

Celebrate Independent Bookstore Day with free events and giveaways



Photo provided

Storytime at Bel and Bunna's Books in Lafayette.

By Kara Navolio

Orinda Books and Bel and Bunna's Books will be participating in Independent Bookstore Day on Saturday, April 27, a national one-day party taking place at most independent book

stores across the country. This is the fifth year of the event, which was started by the Northern California Independent Booksellers Association.

Ten years ago it seemed that independent bookstores were slowly becoming a thing of the past, but since

2009 there has been a yearly increase in the number of stores despite the growth of online book retailers. There are now over 1,700 independent book stores nationally, which have reshaped the concept of a book store. In addition to selling carefully selected books, successful book stores have become community gathering places and now host many events throughout the year. Orinda Books has been in business since 1976. In addition to author events, owner Maria Roden hosts book clubs, workshops, and story times. She also makes space for local artists to display their work and hosts Artist's Opening Receptions. Bel and Bunna's Books, which focuses on children's books, sponsors events such as a "Making Connections" class for new parents and their babies to learn how to connect through touch and feel, led by a children's physical therapist.

This year's Independent Bookstore Day will include a Bookstore Passport Game. Book lovers can pick up their passports now at any inde-

pendent book store and begin collecting stamps from stores they visit through April 27. Stamped passports can then be turned in on that day for a chance to win prizes, including gift certificates.

Orinda Books plans to have local children's authors Michael Slack and Lindy Novak reading their books from 10:15 a.m. to noon. Also at 11 a.m., two publishers from Penguin Random House and Macmillan will present their favorite new books for summer, and at 3 p.m. Vilunya Diskin, a founding author of "Our Bodies Ourselves," will discuss the 50th anniversary of the book. There will also be live music, refreshments and giveaways throughout the day.

Bel and Bunna's Books, which has been at 3581 C Mt. Diablo Blvd. in Lafayette since 2016, will have story times at 11 a.m. and 3 p.m., and throughout the day will offer crafts, giveaways, signed copies of books and other events.

For more information: www.indiebookstoreday.org, www.orindabooks.com, www.belandbunnasbooks.com.

Lynn's Top Five

Quarterbacking this year's tax season – what now?

By Lynn Ballou, CFP®

None of my friends who are tax advisors had time to chat with me when I sat down to write this column – shocking, right? However, since we share clients, you can imagine I've had a lot of interaction with those in the tax trenches this year. I think I heard the word "Epic" used more than once regarding the experience. So a relief to move on, right? However, before you put away those returns with a big "whew!" here are some takeaways for you to think about in getting ready for next year (oops, I mean this year).

1) Check your withholding! While the theory was good, i.e. most of us should enjoy lower taxes under the new law, that wasn't the case for all of us. Lower withholding in 2018 has resulted in many owing taxes for last year. Armed with your vision of next tax season, now is the time to revisit your W-4s and recalculate what you should be withholding and take into account that we are already more than a fourth of the way through the year. For those with income sources that lack withholding options, work through the possible need of

paying estimated taxes, how much, and when.

2) California does NOT conform to the new Federal Tax law! Keep tracking all your property taxes as well as your miscellaneous itemized deductions such as investment expenses because you may still be able to deduct these on your 2019 California returns.

3) Pay off your mortgage?

The new tax laws may have you scratching your head about why you even have a mortgage anymore since so many of us are now taking the standard deduction on our federal returns. However, don't just pay off your mortgage without running some numbers as there might be good reasons to hold on to that loan. In addition to giving up liquid assets to pay off your mortgage, another aspect to review is if you still benefit from the interest deduction on your state return. Or perhaps the rate of interest on your mortgage even without any tax benefit is attractive compared to your rate of return on your investment portfolio. And if you'll create taxable income to free up the funds to pay off the mortgage, that might make this decision too expensive. This is where it really pays to run the numbers

and consult a tax professional.

4) Charitable deductions might be best made from your RMD. If you are 70-1/2 or older it's time to take a close look at your opportunity to gift up to \$100,000 to qualified charities through your IRAs using your required minimum distributions. This method allows you to lower your AGI and can be a better option than gifting low basis assets which you may no longer be able to deduct on Schedule A if you aren't itemizing anymore. Work with your trusted advisors to be sure you qualify and to be sure this is done correctly on your behalf.

5) One light in the tunnel – fewer taxpayers owe Federal AMT. This brings up my last point, which is "start your 2019 tax planning now!" Not only do you want to grapple with issues such as those referenced above, you might have another unique opportunity. With newer, high Alternative Minimum Tax (AMT) exemption thresholds in place due to the new tax law (\$71,700 for Individuals and \$111,700 for those Married Filing Jointly), maybe this is the year you think about selling real estate or other assets with sizable capital gains. Before you take the leap, run the num-

bers with your pros and again pay attention to the differences between state and federal tax laws along with other pertinent issues.

No time to rest on your tax season "been there done that!" laurels! Spend some time now thinking about the current year and what proactive steps might benefit you and your family. Working with your team of tax pros alongside your financial planner will allow you to review your whole financial picture in the framework of the new tax laws and all your financial goals.

The review, assessment, and/or opinion expressed in this column are limited to and in association with general financial planning subjects. They are intended to introduce the reader to a general financial planning topics. This column should serve as a tool that should assist readers in the development of subsequent discussions with a financial planning professional. Always consult an accountant and/or attorney to assess your individual situation prior to implementing any financial planning strategy, including any strategy directly or indirectly referenced in this column.



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Lamorinda area job faire coming to Moraga Country Club

By Vera Kochan

Dust off and update your old resumes. The first, and hopefully annual, job faire for Lamorinda area residents takes place on Monday, April

29 from noon to 6 p.m. at the Moraga Country Club, 1600 St. Andrews Drive, Moraga. Sponsored by the Moraga Country Club and the Moraga Chamber of Commerce, the event will be held in the dining room area. Participating

businesses from Lamorinda are hoping to fill numerous positions in the fields of retail, office work and restaurant employment, to name a few. The job openings are for full-time employment only.

The Moraga Chamber of

Commerce anticipates 100-200 job seekers to visit the faire. According to Executive Director Kathe Nelson, "The idea is to provide local people with local employment, and to save on commute time and save on gas." Light refresh-

ments will be provided to attendees. For more information contact kathe@moragachamber.org or phone (925) 323-6524.

Burton Valley student pushes school to go green this Earth Day

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Jackl got to work sending emails to the school principal and vice principal, copying the Parent Association president since the PTA oversees the hot lunch program.

PTA President Neda Wilson says that Julian was so passionate that he pursued his goal by pushing the issue with both her and the school administration. "He scheduled meetings in the most professional way, came armed with stats, case studies, and a financial model," she says.

"It took him to come in and open my eyes," says Wilson. She notes that in a school of Burton Valley's size, with 800 students, the amount of plastic being saved from the landfill is huge. Roughly 300 meals are served daily which means that, with the use of reusable metal flatware, 45,000 plastic utensils annually will be saved from landfill.

Wilson helped Jackl work with the hot lunch program company Sodexo to implement the changes. Through their contact at Sodexo, another school in the area – Wagner

Ranch in Orinda – heard about the initiative and has decided to make the switch as well.

And that is Jackl's goal. "I am very proud and excited that this can help," he says, noting that his aim is to reach out to other schools in the area, across the state and across the U.S., to share the BVE story to make a global change for the benefit of the environment.

Jackl is spreading his message. He presented his initiative to the April 16 Lafayette School Board meeting. He is scheduled to appear in the mayor's weekly video on April 19 and will have

a table at Lafayette's Earth Day celebration April 28.

Jackl's parents are understandably very proud of their son. His father, Jay Jackl, describes him as a very empathetic person.

"He's very persistent," explains his mother, Chastity Schults. "He always does research and comes up with a persuasive argument."

He is certainly persistent. BVE Principal Meredith Dolley explains that Jackl knew and understood that getting rid of plastic utensils and using silverware for hot lunch would be

a big undertaking. "That didn't stop him. Julian persisted, researched and engaged not only our administration, but also our PTA."

Dolley continues, "Julian's goal and mission was to help Burton Valley become more green and more sustainable. However, the outcome has far surpassed what he set out to do. He is a strong example for all the children and adults at Burton Valley and beyond, that when you persist and you stay true to your passions, you really can make a difference."

Small cell wireless facilities – the future is coming to Moraga

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He added, "This is designed to keep the U.S. technologically at the forefront and competitive."

Vice Mayor Kimberleigh Korpus pointed out that several cities are attempting to dispute the Carr Order. If Moraga attempted to do so and were taken to court by a wireless carrier, the town doesn't have the funds to fight

the lawsuit. Mayor Roger Wykle felt that additional research into state laws and the public's rights was essential and suggested that Moraga and Orinda legal counsels meet to discuss options.

Town Manager Cynthia Battenberg said, "I'd like to recommend that we don't rush back in a month or two. That we actually observe what's happening with the

lawsuits that are underway, as well as the changes and modifications that other people are making, and when things seem to have stabilized, then we can bring back something that's been vetted so that we don't have to come back multiple times."

Staff's recommendation to the town council was to review the proposed Muni Code amendments and Planning commission suggestions and

either adopt the two proposed ordinances or identify additional desired amendments while remaining consistent with the limitations of the Carr Order. The first ordinance is an urgency ordinance that would go into effect immediately upon adoption. The second is a standard ordinance that would go into effect 30 days after a second reading and adoption, but remain in effect even if a court

found that urgency ordinance standards were not met by the town for any reason.

The council unanimously voted to adopt the first ordinance as amended and, with regards to the second ordinance, unanimously waived the first reading and introduced the ordinance as amended.