

Efforts to build an orphanage in Sierra Leone

By Sophie Braccini



Photos provided

Dianne Wilson, Moraga Royale executive director and current president of the Moraga Rotary, recently went to Sierra Leone in West Africa to get field knowledge of the area where her club is sponsoring the construction of an orphanage. The 10 days she spent there turned out to be a rich, even if sometimes heartbreaking, human experience that renewed and enhanced her commitment and determination to see this project to fruition.

Sierra Leone is one of the poorest African countries. It suffered a devastating civil war from 1991–2002. This was followed by an outbreak of the Ebola virus in 2014 that claimed thousands more lives. In the town of Makeni, Wilson’s sister, Becky Becker, on a Christian and humanitarian mission met Bambay Savaneh, a young man who is a double-hand amputee maimed by rebels in the civil war and who had created a faith-based soccer team to bring discipline and fun to the lives of children. Ebola, which claimed the lives of the healthy adults, left many children in Makeni orphans.

In a country where people have difficulty feeding themselves, the insecurity of the situation of orphans is daunting, with many still living on the streets, resorting to all kinds of activities to survive, and being subjected to abuse and crime.

Beker and her group continue to help Savaneh and the 21 orphans that have found refuge with his family. She also had involved Wilson from the start, helping with the soccer equipment and such, but Wilson now feels that much more is needed.

The Moraga Rotary is now committed to help build an orphanage for Makeni’s children, under Savaneh’s leadership. During Wilson’s recent voyage in West Africa with her sister, an award-winning filmmaker Paul Freedman and translator Angela Geer produced a documentary showing the precarious, though hopeful, life of the children.

Savaneh is Sierra Leonean and studied abroad. His goal is to put the



Dianne Wilson with some of the orphans she met during her trip to Makeni. Photos provided



children through school; they started coming to his door because the children understood that there they would get some food and would not be bitten. Wilson was impressed by Savaneh’s dedication and that of his wife, who works from dawn to dusk to feed and clean everyone.

Wilson reports the joy and positive attitude of the orphans as they now feel safe and have the prospect of a future. But she also witnessed firsthand the more than simple conditions in which they live, with no sanitation on the premises.

The Rotary project consists of

building an orphanage on a large lot that has its own water supply. All the work will be done by local labor, using local material and techniques. Wilson explains that half of the money has already been raised – \$23,000 was recently raised for the orphanage at the Night at the Races Rotary fundraiser – and is confident that the rest will be collected as people understand what is at stake.

The documentary should soon be available on the Moraga Rotary website: www.moragarotary.com.

Lynn’s Top Five

Spring into financial fitness

By Lynn Ballou, CFP®

When I think about spring it’s the warming weather and beautiful gardens that come to mind. I also believe that it’s a fantastic time of year to challenge ourselves to a Fiscal Fitness Test and where we come up short, make changes now. Here are five areas to focus on:

1) Exercise those budgeting skills. Is your budget bloated because of overspending? Examine the parts of your spending that are discretionary and see if you really need to buy all those things and if not, cut 10 percent out as a good start toward healthier fiscal behavior. Reboot with the notion that you should shop with a list and if it’s not on the list, step away from the purchase. If one month is out of control, cut back on all spending in other months until you are back at your baseline budget.

2) Get your family support group set up! Living with a fiscal plan is a challenge when we don’t have each other’s back. Gather your family and friend team around you and set course together on your goals. Have your kids and even grandkids participate so they develop excellent long-term money management skills of their own. That will pay dividends of a fiscally healthy life for generations to come. Get your friends on board, too. If everyone in your life is focused on fiscal health, you can be there for each other and there’s less of a chance for inadvertent sabotage and derailment.

3) Time for a retirement plan scan. Are you fully participating in all your retirement plans at work? Are you leaving money on the table by not fully qualifying for any available company match? Do you know how much you need to invest systematically and which plans are best for you? Whether you are self-employed or receiving W-2 income, there are many different types of retirement plans you can set up. If you are overwhelmed by the choices, don’t faint! Work with a Certified Financial Planner™ and your tax advisor to help you narrow the list and weigh the pros and cons of each.

4) Shed the weight of risk! Insurance is an important part of a well-crafted financial plan and rather than tossing and turning all night and losing sleep, meet with your CFP® and your Insurance specialists to figure out what you can afford to self-insure and what risks you can transfer to others. Don’t spend money on the wrong insurance and coverages! Instead design an insurance portfolio that works perfectly into your plans

and covers your needs. Here are some of the coverages you should investigate and review: health, disability, life, long-term care, home, auto, liability, earthquake and perhaps business insurance, rental properties and even board of director’s insurance if you serve in that capacity. Sounds like a lot and at first, it can be daunting. Tackle these different types of coverage one by one and educate yourself about what is needed and what isn’t in your own situation. Your pros are there to help you.

5) Take your investment portfolio’s temperature. Do you know what you own? Is your portfolio working the way it should to get you where you want and need to go? Do you have upcoming cash needs and no liquidity to handle them? This is the perfect time to evaluate your holdings with respect to your financial planning goals and objectives. As part of that process, be sure you understand your risk tolerance and use that as one measurement to see if your asset mix is appropriate for you and your own situation. An overheated portfolio may look exciting on paper, but when markets cool, you want to be sure you can handle any volatility that comes your way. Work with your Certified Financial Planner™ to review all the aspects of your portfolio, making warranted changes but only after a comprehensive review that includes issues such as costs, fees, liquidity, risk and tax implications.

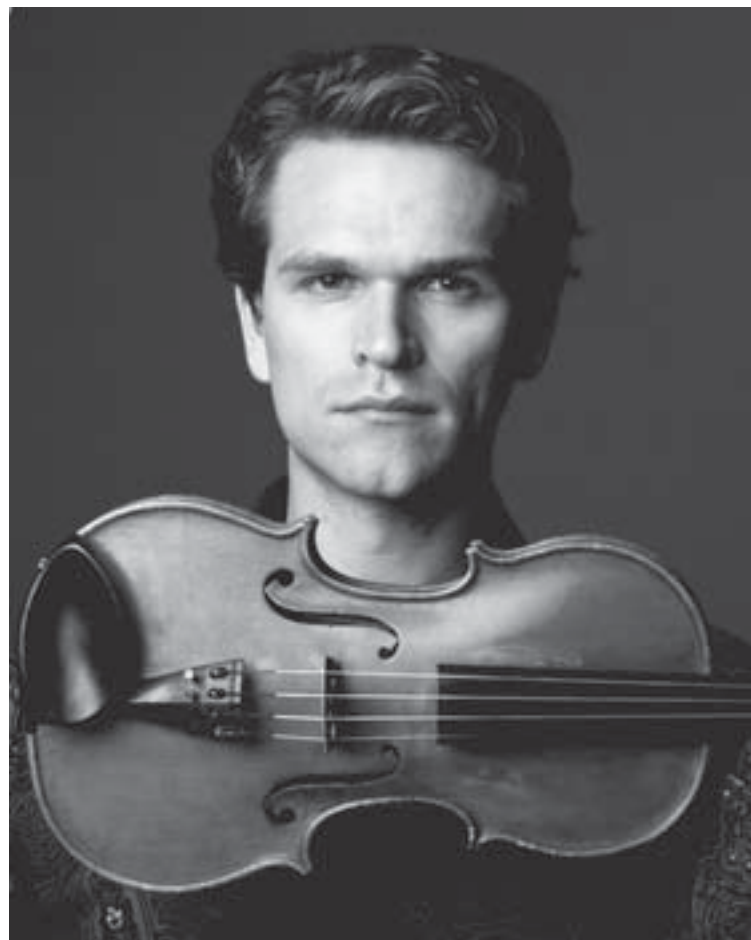
Remember that as with all fitness challenges, your fiscal fitness test will need some review and redesign as the goals and objectives of you and your family change over time. And like all challenges, it might sound overwhelming, but the gain is worth the energy you’ll expend. Get the team in place and go for the win! Happy spring!



Lynn Ballou is a CERTIFIED FINANCIAL PLANNER™ 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(s) discussed. All expressions of opinion reflect the judgment of the author as of the date of publication and are subject to change. Content is not intended to be interpreted as tax or legal advice. Always consult a tax and/or legal professional regarding your specific circumstances.

‘American Radio Hour’ concert program offers a musical trip back in time

Submitted by Lawrence Kohl



Two-time Grammy winner jazz violinist Mads Tolling Photo provided

Pacific Chamber Orchestra, under the direction of Maestro Lawrence Kohl, will take audience members back to 1944 – before the internet, computers, even television, when the radio was king – to enjoy an “American Radio Hour” concert program at 7:30 p.m. Saturday, April 21 at the Lafayette-Orinda Presbyterian Church at 49 Knox in Lafayette and at 2 p.m. Sunday, April 22 at the Bankhead Theatre at 2100 First Street in Livermore.

Audience members will serve as the live studio audience for Scott Joplin’s delightful ragtime hit “The Entertainer;” George Gershwin’s sweet “Lullaby for Strings;” Charles Ives’ amusing “Three Short Pieces” and Aaron Copland’s masterful “Appalachian Spring.” Copland focused this well-known, beautiful piece

on the heart of American values as expressed in the Shaker melody: ‘Tis the gift to be simple, ‘tis the gift to be free.

Two-time Grammy winner jazz violinist Mads Tolling will also premiere a concerto for violin and chamber orchestra, “Yggdrasil,” commissioned by the Pacific Chamber Orchestra. Yggdrasil is the holy giant ash tree in Nordic mythology that is center to the cosmos. Its branches extend far into the heavens and its roots go deep in the earth, connecting the nine Norse worlds. Part of the concerto will be based around the oldest written Scandinavian song, “I have dreamed me a dream,” found on a piece of wood written in Runes around 1300 just after the Viking age. As befitting our diverse America, Tolling’s “Yggdrasil” connects

classical and improvisational jazz, old time fiddling and Latin styles into a complex and new musical universe.

Tickets are \$10 - \$59 and for both locations may be purchased through the PCO website: PacificChamberOrchestra.org or for Livermore the Bankhead Box office, by phone at (925) 373-6800 or online at BankheadTheater.org.

The professional musicians of the Pacific Chamber Orchestra have performed in the San Francisco Symphony, Opera, Ballet and Theatre Orchestra; perform for feature films recorded at Skywalker Ranch; tour internationally in chamber groups and appear as soloists. For information and videos about PCO, visit pacificchamberorchestra.org.

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