

Residential Design and Remodeling

Kitchens | Baths | Decks
Master Suites | Additions



CANYONDESIGNBUILD

#B285785

3630 Park Blvd. Oakland, CA 94610
P (510) 482 0300 www.canyondesignbuild.com



You found your dream home.

Choose a mortgage to match.

Experience a world of choice with Jumbo Loans from Union Bank®.

When it comes to larger loans, your options can be limited. At Union Bank, we broaden your choices and offer our most competitive rates on larger home loans.¹

Whether you're buying or refinancing, we make our best options available to you:

Variety of Loan Programs—have more choices with an assortment of fixed- or fixed/ adjustable-rate jumbo loan programs up to \$5 million.

Zero Point Options—reduce your out-of-pocket expenses at closing, and still get a great rate on your mortgage.

Interest-Only Payment Option—make lower monthly payments and maximize your potential tax deduction. (Consult a professional tax advisor.)²

Portfolio Lender—receive specialized underwriting on the most complex mortgages and consideration of loan amounts above \$5 million, case by case.

Get personalized service and great rates with a Jumbo Loan.

Karen Weil
VP, Mortgage Consultant
925-362-7107
karen.weil@unionbank.com
unionbank.com/kweil
NMLS ID #765233



¹ Loans subject to credit and collateral approval. Financing available for collateral located in CA, OR, or WA. Restrictions may apply. Terms and conditions subject to change.

² With an interest-only mortgage payment, you will not pay down the loan's principal balance during the interest-only period. Once the interest-only period ends, your payments will increase to pay back the principal and interest. Rates are subject to increase over the life of the loan. Contact your mortgage consultant to determine what your payments might be once the interest-only period ends.



Civic News Moraga

Moraga Tree Lighting



Photo Sophie Braccini

The Moraga Community Chorus braved the rain and cold Dec. 1 to sing at the town's tree-lighting ceremony at the Moraga Commons Park. It is a Moraga tradition to invite local children to visit with Santa, take pictures and give the big man their wish lists, while the volunteers of the Moraga Youth Involvement Committee offer hot cocoa. The rain didn't stop a sizeable crowd from participating in the annual festivities. *S.Braccini*

Civic News Orinda

It's Not Just a Library, It's a Destination

... continued from page A7

Compared with other book-lending institutions across the area, that's a fairly impressive figure. In 2011 alone, the total circulation of the Orinda Library reached nearly a quarter of a million.

But those numbers can't come close to painting the Picasso of one of Orinda's most beloved institutions. Part of a complex that includes the Orinda Community Center, adjoining parks and tennis courts, Orinda's Historical Society, Chamber of Commerce, and Caffè Teatro, the library is patronized not only by well-read residents and parents helping their children hone their research and study skills, but by non-Orindans dropping in after dance workouts and OCC classes, friends meeting for lunch, and life-long learners arriving for will and trust workshops, computer training, and even toddler yoga. Art on display in the Library Gallery can be enjoyed by all.

One only need sit outside the facility on any given day or evening to witness the synergy taking place. "It's a very fun atmosphere," says Beth Girshman, senior community library manager. "I think that ideally the Library is the fifth place — a gathering place open, free, safe. You see your friends, your neighbors ... people with children ... people working on their novels."

Adult and Teen Services Librarian Ruth Boyer concurs. "We know that people are saying, 'Let's meet at the Library.'" If something isn't happening at one facility, they often find it at another.

Seats at the ground floor coffee shop and cafe are hard to come by most mornings and afternoons — as are spaces at library computers upstairs at peak times. Even parking lots at restaurants across the street are often packed. "Anything that can generate the ability of so many people to come to a destination for 65 hours a week, seven days a week ... any destination that's

open that much can't help but bring people into an area," says Girshman of the library's contribution to this vitality.

The latest infusion of energy is likely to come via the Winter Music Series. Modeled on the library's well attended summer series, Boyer hopes the new winter concerts will motivate locals to venture forth on dark, chilly nights. The events kick off Dec. 5 with mellow guitar music, followed by Jazz in January, and the romantic strains of violin just in time for Valentine's Day — all enhanced by the glow and warmth of the library's fireplace. Because Orinda's library is generally such a "peaceful, contemplative environment," says Girshman, "it's a little unexpected to have music ... but it works."

The library also boasts a Mystery Book Club, which meets the third Friday of every month. Boyer describes the club as "very vibrant." New members are always welcome, as are diverse opinions. "You don't have to love a book," she says. When a debate ensues, it "brings conversation to the table."

The music series and many other programs are underwritten by the Friends of the Orinda Library (FOL), which raises a significant amount of money each year through operation of a book store, a membership program, monthly book sales, and other initiatives. FOL's efforts also support additions to Orinda's holdings over and above those provided by the Contra Costa library system — a system recently awarded the prestigious National Medal of Honor by the Institute of Museum and Library Services. FOL will host a special holiday book sale Dec. 8 before kicking off a major membership drive this January.

And as always, says Girshman, "The best way that people can support the library is to use it."

**WHEN WILL YOU RETIRE?
OR CAN YOU RETIRE?**

R. Hays Englehart, ChFC®

Financial Consultant, LPL Registered Principal
CA INSURANCE LIC. # 0643931



Securities offered through LPL Financial, Member FINRA/SIPC

OFFICE 925.254.0980

CELL 818.642.6260

EMAIL hays@lfgadvisors.org

WEB lfgadvisors.org

ADDRESS One Bates Blvd, Suite 202
Orinda, CA 94563

**You're Invited to
TEA TALES & HIGH TEA**



Please join us for a very special afternoon of high tea, tasty treats, and captivating tales.

Art historian and lecturer Susan Leech will explain the benefits and cultural traditions of tea. She will also share delightful "tea tales" from around the world. **We would love it if you could attend.**

When

December 11, 2012
2 pm-4 pm

Where

Bayside Park
1440 40th Street,
Emeryville

Kindly RSVP
(510) 594-8800



1440 14th Street • Emeryville, CA 94608
www.baysideparksenior.com • (510) 594-8800

© 2012 Bayside Park • RCFE License #015601452 • 9769

Share your thoughts, insights and opinions with your community. **Send a letter to the editor:**
letters@lamorindaweekly.com