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Lynn's Top Five
Extraordinary Times Call for Extraordinary Care
 By Lynn Ballou, EA, CFP



Lessons Learned from the Past: that could also be the title for this column. We are living in extraordinary times. Times we probably would have preferred to miss! However, we also have the opportunity and in fact the NEED to put our choices under a magnifying glass and use this as a chance to make some key changes in the financial decisions we make --- choices that will not just benefit us today, but could set a good tone for us in better times as well.

Those of us from my generation have frequently made a bit of fun of our parents and grandparents regarding their very cautious ways --- driving cars for 10+ years, recycling rubber bands from the newspaper, rinsing aluminum foil and reusing it again --- I'm sure you have your own family favorites! But what we forget when we tease them about these habits, is that they lived, or their parents lived through an extraordinary event: The Great Depression. In the news, everyday, pundits are comparing these times we are in to that moment in history. Only time will tell if they are right --- we certainly hope that this experience falls well short of that --- but there are lessons to be learned about thrift, recycling, not being such a disposable society, and just common good sense.

1) Find ways to spend less. In our hurried, harried life we often do what is expedient, and not thrifty. If you invest time in spending less, it's the same as earning more --- except tax free! Don't buy things you

don't really need. Shop around on-line or via newspaper ads for bargains on what's essential. Defer big ticket items until truly needed, instead of wanted. If you have children, make it a game and get them involved, too! This will have the added benefit of giving them a lifetime of good money management skills and intuition.

2) Find free or inexpensive ways to play. This is a great time of year to visit the beach, go for a bike ride, make a picnic and walk the dog in a new park you've not explored yet. Do it! Get out all the toys you've accumulated over the years and use them. Note to myself: Lynn, clean off the 20 year old canoe and take it to the reservoir --- see you there!

3) Don't stop investing. If you are enrolled in your 401(k) or other plan at work, or if you simply have your own savings plan, don't stop adding while the markets are down unless you must to make ends meet. The dollar cost averaging you are doing now during these down markets is like walking into Nordstrom and finding all your favorite stuff on sale at a HUGE discount! What you should do is carefully review your current holdings and where your new money is investing to be sure it's the makings of a sensible long-term, high quality, portfolio. Quality is the key - high quality never goes out of style for long!

4) Don't panic! It's tempting to pull everything out and put it in cash. Unless you have very short-term need of the funds, you could be hurting yourself more than helping.

This is especially true in your retirement accounts.

5) Be charitable, but maybe give time instead of cash or assets. Not everyone can afford to give money, stock and other assets to charity, though most of us can certainly find a way to help out the local food bank, for example, or pitch in for Toys for Tots. This is a good year to volunteer your time if you can't help with your checkbook. And this provides a super opportunity to give your children a chance to participate and see what a difference they can make. You can call a family meeting and have your kids, grandkids, friends and even colleagues help with ideas and organize participation --- and carpool to save gas!

Just remember, these extraordinary times will be looked back on someday and provide lessons to future generations. You'll have a lot to share with future generations -- if they listen any better than we did! And yes, someday we might just remember these as "the good old days!"

Lynn Ballou is a Certified Financial Planner (CFP) and co-owner of Ballou Plum Financial Advisors, LLC, a Registered Investment Advisory (RIA) firm in Lafayette. Lynn is also a Registered Principal and Branch Manager with LPL Financial (LPL). As such, she is required by securities regulations to add the following information to this column: The opinions voiced in this material are for general information only and not intended to provide specific advice or recommendation for any individual. Securities offered through LPL Financial, member FINRA/SIPC.

CHOCOLATE – TASTES SO GOOD, BUT BAD FOR DOGS!
 By Mona Miller, DVM



Labrador Kenna on a "stay" demonstrating how dogs might love chocolate! Photo Mona Miller

Chocolate is good for humans, with anti-oxidant and feel-good effects and a great taste! But as beneficial as might be for us, it is bad news for our animal friends. Cats are often not affected by chocolate toxicity, because they tend to be fairly discriminating eaters. Dogs, however, can get very sick and even die from chocolate ingestion. Chocolate contains an active ingredient called theobromine, which is a methylxanthine stimulant similar to caffeine. It affects the heart and nervous systems, causing hyperactivity, a rise in blood pressure, increase in heart rate and possible disturbances in the heart rhythm, muscle tremors, wobbliness and even seizures. Signs of toxicity can be seen within the first 4-12 hours after ingestion. It can take 4 days for theobromine to leave a dog's system. During this time, veterinary care would include causing vomiting, giving activated charcoal to bind remaining active ingredient, intravenous fluids and symptomatic treatment for the symptoms (i.e., anti-con-

vulsant medication, cardiac drugs, gastrointestinal support). The level of toxicity depends on the size of the dog, the amount of chocolate eaten and the type/darkness of the chocolate. In general, the small Maltese who eats a large amount of dark chocolate is a problem waiting to happen. Conversely, the large Rottweiler who grabs a couple of M&M candies from the floor will most likely experience no adverse effects at all. More specifically, for a 60lb Labrador to experience signs of toxicity, he would have to eat 25 oz of milk chocolate, or 8 oz of dark chocolate, or 2 3/4 oz of baking chocolate.

Another factor of chocolate toxicity concerns the amount of fat ingested suddenly. A large amount of sweetened milk chocolate candies contain a large amount of fat as well. Sudden fat ingestion stimulates the pancreas to produce digestive enzymes and can result in inflammation of the pancreas (pancreatitis). Common symptoms are not eating, vomiting, diarrhea, fever, belly pain and

lying around. This can occur 1-3 days after the chocolate candies are eaten. In this case, it is the fat causing the problem, not the theobromine toxicity.

An interesting side note in California regards the increased use of cocoa bean hulls in mulch and fertilizer, and toxicity resulting in dogs with access to these garden areas. The dogs are attracted by the aroma of the chocolate. According to the ASPCA Animal Poison Control Center, 67% of reported cases of cocoa bean hull toxicity were from California dogs. Cocoa bean hulls contain 250mg per ounce of theobromine, putting it at about half the amount of Baker's chocolate.

Dr. Mona S. Miller lives in Lafayette with her 3 year old son and her yellow Labrador Retriever. She has worked at Four Seasons Animal Hospital in Lafayette since moving here in 2001. She attended Cal as an undergrad, and received her DVM from U.C. Davis. She can be reached at Four Seasons, 938-7700, or by email to MonaS-DVM@aol.com.

Moraga Rotary Hosts East African Visitors to the United States
 By Sophie Braccini



Rotarians from District 5160 welcome the Group Study Exchange team members from East Africa to the USA. In photo, (L to R): Rotarian Amelia Ward (Redding Rotary), Luladay Aragaw (Ethiopia), Sylvia Nakajjugo (Uganda), Sarah Kasule (Uganda), Rotarian Muchau Githiaka (Kenya, Team Leader), and Rotarian Gary Irwin (Moraga Rotary) Picture courtesy of Moraga Rotary

Four young business professionals from Kenya, Uganda, and Ethiopia were hosted in the Lamorinda area by the Rotary Club of Moraga. They presented their ini-

tial program to that Club on a recent Tuesday. They are members of a Group Study Exchange team that will tour northern California in Rotary District 5160, and will be

hosted by various Rotary clubs elsewhere in the District. They will present their program to the Rossmoor, Lafayette, San Ramon Valley and Lamorinda Sunrise Rotary clubs.

The team is led by Kenyan Rotarian Muchau Githiaka, a past president of the Nairobi-Langata Rotary club. Other team members are Luladay Aragaw of Ethiopia, and Sylvia Nakajjugo and Sarah Kasule of Uganda. They will attend and present their program to the District Conference held at the Concord Hilton.

Group Study Exchange is a program of Rotary International to foster peace and international understanding, and in the spring 2009, a team of Americans will tour these East African countries to complete the exchange.

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