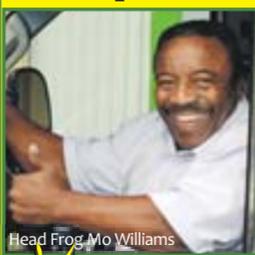


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Moraga Teen takes on fight for safer gun laws

By Sophie Braccini



SAT. AUG 25 STRIKE DOWN GUN VIOLENCE

RALLY WITH STUDENTS AND PARENTS TO END GUN VIOLENCE

For more information visit www.standupforchange.info

CIVIC PARK
Walnut Creek
Saturday
August 25, 2018
Noon - 2pm
You have the power to make an impact

SUPPORTED BY
Every Town for Gun Safety
Moms Demand Action
Moms Rising
Students Demand Action
Bay Area Student Activists
March For Our Lives

Poster promotes Aug. 25 rally to fight gun violence
Image provided

Vasch Gerber is not your average Lamorinda student. The energetic teen is back from a year in Taiwan where Gerber lived with different families and learned Mandarin as part of a program sponsored by the Moraga Rotary. Back to Moraga and ready to enter Campolindo High School as a junior, the passionate 16-year-old has spent the last months preparing for a rally to end gun violence, scheduled from noon to 2 p.m. on Aug. 25 at Civic Park in Walnut Creek, and has partnered with several organizations to make an impact.

Last year and at the beginning of the year while Gerber was in Taiwan studying, news about the school shootings in the United States were not making the headlines there. Gerber heard about it, however, and was very distressed by the news, and upon returning home, noticed that nothing had changed from a political standpoint – such as laws like the bill allowing gun

owners to carry concealed weapons across state lines that the House passed last December still garnered a lot of political support.

Gerber decided that being passive was not an option and sprung into action. The future Campo student is not against the second amendment, but believes that weapons should not be left in the hands of people who can hurt others. Gerber explains that the right to carry a gun should be treated the same way freedom of speech is applied: one is free to speak – or own a weapon – unless there is a risk of it being used in harmful ways.

The articulate and passionate teen has done research on the topic, and, without being an expert, has acquired a substantial body of knowledge. Gerber explains that one of the things that need to be changed is the possibility for the Centers for Disease Control and Prevention to conduct gun violence research, something that was stopped some 20 years ago by the Dickey Amendment. Car safety research has improved the safety of cars dramatically without banning cars, and studying gun safety could do the same. The student looked for examples such as research done by the Violence Prevention Research Program at UC Davis, which has shown, for example, that repeat convictions of DUIs predisposed the person to commit a violent crime with a firearm.

Gerber reached out to different local groups to organize the rally. The teen explains that the organization of the event took a lot more time and effort than had been anticipated. Gerber joined with Stand Up For Change (<https://www.standupforchange.info/>), a student led anti-gun violence group to put on the Aug. 25 grassroots Civic Park rally. Several other groups joined in, such as Moms Demand Action, Moms Rising, and March For Our Lives.

Gerber says several politicians have been invited to the rally and will be asked questions on their positions and ideas regarding gun regulation. Several students will also talk about their experience with guns and surviving gun violence. The purpose is to raise awareness and foster a dialogue beyond party lines.

For more information about the rally, visit www.standupforchange.info.

Lynn's Top Five

A mid-summer planning potpourri

By Lynn Ballou, CFP®

When I picked a topic to write about for this column, I thought about what's relevant now in my own practice. A few recurring themes seemed to emerge in recent conversations which I'd like to share with you here.

1) Home insurance – do you have enough? The past two or three years have seen an explosion in the value of homes and the costs to build, rebuild or remodel. It's time for you to dust off your home-

owner's related insurance policies to see if you have enough coverage to stay current with what's happening in the marketplace. Work with your agent to determine if your home could be rebuilt using quality materials and contractors and to current code using the numbers you have in place. The recent fires in NorCal have provided us with an all too real wake-up call on this topic.

2) Portfolio management and the AMT. Many investors have been unwilling to take some of the recent stock market gains off the table because they are concerned that they'll get burned in taxes. With the alternative minimum tax now kicking in at the higher \$1 million of qualified gain, it's time to review your holdings and think about rebalancing, knowing that the AMT might not be the beast it once was. That said, understand that the state of California's tax laws have not undergone the same changes as the federal law, so be sure to model any gains you are contemplating for both federal and state tax costs before you make any portfolio moves.

3) Retirement planning and health insurance costs. Many of us have simply said, oh, no need to worry about medical costs during retirement because I'll be on Medicare. Unfortunately that's become faulty thinking. Not only are those of you with high retirement income paying a lot higher premiums for Medicare than you may have ever planned, I think a lot of retirees are also realizing that they are paying out of pocket for many more medical expenses than they had planned on. Working with your Certified Financial Planner™ professional, adjust your projections to better fit the new reality of the current health insurance market and the reality of the higher deductibles, co-pays and non-covered expenses that you could face.

4) New tax law, new withholding. If you haven't already, it's time to do a mid-year tax withholding checkup to ensure you don't have any nasty surprises next April. Some of us will find our tax burden decreasing regarding tax bracket changes and the higher standard deduction. However, many will experience the opposite as we lose

write-offs such as state taxes in excess of \$10,000 and the loss of miscellaneous deductions such as tax preparation fees, business and investment expenses. Time to project your current income and withholding for the year and compare to what you think your tax bite will be. Fixing this now, and revisiting again in January, could save you some misery next year.

5) Higher estate exemptions may mean a new estate plan, but should it? Many taxpayers have been tempted to completely toss out their old estate plan design because of the new \$11.2 million per person exclusion amount. However, I encourage you to think before you toss! For example, there could be benefits to keeping bypass trust language in your estate plan regarding ensuring that your share of marital and your separate property assets go to your heirs versus being under the control of a surviving spouse, as well as keeping any possible benefit of protection from creditors. Review your plan with your estate planning attorney before making any bold moves.

I hope you find these topics helpful. Your team of planning pros will be happy to guide you with specifics to your own situation or feel free to reach out to me anytime.

Happy Summer!



Lynn Ballou is a CERTIFIED FINANCIAL PLANNER™ professional and Regional Director with EP Wealth Advisors, a Registered Investment Advisory Firm in Lafayette. Information used in the writing of this column is believed to be factual and up-to-date, but we do not guarantee its accuracy and it should not be regarded as a complete analysis of the subject(s) discussed. All expressions of opinion reflect the judgment of the author as of the date of publication and are subject to change. Content is not intended to be interpreted as tax or legal advice. Always consult a tax and/or legal professional regarding your specific circumstances.



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