

Cruciferous Crunch Makes This Salad Sing

By Susie Iventosch



Broccoli Salad with Turkey Bacon and Sharp Cheddar Photo Susie Iventosch

I have always loved broccoli salad, but you don't seem to find it in too many places. And, when you do, it usually has raisins, and sometimes mayonnaise or yogurt. I really love this recipe, because it uses a simple vinaigrette of olive oil and a combination of rice and cider vinegar. The cider vinegar gives it just a hint of sweetness, but it's not too sweet. The turkey bacon adds a salty touch and a bit of protein while the broccoli has such a good crunch! This salad travels well in lunch boxes, too.

In case you read the Thin Mint Brownie recipe from last week, please bake them at 350 degrees. I inadvertently omitted the oven temp!

INGREDIENTS

- 6-8 cups chopped fresh broccoli, including florets and stems (one large bunch)
- 1 red onion, chopped
- 2 tablespoons olive oil
- 4 slices turkey bacon
- 1 cup grated sharp cheddar cheese
- Dressing
 - ¼ cup unfiltered cider vinegar
 - ¼ cup rice vinegar
 - ½ cup olive oil
 - 1 teaspoon lemon pepper
 - Salt and pepper to taste
- Mix well in a jar with a tight-fitting lid.

DIRECTIONS

- Heat oil in a sauté pan and cook onions over medium-high heat, until beginning to get brown and crispy. Set aside and cool to room temperature.
- Cut broccoli into small, bite-sized pieces, including the florets as well as the stems. Put into a salad bowl.
- Heat bacon in microwave for about 2-3 minutes, until it starts to get crispy. (Turkey bacon is pre-cooked, so this is just to crisp it up a bit.) Break into small pieces. Toss in with broccoli.
- Add grated cheddar and toss all together with dressing.
- Serve at room temperature along with some yummy bread!

Susie Iventosch is the author of Tax Bites and Tasty Morsels, which can be found at Across the Way in Moraga, www.amazon.com, and www.taxbites.net.

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This recipe can be found on our website: www.lamorindaweekly.com. If you would like to share your favorite recipe with Susie please contact her by email or call our office at (925) 377-0977.



Lynn's Top Five

Where Should I Retire?

By Lynn Ballou, CFP®

This month the Certified Financial Planner Board of Standards has posted a lot of really helpful free information revolving around the theme of where to retire. This is a very timely topic in our community, and in my offices we spend quite a bit of time with clients these days thinking through choices. If you are one of the 10,000 baby boomers transitioning to retirement daily, here are some ideas for you to consider.

Aging in place. Many of us want to retire in the homes we live in as working adults. But there are two critical issues to think about: affordability and safety. Affordability can be thought of with respect to upkeep as well as tying up net worth that might be needed for your support during retirement. We need to think about the net value of our home and determine through careful retirement planning if we can afford to keep equity in our house or if it might instead be needed for our support. Regarding safety, we need to be realistic about the suitability and adaptability of our home to our changing physical needs.

Downsizing has its own challenges. It could be because of where your grandkids end up growing up or your need to live closer to essential services, but most of us will move out of the home we lived in while working and raising our children and downsize both financially and physically into a different living environment. Tackling this thoughtfully involves taking a realistic and non-sentimental view of all the potential costs and comparing them to other options. Collaborate with all your professionals to take into consideration

everything from the tax costs of a home sale to the monthly dues at a retirement community you might be eyeing.

Are you thinking about retirement-friendly areas? Moving close to children and grandchildren is great, but what if their communities are not set up for seniors? Everything from community centers to the religious community of your preference should be researched. And is it a walking town, friendly to slower-paced seniors? Or will you find transportation challenging and the pace geared to a much younger crowd? It sounds great to live in a vibrant community, but if it's all about the skinny jeans and never about the comfy shoes with great support, well ... I'm just saying!

Using the equity in our homes for support. When you analyze your future plans, think about long-term care needs. Do you have insurance? Is the equity in your home your long-term care policy, because in essence you are self-insuring by hoping to tap into it at some time in the future? And if so, you have choices about how to do that. Leaving no stone unturned in this vein, you might end up considering everything from an outright sale to financing the equity out to help pay for your living expenses, including costs for your care.

Essential Services for retirees. Living a peaceful life in a cabin in the woods sounds amazing, but what happens if you get sick? Or if you develop a chronic medical condition that involves regular trips to not just a local doctor, but a specialist that might not practice nearby? Don't forget to think about levels of medical care and proximity to good med-

ical services. And if you belong to an organization such as Kaiser, be sure they have facilities in your retirement community. If not, check out what coverage is available in your targeted area and if you can find the depth of medical services you might need. You also need to be sure that, as you age, you can find local help with everything from gardening and cleaning your home, to physical assistance.

As the CFP board ambassador for the Bay Area, I'm always happy to share their many resources. Their general website is chock full of free information and helpful links. You can access it at www.letsmakeaplan.org. Also, here is the link to their blog that all the CFP board ambassadors post to from time to time: http://letsmakeaplan.org/blog. Happy planning!



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 and a separate entity. Securities offered through LPL Financial, member FINRA/SIPC.

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