

Meagher turns 48 this August, so it's only natural to look ahead. How about a landmark birthday challenge, say, at age 50 or 60? Meagher says he'd like to swim the English Channel in a relay. Or maybe complete a 100 mile run in the western United States. Or build a DH-4 airplane replica and duplicate Major Crissy's (of San Francisco's Crissy Field) flight plan. Look out for Meagher; he's going places.

Lynn's Top Five:

Planning a Very Memorable, Yet Affordable, Summer Vacation!

By Lynn Ballou, CERTIFIED FINANCIAL PLANNER™

As the weather FINALLY begins to heat up, many of us are starting to dream about going away on vacation. Unfortunately, soaring fuel and airfare costs have a lot of Americans wondering if they can afford to travel this summer. You can keep vacation costs reasonable with a little creativity and a lot of planning. Given that there may be no getting around the higher costs of travel – whether by car, train, or plane – you will probably need to

focus on all the other expense items of your vacation for opportunities to truly keep costs in check. Let's explore a few tips so that you summer revelers can still have a relaxing vacation away from home by using creative financial planning to save money and have a great time.

1) MAKE A PLAN: So, maybe not the favorite approach for those of us who enjoy some spontaneity in our lives, but you can really keep costs down if you take the time to plan your every move before you start. Map out how you will spend each day of your vacation – where you will eat, what you will do, what you will buy – and approximately what each activity will cost. Knowing your costs beforehand is a powerful budgeting tool, whereas leaving everything to chance, proximity, and hunger pangs can get expensive. What's more, planning can heighten and extend the fun of the actual excursion, as any ten-year old getting ready for a trip to Disneyland can tell you!

2) GET EVERYONE IN ON THE ACT! If you are taking a family vacation, give everyone – even school-aged kids – budget responsibility for one aspect of the trip. Have that ten-year old manage the snack or bottled water expenses; a teen can be responsible for lunches or sightseeing expenses. You can even make it a contest: best budget manager each day gets a small "splurge allowance" (which, of course, you have already planned for!).

3) CONSIDER A HOME SWAP OR HOSPITALITY EXCHANGE: In the first case, you actually trade homes for a specified time with a person or family living in the area you wish to visit. In the second case, you host travelers in your home, and then are hosted by them in return. These arrangements are generally far less costly than hotels or vacation rentals. The internet has greatly facilitated and broadened the market for home exchanges, particularly in the case of foreign travel. Just exercise caution and do your homework before entering into any agreements. For inspiration and some helpful details, go to my Blog at www.ballouplum.com, June 2010, to read all about how our clients, the Hambergs, who make home swapping not just fun, but an amazing life

adventure!

4) RETURN TO A FAVORITE PLACE RATHER THAN SOMEWHERE NEW: Similar to the benefits of advance planning, going back to a place you have visited before provides important pre-travel information you can use to keep your expenses in check. You will already have a good idea of the places to eat, to stay, to visit and to shop, and can make cost-effective choices accordingly.

5) TRY A "STAY" CATION!: As CFP Board Consumer Advocate Eleanor Blayney, CFP® says, "Even if you follow cost-saving advice, you still may not be able to balance your vacations plans with your budget." She suggests an alternative which I can personally endorse as being a whole lot of fun. Remember that getting away can be more a state of mind than a matter of geography! Become a bona fide visitor in our own amazing Bay Area. You can even stay at a local hotel, and plan your days as a tourist, seeing and doing things you assumed you could always do later.

Wishing you all an amazing summer, with a lifetime of family memories made all the more pleasant because they didn't break the family piggy bank! Bon Voyage!



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. Financial Planning offered through Ballou Plum Wealth Advisors, A Registered Investment Advisor. Securities offered through LPL Financial, member FINRA/SIPC.

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