

Moraga Musician and Composer Honored with National YoungArts Foundation Merit Award

Submitted by Dejha Carrington



Lauren Grace Bare

Photo provided

Lauren Grace Bare of Moraga, who attends Valley View Charter Prep High School, has been named a 2016 National YoungArts Foundation Merit Winner in Music Instrumental/Composition. Selected out of more than 12,000 applications – the largest number to date – Bare has been recognized for her outstanding work and accomplishments and joins 819 young artists from 42 states across the literary, visual, design and performing arts who are being presented with this year’s honor. Winners receive cash awards of up to \$10,000, validation by renowned mentors, opportunities to participate in YoungArts programs, a strong professional network, and guidance in taking important steps toward achieving their goals.

“On behalf of everyone at YoungArts, I want to congratulate all of our winners and look forward to

welcoming the finalists to our campus in January,” stated Lisa Leone, Vice President of Artistic Programs for YoungArts.

Each YoungArts Winner is designated as a Finalist, Honorable Mention or Merit Winner through a blind adjudication process by an independent panel of highly accomplished artists. Some winners are awarded for excellence in multiple disciplines. All winners are eligible to participate in YoungArts’ regional programs, including YoungArts Los Angeles (Feb. 16-21), YoungArts Miami (March 8-13), and YoungArts New York (April 12-17), space permitting.

YoungArts Winners become part of the organization’s expansive alumni network of leading professionals, including visual artists Doug Aitken (1986 Winner in Visual Arts) and Daniel Arsham (1999 Winner in Visual Arts); musicians Conrad Tao

(2011 Winner in Music and U.S. Presidential Scholar in the Arts) and Jennifer Koh (1994 Winner in Music and U.S. Presidential Scholar in the Arts); filmmaker Doug Blush (1984 Winner in Cinematic Arts); recording artists Josh Groban (1999 Winner in Theater) and Chris Young (2003 Winner in Voice and U.S. Presidential Scholar in the Arts); writers Jenji Kohan (1987 Winner in Writing) and Sam Lipsyte (1986 Winner in Writing and U.S. Presidential Scholar in the Arts); actors Viola Davis (1983 Winner in Theater), Andrew Rannells (1997 Winner in Theater) and Kerry Washington (1994 Winner in Theater); renowned choreographer Desmond Richardson (1986 Winner in Modern Dance and U.S. Presidential Scholar in the Arts); and 2015 So You Think You Can Dance winner Gaby Diaz (2014 Winner in Dance).

YoungArts supports its alumni by providing opportunities to participate in the organization’s programming nationwide, including its annual YoungArts Awareness Day, a national advocacy campaign that promotes the arts as a rewarding and viable career path. The organization also seeks to support the artistry of its alumni and their projects throughout their careers; builds a community of YoungArts winners across generations; and establishes connections with partner institutions across the country, including the John F. Kennedy Center for the Performing Arts, American Ballet Theater and the Metropolitan Museum of Art.

For more information, visit youngarts.org, [facebook.com/YoungArts-Foundation](https://www.facebook.com/YoungArts-Foundation) or twitter.com/YoungArts.

GRAND OPENING



Natasha Grasso

Classic handcrafted jewelry
Rheem Shopping Center
 386 Park Street, Suite A, Moraga
Open Tue-Sat 11am-5pm
www.NATASHAGRASSO.com

Anything Sound

Offering Complete Systems, Upgrades & Universal Remote Solutions
 Proudly Serving The Lamorinda Community Since 2002

SOUNDWORKS
Free-In-Home Estimates
925-631-0680

Lynn’s Top 5 The Gift of Financial Independence

Pay attention to these five points

By Lynn Ballou, CFP®

In just a few short weeks we will be celebrating the end of another busy and productive year, and welcoming 2016. As part of our shared experience, we use the changing of the calendar as a time for reflection and resolutions. If working toward (or retaining) financial independence is on your list, let me offer five ways to stay on track in pursuit of your goal.

1) It’s all about the details. I wish becoming financially independent was as easy as just saying it’s going to happen. But successful plans involve hard work and detail. The details you need to stay on top of are not just about your net worth and how it grows, but also about your spending habits now and in your future life. Envision your future self: what will you be doing 10, 20, 30 or more years from now? In today’s dollars, what will that cost? And don’t kid yourself – you will spend more than just a simple inflationary factor on some things such as travel, health care costs and family. Work with a Certified Financial Planner professional or take advantage of well-designed software available on trusted sites. Since details matter, be sure the process you use not only includes realistic potential rates of return on investments, but also inflation, the impact of taxation and a robust life expectancy. Update your plan no less than annually so that if mid-course adjustments are needed, you have time and the resources to make change happen.

2) Plan for rainy days. The saying “hope for the best but plan for the worst” is at the core of a planned rainy day fund that makes sense for you and your family. If you are at a loss as to how to go about this, setting aside four to six months of fixed overhead expenses that must be paid is an excellent first step. You can be more sophisticated in your approach by adding in other factors such as how long a job search in your industry can take, family members who need your

support, possible health challenges and the important “sleep at night” quotient personal to you.

3) Saying no is often better for you than saying yes. Things tug at our heartstrings and we truly want to say yes. Or we are so busy we say yes to many things that if we really thought about them, we would instead take a pass. Create think time by creating planning time for yourself. There are many great thinkers and researchers out there who share with us this thought: We cannot live at warp rate “think” speed 24/7 expecting to do our best. Allowing space in your own personal time warp continuum to think first is a huge gift. This can help you avoid making expedient but ultimately harmful spending decisions, and instead allow you to become informed about details that go with the decisions at hand. Saying an informed “no” from the start rather than an expedient “yes” keeps you from having to undo, retrace or retract poor choices later.

4) Keep some risk; insure the rest. We tend to insure for the small nuisances of life that we really don’t need to cover while ignoring the big ones that could wipe us out. Some matters are time consuming to research, but so worth it in the long run. An example of this could be our home insurance. Low deductibles abound in policies, whereas the real killer events are often ignored and we are left exposed to big potential costs. In this example a simple step of increasing your deductibles (it might hurt to write a \$5K deductible check, but it probably won’t devastate you) and use the savings to pay for the amount it will actually take to rebuild your home to current code, could help you avoid financial ruin. If you are underinsured, you might be writing a large part of that check yourself. Work with reputable advisors and agents to review your situation and look for potential land mines.

5) A solid plan is not achieved in a day. Many of us lack the patience gene, but together with persistence, patience is your best friend when planning for financial independence. Do have a plan, but don’t try to execute it all at once. If you have 10 actionable items you need to implement, figure out which are the most pressing (such as paying off high interest credit cards) and which are the least (maybe buying a new car). Prioritize and tackle those that have priority first, while still working on the others.

By reviewing your plan annually you can measure your success and be proud of what you have achieved. If you feel that you are treading water or losing traction, reach out to an independent qualified professional who can take the emotions out of the equation and provide you a professional perspective, guidance and potential solutions. A year from now, you will be proud and working on new resolutions.



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.

BDK America presents

JAPANESE FLOWER ARRANGING CLASS (Ikebana)



First Class: Jan. 14, 2016 @ 10:00-11:30 AM

For our first Japanese Arts and Culture program, we offer a Sogetsu-style flower arranging class which will begin on Thursday, January 14th at 10:00 AM and will continue every other Thursday. No previous experience is necessary to create beautiful floral arrangements which you will take home with you. Students are free to begin or attend any class session as classes will be on-going and each student will learn at your own pace. For further information, cost details and to register for the class, please contact Sogetsu instructor Jane Suei Naito directly at (415) 937-8260 or at ikebana_now@icloud.com. Class to be held at the BDK America office location noted below.

BDK America Moraga Office
 1675 School Street, Moraga CA 94556
 Ph: (925) 388-0067

We’re here to help... 24/7

whenever and wherever you need us.



Care Indeed is here to provide you or your loved one with compassionate and professional service. We offer assistance with personal care, help with mobility and simple exercises, companionship, medication reminders, meal preparation, light housekeeping, shopping, and errands.

Our respectful, caring and highly skilled Caregivers are a vital health care resource; they are trained to document activities or services performed in a timely, specific, accurate and complete manner.



2121 N. California Blvd., Ste. 290
 Walnut Creek, CA 94596
 (925) 317-3080
www.CareIndeed.com