

Kids Sell Cookies for Cancer Research

By Cathy Tyson



Kristen Beckwith, in back, helps neighborhood kids with their cookie sale.

Photo Cathy Tyson

Who knew a one-day-only neighborhood cookie sale could raise \$3,209.73 and counting, for pediatric cancer research?

Donations are still coming in, says one of the thrilled organizers, Moraga's Kristen Beckwith, the day after the sale – Thanksgiving. She reports roughly \$1,000 in actual cookie sales and over \$2,000 in donations at the moment.

The Beckwith kids, along with neighborhood pals, were making the most of sale day, enthusiastically encouraging drivers on their quiet residential street to pull over and support the cause. Any cookies not sold by the end of the day went to doctors, nurses and staff at several local hospitals along with fire departments and police the following morning.

Beckwith, a busy mother of

four, has been actively supporting local hospitals for years with friend and fellow mom Lisa Anderson through cookie deliveries to spread cheer to families with sick kids as well as to the doctors and nurses taking care of them on Thanksgiving, along with fundraising efforts for "Cookies for Kids' Cancer." Last year they delivered almost 7,000 Grateful Cookies to hospitals.

This year they wanted to do even more, so they hosted epic cookie sales in Lafayette and Moraga to raise money for the nonprofit organization.

Beckwith and husband Paul Beckwith have four kids close in age, two being a set of twins, all who have had serious health issues. Looking to spread some holiday cheer, "and teach my kids the im-

portance of gratitude and helping others in need" they partnered with Anderson five years ago and rallied friends and neighbors to contribute cookies, that were sold on November 23 with every tax-deductible dollar going to the nonprofit organization which funds pediatric cancer research. Through Dec. 31, all donations will be matched, up to \$250,000 thanks to a very generous gift.

Beckwith says she has so much to be thankful for. She gets emotional talking about the Thanksgiving her family spent in the hospital when son Jake was very ill and nurses and doctors brought a Thanksgiving meal for their family to enjoy together. She knew then that she wanted to contribute to that Thanksgiving table the following year.

Less than four percent of cancer research funding is directed toward pediatric cancer issues, the number one cause of death of children in the U.S. A couple who sadly lost their young son to cancer started Cookies for Kids' Cancer in 2008 to support research for safer, more effective treatments. For more information, visit www.cookiesforkidscancer.org/fundraiser/gratefulcookies.

Daughters of the Goddess Celebrate Winter Solstice

By Sora O'Doherty



A peace symbol made of candles.

Photo provided

On Dec. 21, the Daughters of the Goddess, based in Lafayette, will gather in Concord to celebrate the winter solstice, and members of the public are invited to attend. The event is open to females only, of all ages, with the exception of boys under the age of 5.

The celebration of the winter solstice, the shortest day of year, marks the continual survival of the cold months and remembers that summer is on its way. After the solstice, the days get longer, as the season heads towards spring (despite that's it's the first day of winter) and as they celebrate the return of the light, a peace candle will be exchanged, says Patrice Erickson, High Guardian Priestess. Attendees purchase tall candles in glass jars and decorate them by gluing on pictures or signs. The candles are brought to the celebration and exchanged.

The ritual lasts about two hours, and includes chanting,

singing, dancing, prayers for peace, as well as the candle exchange. According to Erickson, the time seems to fly and the event is a lot of fun.

The Daughters of the Goddess is this year celebrating its 20th anniversary, having been established in 1996, and has been holding ceremonies for 20 years, many in Orinda. Thousands of women have come through the organization, which draws from a wide area of Northern California from Santa Cruz to Sacramento.

Check-in will be at 7:30 p.m. and the event will get going around 7:45, Erickson says, and continue until about 10:30 p.m. For those wishing to attend, RSVP to Kahuna Leilani at (925) 787 9247, who will provide more information, including the address of the gathering.

If you plan to go, you might want to bring a pillow to sit on; most people sit on a rug.

Lynn's Top Five

The Impact of the 2016 Elections on Year-end Planning

By Lynn Ballou

Usually my year-end column focuses on last minute tax planning considerations. And this year is no different — but with a twist. And that twist is to think about year-end tax and other planning moves you should consider in light of the election, with the legislative and executive branches under the control of one party — a party which proposes major change. So here are some tax and other year-end planning thoughts in light of what may lie ahead.

1) Defer income, accelerate deductions: Classic year-end advice, right? Well this year it may be more important than ever. A major platform for the Republicans was tax reform and all the proposals involve some sort of lower taxation in 2017. If you feel that your tax rates will in fact decrease next year, you may want to consider moving any income you can to 2017. You would then want to realize all the tax losses this year that you intelligently can to offset income, as this may prove to be the higher tax rate year.

2) Refinancing and Other Debt Moves: U.S. interest rates may rise soon and quickly, so if you've been meaning to refinance your home, don't delay. Similarly if you have been considering borrowing money for other purposes such as expanding your business or refinancing other debt, your window to today's historically low rates may be closing soon. Some tax reform proposals involve reducing the amount of debt you can deduct

under different scenarios. If you are going to be stuck with interest on loans which under potential new laws won't be deductible, at least refinance that debt now to the lowest possible cost you can so you aren't adding insult to injury.

3) Debt Instruments in my Portfolio: Spend time reviewing your holdings. Indications from the Federal Reserve are that rates will be increased in December and possibly again multiple times next year. If rates go up rapidly, the value of some holdings in your current income generating portfolio might be negatively impacted. Pay attention to the credit quality and duration of your portfolio holdings. Just as with equities, a diversified, laddered portfolio of very high quality debt instruments may be attractive.

4) Year-end Gifting of Appreciated Assets: Since a sale of appreciated assets might be taxed at higher rates this year than next, you should consider gifting mutual funds, stocks or other assets which, if sold, would cause you to pay sizable tax on gains. You have time before year-end to work with the current custodian of your publicly traded assets to gift these to qualified charities. Even as little as \$1,000 donation to a food bank, for example, if done with low basis stock or mutual fund holdings, will have an impact.

5) What's YOUR AGI?: The amount of your Adjusted Gross Income (AGI) can affect many calculations on your tax return including various itemized de-

duction thresholds. Take a look at each line on your 1040 page 1 to see what you might be able to impact to get that AGI lower. A few to think about include deferring bonus income, increasing deferred compensation, billing next year instead of this year, fully funding your retirement accounts, taking your RMD as a charitable contribution and increasing year-end spending for business equipment.

Many things can be said about the election and what's to come, but boring isn't one of them. Stay tuned in and on top of change as it's bound to impact you in one form or another. Being informed and collaborating with your trusted professionals will matter more now than ever.



Lynn Ballou is a Certified Financial Planner. The review, assessment, and/or opinions 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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Niman Flat Iron Steak: potato gratin, green beans, chimichurri sauce.....	18
Fresh Seafood Cioppino: in a rich tomato-basil sauce, parmesan, garlic toast..	19
Roasted Scallops: spinach, saliccia sugo	19
Roasted Wild Salmon: white wine, capers, braised greens, and potato gratin..	17
Veal Scallopini: mushrooms, garlic, marsala wine	17

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