

Ware Designs

Fine Jewelry since 1977

Expanding our Services with

Two Goldsmiths

- Custom Designs
- Appraisals
- Expert Repairs
- Pearl Restringing

All your jewelry is insured with Jeweler's Block Insurance.

\$5 off Watch Battery

Reg \$15, Now \$10

1 watch battery per person. Exp. 6/15/16. Usually installed while you wait. W/coupon. Restrictions apply.

3645 Mt. Diablo Blvd., Lafayette between Trader Joes & the Post Office
283-2988 www.waredesigns.com Tuesday-Saturday 10-6

- Experienced Caregivers
- Holistic Practices
- In-home Care



Holistic Caregivers

925-451-5208

www.holisticcaregivers.net

Ames Tutoring and Test Prep



ACT/SAT Summer Classes

REGISTER ONLINE!

TUTORING: All Academic Subjects, ACT/SAT

FREE: College Info Evenings & Practice Tests!

Register: www.amestutoring.com

3249 Mt. Diablo Ct. #206 . Lafayette . 925.962.5599

Would you rather?

Invest in your **HEALTH** today
-or-
Pay for your **SICKNESS** tomorrow

Bodyzing™

-Personal Training Studio-

CHOOSE HEALTH!

Call Today for Your
New Client Discount

(707)799-4082

3385 Mt Diablo Blvd, Lafayette, Ca 94549

Theater View Veterinary Clinic



"Dr. Laurie" Langford

Theater View Veterinary Clinic, owned by Dr. Laurie Langford, is excited to announce a new addition. Dr. Amelia Ausman has joined our team. Come check us out.



Phone: (925) 317-3187

Fax: (925) 334-7017

Email: theatervieworinda@gmail.com

www.theaterviewvetclinic.com

1 Bates Blvd., Suite 200, Orinda

'Wish Upon a Star' Turns 10

By Cathy Dausman



Photos provided

An original live theater performance about a boy who never grows up is itself growing up.

The Peter Pan Foundation's "Wish Upon a Star" musical production, now in its 10th year, springs to life at Diablo Valley College Performing Arts Center over Memorial Day weekend. The show follows Peter Pan and friends on a musical fairy tale journey. Approximately 240 cast members, ages 4 to 60, populate the eight performances in a show that gives back to the community and has kept its actors returning for years.

PPF president and founder Leslie Noel says the foundation

was inspired by her close friend and vocal student Steffen Ryge, who died in 2006 in an auto accident between his performances as the original Peter Pan. The 2014 Jefferson Award-winning nonprofit says on its website it teaches "young and younger ... tremendously important lessons" about themselves, their talent and responsibility to their community.

Proceeds from the shows benefit UCSF Benioff Children's Hospital as well as other organizations such as the Make-A-Wish Foundation. PPF expects to raise more than \$10,000 this year, says board of directors member Gina Campo. To date Campo says the children's

hospital has received \$139,500 from the foundation.

The "Wish Upon a Star" cast is filled with repeat performers. Veteran Sierra Dee says it was watching young members grow up that kept her coming back year after year, first as a performer in the original show, and now as the show's musical director.

Campolindo High School junior Josh Christian (who plays Hercules) is in his ninth year with PPF. High school senior Jordan Ben-Shmuel (one of several Peter Pans) says PPF "has been a huge part of my family's life for eight years." Three young Welch family performers, ages 14 and under, are appearing for the fifth year in various "Wish Upon a Star" casts; they are joined this year by their 4-year-old sibling, who plays a dwarf.

PPF inspires longtime loyalty on many levels. Adult performer Charlotta Ryge, mother of the original Peter Pan Steffen Ryge, steps onstage for the first time as Sleeping Beauty's nemesis, Malificent.

... continued on page B10



Pictured above is Steffen Ryge, the original Peter Pan.

Lynn's Top Five

How to Protect the Biggest Asset You May Have

By Lynn Ballou CFP®

Can you protect your biggest asset? I bet you think I'm talking about your home, or your retirement plan, right? However for many of you the biggest asset you have is the employment income you haven't earned yet.

Here are five things to consider as you tuck into your peak earning years and focus on growing your net worth.

1) Disability income: Are you an employee with one or several disability insurance plans available to you through work? Routinely Certified Financial Planner professionals recommend that you opt in for any short- or long-term plan available to you, to the maximum percentage of earnings available, even if you have to pay for some or all of it yourself. If you are self-employed, reach out to an agent who specializes in this type of insurance and figure out a benefit/affordability matrix that works best for you and your family. Most of us spend more time worrying about life insurance coverage, but you are statistically more likely to become disabled during your working years than to pass away.

2) Casualty Insurance: The liability insurance you purchase in your plans, including umbrella coverage, is designed to cover your net worth. But what about your future earnings? According to Sterling Fairholm, an independent insurance broker in Walnut Creek, "In an insurance claim with significant damages, the 'at fault' party is personally responsible for the amount that is in excess of in force policy limits. In these situations there are a number of assets that are exposed including the often overlooked 'asset' of future income. In a lawsuit, the state of California can garnish wages and income up to 25 percent for 10 years which means that protecting your future income should be a very important part of your as-

set protection strategy."

3) Directors and Officers Professional Insurance: If you have a high-profile job, sit on a board or are a high ranking officer in your company or a nonprofit, you have accepted a very high level of accountability. I turned to Sterling on this topic as well. Here are his thoughts: "Professional Liability (E&O) policies are becoming commonplace in most businesses as the exposure to a financial loss due to incidents other than an on-site injury become more and more frequent. Directors and Officers (D&O) policies have become more important than ever as protection for corporate officers as a layer of protection against the risks of being named in a suit based on their position within a company. An important area of these policies is the cost to defend and litigate suits brought against the companies as well as potential settlement awards. An added layer of D&O is used to protect the individuals when a company has become insolvent." This is very important coverage to obtain with suits and claims on the rise.

4) A Current Estate Plan: From the obvious wills and living trusts, to the less often discussed powers and advance health care directives, a well-crafted estate plan that includes appropriate life insurance coverage is a great way to protect against loss of future income along with protection of assets for your family and any other intended heirs. By working with an experienced estate planning attorney, you can create a plan that allows assets to be thoughtfully passed on, while minimizing costs and fees as much as realistically allowable, thus protecting income and assets. Without a well-crafted, up-to-date written plan, your grieving family could be facing what would otherwise be avoidable and potentially sizable extra costs and time.

5) Medical Insurance: Not only are you now required to have medical coverage or face tax penalties, nothing can mess up your future income faster than deep and prolonged uncovered medical costs. Understand the coverages you have available through work or that you can purchase privately. Be sure that you understand what you are accepting as non-insured risks, and be financially prepared to absorb those costs if the need arises. Because of the complexity in this area of insurance, consulting with an agent who specializes specifically in medical insurance coverage can provide you with clarity in what has become quite a murky area for many of us to navigate.

You know how I'm going to close this column: you are never one and done. Review all your coverages consistently and whenever your circumstances change. Have your financial, insurance, tax, and estate advisors collaborate on these important matters so that you can focus on your future with peace of mind.



Lynn Ballou is a CERTIFIED FINANCIAL PLANNER (tm) professional and Regional Director with EP Wealth Advisors, a Registered Investment Advisory firm in Lafayette. Information used in the writing of this column is believed to be factual and up-to-date, but we do not guarantee its accuracy and it should not be regarded as a complete analysis of the subject discussed. All information is derived from sources deemed to be reliable. All expressions of opinion reflect the judgment of the author as of the date of publication and are subject to change. Please consult with qualified advisors when considering any action related to the topic discussed herein.