



Ware Designs
Fine Jewelry since 1977

3645 Mt. Diablo Blvd.,
Lafayette
between Trader Joes & the Post Office
283-2988
www.waredesigns.com

50% off
Watch Battery
Now \$5, Reg \$10
1 watch battery per person. Exp. 6/30/12. Usually installed while you wait. Wisconsin residents apply.

Tuesday-Saturday 10-6

Congratulations 2012 Graduates!



Photo Cathy Dausman

Hundreds of Miramonte High School seniors crowd onto the gymnasium floor June 1 to say good-bye to teachers at the last rally of the year before graduation.

College Admissions Is Tough!

Writing your college essay does not have to be.



Elizabeth helps you write essays that are thoughtful, well-constructed and highlight your unique personality and special experiences.

"Christian was selected as a Reynolds Scholar at Wake Forest University. We would like to thank you for all that you've done for him—this would not have happened without you."
~The Medved Family, April 2012



Elizabeth LaScala, PhD
Certified College Advisor
www.doingcollege.com

Call Elizabeth 925 891-4491 or email elizabeth@doingcollege.com.
Doing College Essay Workshops in July and August or by personal appointment.

New Mural at JM

Submitted by Moose Wesler



Photo Moose Wesler

Community members, students, administrators, teachers and staff of the Moraga School District gathered recently at Joaquin Moraga Intermediate School for the dedication of the school's most recent mural. In memory of inspiring teachers like Carol Robak, the mural captures her love of social studies and physical education. From left: Assistant Principal Brad Carn, Fran Strykowski, Glenn Robak, student artist Annie Midthun, Hillary Hoppock, Principal Joan Danilson, and Moose Wesler, the designer of the mural.

NEED LANDSCAPE HELP?
PLAN NOW with Calvin Craig Landscaping



AWARD-WINNING DESIGNS
Quality, Value and Service
Since 1988

GET STUNNING YEAR-ROUND BEAUTY WITH LOW WATER USAGE AND MAINTENANCE
Fine and Organic Gardening Services
Landscape Renovation and Drainage Specialists
Call today for a FREE consultation

Horticulturist • Designer Contractor
925-935-5269
Licensed, Insured & Bonded CLC#545003

View our online portfolio at www.CraigLandscaping.com

Lynn's Top Five

Providing Financial Help to Struggling Adult Children

By Lynn Ballou, CERTIFIED FINANCIAL PLANNER™

A reporter recently called me to discuss my thoughts on how to help our young adult children if they are struggling financially. On the one hand as parents we want to do anything and everything we can to help our children succeed, but on the other hand we don't want to create an unhealthy financial co-dependency situation with no end in sight. After all, destroying our own financial stability to help them out with no end in sight won't end well. But are these stressful economic times so unusual that we are "allowed" to break all the rules of financial sanity to help them out? How do we draw some lines and some boundaries? Let's explore some practical ideas this month.

1) Don't berate, support! It's SO easy to slip back into the parent-child role. However, keep in mind that our young adult children are probably emotionally very vulnerable and embarrassed about their situation. If they are in financial straits due to the economic downturn and not foolhardy behavior, this is a time to step up to the plate and let the family values you have instilled and nurtured for many years guide the way. Talk with them as you would an adult friend. Ask them to explain their situation and what they think good solutions might be. Guide them with advice as you would a good friend. Don't tell them what to do. Don't just swoop in, write checks, and hope it will all magically be better.

2) One time behavior or the norm? If the adult child is in a mess financially because of irresponsible financial behavior, figure out if it's a one-time thing, or if this is becoming the "norm" for that child. For this child, it may be about more than pro-

viding support --- it may be very appropriate to insist that any financial support that is provided comes with the absolute condition that the adult child will meet with a financial counselor to work on personal financial behavioral reform.

3) Decide with your own planner what you can afford to do. For some, it may be a free place to stay - if so, create a realistic end date in advance. For others it might be financial support. Decide if it's a gift or a loan, again, based on what you can afford. Creating financial instability in your own life to help a child in the long run hurts everyone.

4) Loaning the money? Make it practical. If it's a loan in full or part, think realistically about how long you can afford to extend the loan, and what realistically they can be expected to pay back, and when. You might decide to waive interest to make it a partial "gift." For some of you it may be a better investment to charge your children 2 percent interest than keep the money in a CD!

5) Keeping it "fair" to siblings. This might be the toughest one of all for many. If one child is receiving a lot more financial support than others, this can create a lot of resentment and a long-time trend of family tension. If you are helping a child financially who may not be in the position to repay the debt anytime soon, to be fair to all siblings, you might think about putting a provision in your estate plan that would equalize things by deducting any imbalance from their share of your estate when you pass away. This will help with the "fairness" factor which is frequently important to take into account in these situations.

home from college who aren't launching financially as both they and we had envisioned. These young adults often feel like failures and are paralyzed with worried about their futures. We feel financially drained and spent just to get them through school, and are worried about them in different ways. Open up an honest, forthright conversation, just as you would with a close adult friend. They are, after all, adults now. Do what you can to be helpful, but as much as possible, let them "own" the solution. It will bring them not only great pride and satisfaction, but the ability to navigate stormy waters they may experience again later in life when you are no longer there with the lifeboat.



Lynn Ballou is a CERTIFIED FINANCIAL PLANNER™ professional 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). 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 and a separate entity. Securities offered through LPL Financial, member FINRA/SIPC.

As Seen in Lamorinda



Students from Mrs. Vann's third-grade class at Springhill Elementary got a close up look at the former Lafayette Grammar School during their Lafayette History tour. Students were dressed as residents of the 1800s, and got to ring the school (now church) bell.
Photo Cathy Dausman

Submit stories and story ideas to storydesk@lamorindaweekly.com