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*Lynn's Top Five*

**Four Extraordinary Women Offer you Great Year-End Advice!**

By Lynn Ballou, CERTIFIED FINANCIAL PLANNER™

It's always exciting when I am able to participate in the last Lamorinda Weekly issue of the year and I really didn't want to waste this year's opportunity! So, I reached out to four super sharp Lamorinda professional women and asked them for one shining nugget --- that "if you do NOTHING else do this!" sort of thought --- to share with you as this year comes to a close. I think they've come up with really great actionable items for you to do now --- okay, right after that mistletoe comes down! I know you'll find these helpful --- enjoy!

**1) Colleen Callahan, CLU, CASL, LUTCF,** and partner of Lafayette's Kosich and Callahan, works tirelessly to make a complex subject accessible. Here's what she had to share: "January, New Year, new beginnings and a new medical insurance deductible! It's a good time to plan preventative visits. Under the new health care rules annual preventative care, using an in network provider is covered at 100% (before the deductible). Take advantage of this valuable benefit!" Another great point she makes for those over 65 and still working, "Be sure to meet with a professional agent

to explore coverage options before retiring. If you are over 65 COBRA is NOT a good option, in fact when COBRA is exhausted, options are limited for enrolling in Medicare Part B and a Medicare Supplement.

**2) Linda LaHonta, CPA,** in Lafayette, had several great ideas. First she points out that in 2012 we need to "beware the AMT!" There's still no patch for that wicked alternative minimum tax. If no patch is forthcoming soon, this could have a large and negative impact on our 2012 tax liabilities. Another great idea: "If you are still someone who files a traditional paper return, now is the time to go electronic!" Significant cutbacks on IRS staffing could result in delayed processing, higher error rates and longer refund waits. Linda says "E-file along with direct deposit is a safe and efficient way to get your money in a very short amount of time."

**3) Susan Rothenberg, Team Rothenberg Real Estate,** in Lafayette, has two very timely pieces of advice for us starting with "Don't delay your baby-boomer downsizing while you wait for the real estate market to come back." It's not going to

"come back" anytime soon. In most cases you'll be downsizing into an area where prices have been much more impacted than in Lamorinda, and you can benefit from the lowest mortgage rates in recent history." Regarding home improvements you are contemplating, she points out that it's important to "plan ahead, get an expert opinion about what improvements your home actually needs before selling." She notes that "if you plan far enough in advance, you might even get a chance to enjoy the improvements prior to moving!"

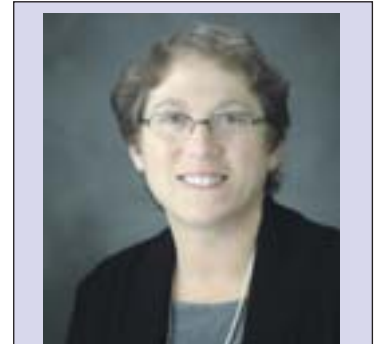
**4) Paula Leibovitz Goodwin, Leibovitz Law Group,** has offices in Orinda. Her first piece of advice is timeless: "Life insurance policies, retirement plans, IRAs and annuities pass at death in accordance with a beneficiary designation attached to that asset. This will usually TRUMP what your will or living trust says!" It's always extremely important to check the beneficiary designations on these assets. She also shares with us that it's important to meet with your lawyer to decide if the formula clauses that were put into your estate plan, if drafted before this year's \$5

million exemption came into play, still make sense. She advises: Check the language in your estate planning documents. "Is there a phrase like 'the trustee shall divide the trust estate into the following shares' or other phrases like 'that portion' or 'that fraction'?" This formula amount may pass to a trust that is no longer needed or cause less money to go to your spouse or more money to your children than you want. Paula emphasizes that "the only way to know whether a formula clause in your document still makes sense it to check with your estate planning lawyer."

**5) And my two cents, since it is Lynn Ballou's Top Five!** It's never too early and it's never too late to start planning! We are still doing active planning with our wonderful 97 years "young" client (you can read about her in my December Blog at www.ballouplum.com) and we set up 529 plans for newborns routinely. If you've gleaned nothing else from my columns, get help, get started --- you'll see the benefits now and for years to come!

I hope these remarkable women have inspired you to action! Reach

out to them if they can be of help. I'm looking forward to expanding on their thoughts next year in future columns. Happy Holidays!



Lynn Ballou is a CERTIFIED FINANCIAL PLANNER™ professional and co-owner of Ballou Plum Wealth Advisors, LLC, a Registered Investment Advisory (RIA) firm in Lafayette. Lynn is also a Registered Principal and Branch Manager with LPL Financial (LPL). The opinions voiced in this material are for general information only and not intended to provide specific advice or recommendation for any individual. Financial Planning offered through Ballou Plum Wealth Advisors, A Registered Investment Advisor. Securities offered through LPL Financial, member FINRA/SIPC. Colleen Callahan, Linda LaHonta, Susan Rothenberg and Paula Leibovitz Goodwin are not affiliated with, nor endorsed by, LPL Financial.



*Giving Opportunities this Holiday Season*

**Provide Troops with Free Calls Home**

J. Rockcliff Realtors and the non-profit Cell Phones for Soldiers Inc. are asking Contra Costa County residents to help troops call home by donating gently-used cellular phones. Residents can donate to this cause in four Lamorinda locations:

- Moraga Country Club Tennis Shop, Country Club Drive, Moraga, 94556
- Moraga Hardware and Lumber, 1409 Moraga Way, Moraga, 94556
- J. Rockcliff Realtors, 3799 Mt. Diablo Blvd., Lafayette, 94549
- J. Rockcliff Realtors, 89 Davis Rd., Suite 100, Orinda, 94563

The holidays are a great time to think of service personnel far from home and their loved ones---our troops and their families all benefit from this program. Funds raised from the recycling of cellular phones are used to purchase prepaid international calling cards. On average, Cell Phones for Soldiers distributes 12,000 calling cards each week to bases around the world, care package programs, deployment ceremonies and VA hospitals. For more information, contact Marian Krochka or Margaret Price at (925) 253-7000.

**A LibraryALIVE...EVERY dollar, every donor, every volunteer matters!**

Since opening November 2009, the Lafayette Library and Learning Center has been ALIVE, serving 765,000 patrons, open 58 weekly hours, 7 days a week and providing programs every day for every age and interest.

And here is a little known fact...the Lafayette Library and Learning Center Foundation funds a stunning 53% of the costs to keep the doors open, programs abundant, and the physical building well maintained! This is no small challenge, and we cannot succeed without YOU!

- \$50 funds 2 children's science books
- \$200 funds 1 hour of library services
- \$600 funds 3 Consortium programs
- \$1,500 funds updated technology
- \$5,000 funds a Distinguished Speaker

So, every gift, your charitable gift of any size, makes a difference! Become a member of the LibraryALIVE Annual Fund by check, online at LLLCF.org or call 925-283-6513.

The Moraga Police Officers Association along with S.A.F.E. (Stuffed Animals For Emergencies) is collecting new or gently used stuffed animals to help children through traumatic experiences. The stuffed animals are given to local police and fire departments, which distribute them to children they encounter who have been affected by traumatic events. S.A.F.E also facilitates the distribution of donated stuffed animals for a variety of charitable purposes to help children. This year's annual holiday collection drive begins on 11/23 and ends on 12/27. New or gently used stuffed animals can be dropped off in the collection area located in the lobby of the Moraga Police Department, 329 Rheem Blvd. Thank you for your support!

Make a difference in the lives of women, families, and teens by making a tax-deductible donation to Be the Star You Are!® charity in Moraga. New books are being shipped to groups and families across the US who have suffered in recent natural disasters. Checks of any amount may be sent to Be the Star You Are!® 501c3, PO Box 376, Moraga, Ca. 94556. Or make donations online via PAYPAL at

<http://www.bethestaryouare.org/donate.htm>. \$25 provides 5 books, \$50 provides 12 books, and \$100 provides 28 books. Thanks for caring. Everyone counts!

Donations are needed to fund the final construction of the Lafayette Community Stage at the EBMUD Reservoir. The new permanent stage, initiated by the Lafayette Rotary, will be used for community events like the annual "Concert at the Res" (which funds music programs at our local schools) and many other outdoor performing events. Please send your tax-deductible donations via check to the Lafayette Community Foundation, c/o "Rotary Stage", PO Box 221, Lafayette, CA 94549-0221 or donate online with a major credit card at [www.LafayetteCF.org](http://www.LafayetteCF.org).

Safeway: Help Us End Hunger Holiday Food Drive from November 16 - December 24. Purchase a \$10 prepacked bag of groceries which will be donated to the Food Bank. In store barrels will be available to drop off the donation, it's quick and easy.

Whole Foods: From Now until December 31, donate non-perishable items while shopping at the Lafayette Whole Foods store to support the Food Bank, or make a cash donation at the register while checking out. Look for pallets of healthy items on display. You can't miss the bins to collect donated non-perishable items.

Company C Contemporary Ballet is partnering with the non-profit Educational Foundation of Orinda to offer tickets to select performances of the 10th Anniversary Season Winter Program that benefit EFO and the Orinda schools. For every full priced benefit ticket sold to an EFO supporter, the Company will donate \$10 of the ticket price to EFO. Benefit tickets are priced \$45 orchestra seating, available for the following Winter Program performances: Leshner Center for the Arts, January 20-21 and the Novellus Theater at Yerba Buena Center for the Arts, February 17 and 19. Most appropriate for children 7 and older. Benefit ticket buyers must use the code "ENRICH" when ordering tickets. Details may be found at [www.companycballet.org](http://www.companycballet.org).

Thanks to the ongoing generosity of our donors, Trust in Education has grown in its capacity to help Afghan families rebuild their lives and country. We began with a few neighbors in 2003. Now our grassroots organization is supported by thousands who have donated time and money. A critical mass of supporters is essential to our challenge to educate. After all, today's third grader will be a fourth grader next year. Education is the greatest gift we can give a child. Join us by contributing what you can and volunteer your time.

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