

# Young writers gather in Orinda for creative summer fun



Four writers deep in thought in front of their ice cream trough. Photo provided

Submitted by Leslie Darwin

Young writers gathered at Orinda Community Church for a week of “Writers’ Camp.” Brock, The Dog and Dave, and The Magic Unicorn served as mascots, reminding them “You be you, for only you can tell your story.”

The tweens wrote children’s stories which they read to 4-year-olds at St. John’s preschool. In addition to the stories for children, the campers wrote poems, haikus, and fortunes to place in fortune cookies for their parents. They also made green eggs and ham in honor of Dr. Seuss, baked cupcakes for Orinda Senior Village, spelled out supercalifragilisticexpialidocious in tiles, and made birthday cards to send to a political prisoner in Uzbekistan through Amnesty International.

On Taco Tuesday, the kids held a “Guac Off” where they made their own guacamole. The teams were reminded that just as each guacamole bowl is a little different (and delicious), writing can be the same way.

The week ended with a presentation by the young authors. Some shared “I Remember” books. Others shared their children’s stories with the titles “The Ghost Train,” “The Misunderstood Zombie,” “Mr. Cheezo,” and “My Bad Dad.” A highlight of the week was a chocolate fountain at the writers’ reception and eating ice cream out of a trough.

Writers’ Camp was held at Orinda Community Church and was led by award-winning poet Elizabeth Robinson and Leslie Darwin O’Brien who has written for Time Magazine and PBS.

# Local student spends summer conducting research at UC Davis



Miramonte senior Kate Blanchard at UC Davis. Photo provided

Submitted by Steven Ramsay

While most high school students are lounging around the pool, playing video games, or maybe working at the nearest mall, Kate Blanchard spent her off-time researching tyrosine sulfation at UC Davis.

Kate Blanchard, a senior at Miramonte High School, is among a select group of students attending the UC Davis Young Scholars Program this summer. The advanced science program, now over 50 years old and offered by the School of Education, introduced up to 40 high achieving high school sophomores and juniors to the world of original research in

the biological and natural sciences.

Participants worked one-on-one with research faculty in state-of-the-art laboratories for six weeks, ending Aug. 3. Each student worked on an individual project and prepared a professional-level research paper and presentation about his or her work.

“Students work under the direction of real-world researchers,” said Rick Pomeroy, program executive director in the School of Education at UC Davis. “In fact, these high school students are engaged in research that most college undergraduates don’t have an opportunity to do.”

Blanchard was investigating tyrosine sulfation in G-protein-coupled receptors. She was working under Dr. Grace Rosenquist in the Department of Neurobiology, Physiology and Behavior. Tyrosine sulfation is a posttranslational modification, changing protein function. A GPCR is a type of receptor in many cells throughout the body. Humans have over one-thousand known types of GPCRs and 30-50% of pharmaceutical drugs are targeted at them. Therefore, once the scientific community has a better understanding of how tyrosine sulfation affects the function

of these receptors, they can make more effective medicines.

The program, which kicked off this year on June 23, immersed students in the entire college experience. During the first two weeks of the program, participants attended lectures focusing on recent developments in biology and natural sciences in the mornings and conducted lab science every afternoon. During the last four weeks of the program, students worked full time in their labs. Students lived in campus dormitories and took field trips every weekend.

To qualify for the program, students must have had a strong academic record, have taken biology and two years of college preparatory mathematics, and had recommendations from teachers. In addition, applicants wrote a personal essay.

“All of the participants are highly qualified academically, take honors or advanced placement courses in high school and have high GPAs,” said Pomeroy. “Most importantly, though, they have all demonstrated a desire and ability to conduct original scientific research and have the potential to contribute significantly to the field.”

## Lynn’s Top Five

# Planning advice for millennials

By Lynn Ballou, CFP®

Financial advisors spend a lot of time advising retirees or those nearing financial independence on all the moves they should be focusing on to maximize their financial resources. Unfortunately we don’t always spend enough time helping millennials, thinking that they still have many years to work it all out. Yet millennials could really benefit from more attention as they are likely to live longer, have fewer government or corporate guarantees of assistance and medical care, and are graduating with daunting student debt.

A younger client recently referred to me by his parents called and posed a great question. He wanted to know what he should focus on first – contributing to his 401(k) or paying down student debt or saving up for a house? And my question to him was how are you doing on paying down debt, setting up an emergency fund and an impound account for nonsystematic living costs? After a long chat we were able to sort out his priorities, but this call brought me to understand that there are many in his generation struggling with similar questions. So here are my top five suggestions to millennials who are focused on launching a successful financial life:

**1) Renting might be your smartest move:** You really don’t need to be so laser focused on buying a house. Renting versus buying means that you have less overhead and more flexibility. Unless you are sure where you are going to live for the next five years and you also have enough disposable income to handle not only the known expenses but the unknown, I suggest you embrace renting and push home ownership into a different time frame.

Yes to student loans that propel you into a career that’s worth the debt. No to borrowing more than you can afford to pay when the bill comes on your credit card to buy things you don’t need. Yes to borrowing to fund a reasonable and smart work wardrobe (if you only buy what you need and shop on sale). No to borrowing money to pay for a lavish vacation you can’t pay off in full as soon as you are home.

**3) Smart, honest budgeting is a millennial’s best friend.** Because most millennials didn’t have the benefit of a personal financial planning class during their school years and may not have come from a household where learning personal cash management skill was a priority, it’s time to make time to learn this important skill. Luckily it’s simple and because most Millennials are very tech savvy there are a number of

wonderful online resources to lean on. The point is to know your true annual take home pay – that is all you can spend! Then, list out all your annual expenses and add them up and don’t gloss over the real spending on clothes, travel, pets, coffee house visits, etc. If your annual expenses are more than your income, guess what? You need to spend less, earn more or both. Budget and review routinely so that you face the realities of your situation before they get out of hand.

**4) Think about protecting yourself with smart insurance choices:** Insurance should protect you against losses that you cannot afford. Self-insure for the small annoying losses in life (like a co-pay for doctors visits or a small deductible on auto claims) but completely insure for the large issues such as your car being totaled (and you are at fault), or a robbery where all your electronics and other valuables are stolen and not recovered. Don’t dismiss optional long-term disability insurance coverage that’s available through work as your future income might be your biggest asset. And if you have dependents or a mortgage that a partner couldn’t handle alone, use inexpensive term life insurance to protect them. Seek out insurance agents who get you and aren’t just trying to upsell you on coverages you don’t need at this

point in your life. Do pay attention to protecting your net worth as it grows.

**5) Make saving for your future a priority as your income increases.** It’s easy to absorb new-found pay into your lifestyle. I suggest that as you are successful at increasing your income, you commit to using every new dollar to pay off debt first, create an emergency fund (six months’ of fixed expenses at a minimum), and set up an impound account for nonmonthly but real life style costs such as insurances, wardrobe renewal and car repairs. Next, start putting away money for your future by using available plans at work and your own savings, investing accounts. Engage a Certified Financial Planner or other trusted advisor and team to help guide you on this leg of your money management journey.

So millennials, it’s all about balance: yesterday (paying down debt), today (developing a smart cash management system so you don’t incur new “bad” debt and live within your means), and tomorrow (knowing what your moves are as your income grows and why). Stay focused and don’t forget to build in AFFORDABLE fun and joy as you embark on your successful financial journey.

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