

# The Island Scoop

## REAL ESTATE AND LIFESTYLE NEWS

February 2020

Alameda, California



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## WHAT TO EXPECT FOR THE ALAMEDA HOUSING MARKET IN 2020

**S**elling your home in Alameda in 2020 will still bring you a great price, but do not expect the market to keep ascending as it has in recent years. While experts expect Bay Area home sales prices to grow at a lower rate than the national average, they do not predict a crash. Working with an established realtor can ensure you get the best possible price for your home.

### MORE INVENTORY, TRICKIER SALES CLIMATE

In the last few years, the Bay Area's housing market has been characterized by low inventory and incredibly high demand—both of which have led to stellar prices for those who are selling their homes. Inventory rose significantly in 2019; however, people are still selling fast and at great prices in Alameda and throughout the area.

That said, 2020 will be a bit more challenging market, making the list price critical.

Any properties that are overpriced will, of course, be on the market longer. Another problem occurs when homeowners set the price very low to get bids but ultimately are only willing to sell at a higher price. See below for how a realtor can help in establishing an ideal list price.

### NO CRASH FOR 2020, BUT LESS ESCALATION

The median sales price for homes in Alameda and the Bay Area is expected not to continue to increase as much as the national average (forecasted at 2.8%), according to a Zillow poll of over 100 real estate experts and economists. Six out of 10 surveyed said that they expected the Bay Area market to grow more slowly than the national market, while just a quarter of respondents said they thought the Bay Area would outpace that 2.8% figure.

Prices have been steadily increasing, but 2020 gains

should be lower than in recent years. Zillow Senior Economist Cheryl Young noted that the past decade's rise in prices is no longer sustainable. In 2020, factors that could cause the market to rise or fall outside these expectations include the presidential election, unemployment rates, and low interest.

The national outlook suggests a low probability of a market crash. A meeting of economists at the National Association of Realtors, the Real Estate Forecast Summit, revealed a relatively low chance of a recession in 2020: the experts predicted 29% probability that the economy would take a dive. Attendees of the summit projected that the nationwide unemployment rate would be 3.7% (although Alameda's, 2.40% in November, should remain lower than that figure).

### WHY WORKING WITH A REALTOR NOW IS KEY

A well-equipped real estate

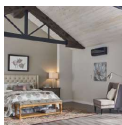
agent can help you determine the appropriate list price range for your home. You want the list price to be within that range and to be a figure you are willing to accept, even if you are hoping to get more. The realtor can help you be well-prepared with a solid premarketing strategy, captivating marketing, and powerful negotiation. If you have someone at your side who understands the market and what to expect, you can sell your home rapidly at or above the chosen list price.

It can also be smart to get your home on the market now, during the winter, rather than waiting until spring. Realtors can give you more of their focus since fewer homes are up for sale. Buyers are less likely to be window-shopping. Most importantly, the average sales price is a bit higher than during the high-activity months of the spring and summer. Talk to a skilled agent today, and sell your home while inventory is at a seasonal low. ■

## INSIDE THIS ISSUE



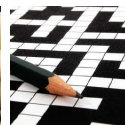
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# HELPING ADULT CHILDREN FINANCIALLY: **LEARN TO SAY NO**

by Carla Fried

**B**etween high rents, student loan debt and meager wage growth, it's hardly surprising that young adults increasingly lean on parents for financial support. A Pew Research survey reports that the majority of us think it would be grand for an adult child to be financially independent by age 22. But Pew's analysis of government data estimates that fewer than one in four grown kids are hitting that milestone these days, compared to one in three in 1980.

Need proof that most of us consider our kids special? In the Pew research, nearly two in three parents said that parents with adult kids between the ages of 18 and 29 generally are doing too much for those kids. Yet fewer than 30% agree that they themselves do too much for their adult children.

When the help is financial, we're not talking pocket change. A survey last year by Merrill Lynch and Age Wave estimated that the \$500 billion in annual financial help that parents give adult children is double what those same parents manage to save for retirement. Nearly three in four parents reported they put their adult kids' needs ahead of retirement.

Parents who make that choice could be setting everyone up for a difficult future. The less you have saved for retirement, the more likely you will feel money-stressed in retirement—that's not the goal, right?—and you may end up needing to rely on your kids for help in

**"If you have even the tiniest worries about retirement security, you owe it to your entire family to consider recalibrating your support."**

your later years. That's surely not an outcome the entire family wants.

The decision to provide financial support for an adult child is, of course, personal. That said, if you have even the tiniest worries about retirement security, you owe it to your entire family to consider recalibrating your support. Not overnight, but by setting a timeline expectation for when your child will be independent. Nearly half of parents in the Merrill Lynch and Age Wave survey said they wished they had established clearer financial boundaries. Here's how to achieve that:

### ADULT KIDS CONTRIBUTE TO FAMILY EXPENSES

Once an adult child has a job, even if they are still living at home, it's time to have them participate in bill paying. At a minimum, they should pay their share of a family cellphone

plan, and if you're still covering them on your health insurance, consider having them contribute to your monthly premium. That's not harsh. It's building adulthood muscles.

Are you thinking, geez, trimming your support isn't going to make a difference in your financial life? That's a cop-out.

Right now you may be helping with rent, but it becomes the mortgage, or childcare for the grandkids. Without a conscious game plan, there will always be opportunities to contribute, and you will always default toward giving. The parental instinct to provide doesn't magically click off at 22 or 25.

Yet if you have even the slightest concern about your retirement security, those are dollars you need to seriously reallocate to your 401(k) or IRA. For instance, let's say you trim your support by \$250 a month. And that gets invested for 20 years earning

an annualized 5%. That would add \$100,000 to your retirement kitty.

### SET LIMITS ON WHAT YOU WILL HELP WITH

Helping an adult child get established is one thing, but often help can extend into bankrolling a nicer-than-needed lifestyle. Money for groceries so they don't exist on a ramen diet or helping make rent on a shared apartment are reasonable assists. Cosigning a loan for a new car (which should be a used car), or contributing to rent for their own place (rather than shared) is you not setting smart limits.

### HANDS OFF YOUR SAVINGS

In the Merrill Lynch study, more than eight in 10 parents with adult children said they are willing to make a major financial sacrifice for their adult kids. If you want to trim your lifestyle to come up with the extra cash to help—downsizing your house, driving the car more years before trading in—that's a responsible tradeoff to consider, and one that 40% of survey respondents mentioned. But half of parents also said they would consider raiding a savings account, and one-quarter said they are willing to pull money from their retirement accounts. What's more, one-quarter said they would take on debt to help their adult kids. That's where your helping puts your family at greater financial risk. If you don't have the savings to take care of yourself, who will? The kids. ■

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REAL ESTATE AND LIFESTYLE NEWS

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# GET FIT WITH A HOME GYM

by Kathryn Weber

The resolutions to lose weight, stop smoking or cut out sweets is a common goal for each new year. But resolutions such as going to the gym can fall by the wayside when the thought of heading out for an early morning workout means having to get dressed for the day at the gym. Good intentions aside, having a home gym is perfect for anyone who wants to exercise more, and wants a way to be able to do it conveniently and avoid excuses like the weather or inconvenience.

Having a home gym means excuses about inconvenience go away. Plus, with a gym in your home you'll be able to work out, clean up and go about your day without having to lug it all in and out of a car or wipe down someone else's sweat from your favorite exercise machine.

## FINDING SPACE

If you have a spare bedroom, finding space for your gym is solved. But what if you don't have a spare room for a gym? Basements and garages are tempting gym spots, but if they're not heated or air-conditioned, they could be too cold or too



hot to exercise comfortably, and that could discourage you from exercising. Instead, look for a corner of a room where you could create a gym space. Once you have your gym site selected, it's time to outfit it for your workouts.

## EQUIPPING THE SPACE

No matter what type of exercise you prefer, there are several things you'll want to do whether you lift weights, walk on a treadmill or do yoga. The first is to find good flooring. Look into interlocking gym mats that you can use to

outline your gym or your gym space. These mats are terrific for almost any type of exercise and will give your feet and gym equipment added cushion and stability—and give your space the look and feel of a real gym.

Second is lighting. Make sure you have adequate lighting from windows or from overhead fixtures. If there's a window in your gym area, consider adding a large leaning mirror to the opposite wall. This will double up the light and make your space feel larger and more open. This is also a great option

if you're renting and can't make changes to your space. However, if you're converting a room into a gym, give some thought to adding mirror on one wall. The mirror will help to keep you motivated and check your form at the same time. Overhead, add a track lighting style fixture will brighten up your gym area and help you see well.

Other ideas for your home gym include adding a television so you can watch and ride your exercise bike or run on the treadmill, for example, or do follow-along exercise videos.

Give your gym some musical inspiration with Bluetooth speakers so you listen to your favorite workout playlist and keep your motivation up.

Add a hook on the wall for a towel and place a basket on the floor against the wall to store clean towels and other exercise equipment. For other members of the family into working out, install personal lockers for a locker room experience at home. ■

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HEALTH & FITNESS

## THE BENEFITS OF PROFESSIONAL PROPERTY MANAGEMENT

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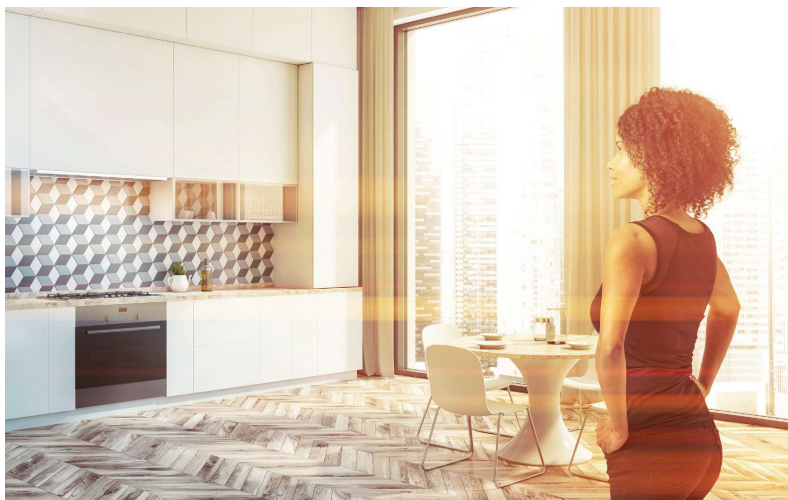
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## Q & A with the real estate expert



## IN THE REAL ESTATE MARKET, YOU GET WHAT YOU GIVE

**Q** Dear Julie, I put one of my properties on the market, certain that it would get scooped up in less than a month. That was three months ago. The house is well-built, and I added lots of bells and whistles. I'm sure the price is fair for a home in this area, where the economy is strong and steady. I figured there would be all kinds of eager buyers fighting over this treasure. Instead, all I'm getting is low-balled. What's wrong with these people?

- Amanda L.

**A** Dear Amanda, Perhaps your property's failure to launch is not the result of overpricing but of misjudging

the distance between what you like and what you think people want. It's not that people don't like nice things; it's just that some things don't make their priority list.

You can do impeccable work with the best materials, but if buyers see those embellishments as pretentious, unnecessary or counterproductive to their lifestyle, your home's value can suffer.

Ornate design features and unusual color schemes that look splendid on the pages of a magazine can start to feel sensually oppressive in real life. Dramatic landscaping and fancy fountains are worthless to someone who can't or won't spend the

time and money required to maintain them.

Your home has a better chance of retaining its value with modest upgrades than with extensive conversions. Go ahead and replace the garage door, but don't repurpose the space as a den. Don't sacrifice a powder room to expand a living room.

Factors beyond your control can force you to concede to a significant price reduction. Don't expect to get top dollar for a house that's under power lines or close to an airport, other industries that generate air, water or noise pollution.

A yard on sloped ground is hard to mow and sometimes vulnerable to erosion. Corner lots often see heavier traffic

than through-streets. Buyers try to avoid homes positioned at the end of a cul-de-sac or T-intersection; in feng shui, these houses are not conducive to a smooth flow of chi (energy). Any house flanked by hoarders and party animals probably won't pass for zen.

Amid the robust economy, strong buyer demand, relatively reasonable mortgage rates and slow price growth, bidding wars are at a 10-year low nationwide.

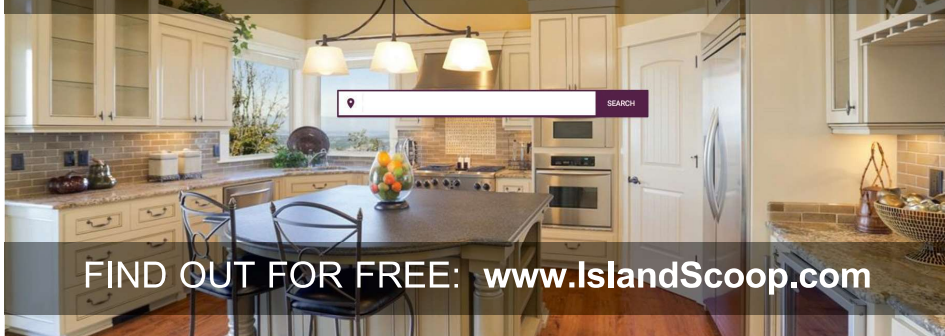
Consumers are getting smarter about what they buy, where, why and for how much. Respect them. Instead of dangling shiny objects that offer a short-term ego boost, provide the buyer with practical improvements

that promise long-term serviceability. They will likely reciprocate with positive word of mouth and repeat business. ■



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## WHAT IS YOUR ALAMEDA HOME WORTH?



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"Chandeliers have been making their way from the dining room and into the bedroom, bathroom and even closets."



# Light up Your Home Life

## with Decorative Fixtures

by Kathryn Weber

One of the fastest growing decorating elements today is lighting. New styles and trends in lighting are showing up and range from sparkly chandeliers inside drum shades to retro looks of the '60s to simple lantern cages to sophisticated pendants with oversized shades. You have more options than ever for creating a dramatic look with lighting.

### THE RIGHT LIGHT

Lighting is one of the quickest and easiest ways to change a room. For some time, chandeliers have been making their way from the dining room and into the bedroom, bathroom and even closets.

Lighting has grown so much that many fixtures could now double as a focal point. Take the new globe fixtures. Large, round globes are taking center stage in the living room. Their round shape is fresh and updated, and they don't feel as flashy as a chandelier. Look for styles like the Kichler Winslow 3 Light cage globe ([www.lightingdirect.com](http://www.lightingdirect.com)) or the Circles Sphere pendant in gold ([www.shadesoflight.com](http://www.shadesoflight.com)).

Tiered lighting is another lighting style that's making a fashion statement now. The stacked effect of these fixtures creates a layered look that feels fresh and updated, while adding a multidimensional appeal. Watch for new styles like the Kovacs five light linear chandelier ([www.build.com](http://www.build.com)), but don't think that lighting has to be circular-shaped anymore.

Rectangular shaped chandeliers offer something new and exciting to dining rooms, and light the whole table. A beautiful fixture with a unique rectangular shape but with classic crystals that look like flower petals, the Bella Crystal Rectangular chandelier ([www.potterybarn.com](http://www.potterybarn.com)) will

be a conversation piece while lighting up special dinners and parties.

Pendant lighting has also come a long way. It's no longer just a simple shade over an island. Pendants have become super-sized with multi-pendants fixtures, like the Paxton eight-light pendant ([www.potterybarn.com](http://www.potterybarn.com)) or the oversized drum fixtures that can go in the living room, dining room, kitchen or bedroom. The Duinolite extra-large drum fixture ([www.lightingdirect.com](http://www.lightingdirect.com)) packs a lot of design punch and makes a statement wherever you put it.

But pendants can be traditional too. One of the newest and most popular lighting fixtures is the cage. Reminiscent of outdoor fixtures, cage pendants look traditional, yet updated. The Trans Globe three-light cage fixture ([www.bellaacor.com](http://www.bellaacor.com)) is at home in any room of the house with its antique silver leaf finish.

### RIGHT SIZED

Before deciding on a size, remember to consider the scale of the room. Of course, some pendants are designed to be oversized. And today, going big is what's going home with us from the lighting store.

The size and scale of the lighting fixture you choose should be in relation to the room, except when you are using the size of the fixture to make a statement. Selecting a chandelier, whether it's ornate or simple, is not complete without one other accessory: the dimmer switch. You can create a completely different look and mood from your chandelier just by controlling the lighting intensity. So when selecting a chandelier, don't forget to add a dimmer switch to your purchase. ■



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## saving furniture

by Kathryn Weber

**T**he decision is often a hard one. The sofa looks great, but the fabric is wearing thin, or there's a spot where the cat scratched it. Maybe your sofa is fairly new, but there's a big tear on the back. The question is: When should you reupholster the sofa, and when should you let it go and buy new? There are some guidelines to know first before undertaking reupholstering a piece of furniture.

### RECOVER OR REUPHOLSTER

The key to knowing when to reupholster is understanding what that entails. A standard reupholstery will include adding or replacing cushions, making any repairs to the frame and support system, re-staining exposed wood, and adding new fabric and trim. If your furniture is in good repair, but there is a major stain or tear in the fabric, and it's relatively new, you may only need to recover.

However, if you've had a piece of furniture for some time and it feels like it's in good shape, it's usually a good idea to replace the cushion foam and materials underneath so that your chair isn't being reupholstered with clean new fabric over an old, dirty cushion. Some say recovering and reupholstering are one in the same, but it's important to understand the distinction.

### VALUE

One of the critical determinations of whether to buy new or reupholster is the value of the piece of furniture. If your furniture is a high-quality

chair, for example, replacing it with the same quality new chair could cost significantly more, making reupholstering a good value. A well-made piece of upholstered furniture will last decades and may be worth the investment. This is also true based on the value of the piece to you.

The chair you want to reupholster may be an heirloom or something you'd like to bring back to life. Valuable antiques, well-made items and heirlooms all fall under the category of being worth reupholstering. Also part of the value? If the piece you have fits perfectly in your house, having it reupholstered might be a better choice than taking a chance with a new piece of furniture.

### LOCATION AND USE

When determining whether to replace or reupholster, it's important to give thought to how the piece is used, and what is a priority. For a busy family, having a solid and sturdy sofa might be key, but if the traffic and wear and tear on the sofa from kids or pets is significant, buying new might be a better option than an expensive reupholstery job.

### COSTS

Reupholstering costs typically factor in fabric, materials, such as foam and padding, and labor. The upholstery company is a good starting point for fabric, but you may be able to save some money by providing your own upholstery fabric. Check with your upholsterer to see if they'll let you use your own fabric; most will.

If you are re-covering a piece of

## WHEN TO BUY NEW FURNITURE AND WHEN TO REUPHOLSTER



furniture, your costs will be limited to the fabric and labor. Prices can vary greatly depending on where you live, the cost for the fabric and the amount of work and time involved on your project. Be sure to get estimates for

the work and understand exactly what will be done. ■

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**C**onsumers today are more mindful about the environmental impact of everything they do, from driving and traveling to energy usage in their homes. Fortunately, there are a few simple steps homeowners can take to save energy and help the environment.

### 1. BOOST YOUR INSULATION

You may already know what areas of your home are poorly insulated, simply by how you feel when it's cold or hot outside. You can have a professional home energy audit conducted to help pinpoint areas that need improvement. Many energy companies provide an audit free of charge.

Start with the attic: If your attic is insufficiently insulated, you could be losing a lot of heat over the winter, which means your home is wasting energy - and money. The U.S. Department of Energy reports that boosting attic insulation can save 10-50 percent on heating costs.

### 2. UPGRADE YOUR HEATING AND COOLING SYSTEM

Heating and cooling your home uses the most energy, so investing in Energy Star certified HVAC products can make a big difference when it comes to cutting energy costs and your home's impact on the environment.

For a new HVAC system in a variety of styles to fit any décor that can be easily installed by a contractor, you might consider wall-mounted duct-free systems from a trusted brand like LG. They offer a variety of ultra-quiet "Art Cool" options (the sleek Mirror, stylish Premier and unique Gallery, which



## 4 HOME UPGRADES THAT ARE GOOD FOR THE ENVIRONMENT

looks like a picture frame and allows you to display your own artwork). These systems are smart-enabled, allowing homeowners to adjust the temperature from their LG ThinQ app for Android and iOS users, or with simple commands via Google Assistant and Amazon Alexa.

The most eco-conscious consumers will want to look for "Energy Star Most Efficient" HVAC solutions. For example, the Art Cool Mirror earned the 2019 designation and also features advanced "Reliable to Extreme

Degrees" LGRED, heating technology that delivers 100 percent heating capacity down to 5 degrees Fahrenheit and continuous heating down to -13 degrees Fahrenheit. This will keep you warm and comfortable all winter long with remarkable energy efficiency.

### 3. REPLACE DOORS AND WINDOWS

You may be losing a lot of heat in the winter and air conditioning in the summer through your doors and windows, especially if they're older.

The latest energy-efficient models of windows and doors not only reduce leaks around the frames, but they're made from materials that enhance insulation.

**Doors:** According to EnergyStar, govt, energy-efficient doors not only fit better and have improved weather stripping to reduce air leakage, but also use improved core materials for superior insulation. Where glass is used, they reduce heat flow via double- or triple-paneled insulating glass.

**Windows:** Energy Star qualified windows use superior framing materials, including multiple panes of glass, with air- or gas-filled space between for additional insulation. They're made from Low-E (low emissivity) glass, with special coatings to reflect infrared light. Warm edge spacers keep the glass panes the correct distance apart reducing heat transfer through the window.

### 4. GO SOLAR

While most people are aware that solar power harnesses the sun's energy to create electricity, many don't know how easy and cost-effective it is to go solar.

The newest technology behind solar energy has made it increasingly accessible and appealing for homeowners. For example, new energy solutions such as LG's "NoON R AC" are high-efficiency solar panels that incorporate a built-in micro-inverter (that converts DC electricity to AC) instead of a separate traditional inverter. Recessed into the frame of the solar module, the micro-inverter simplifies the installation process and allows more flexibility to create a solar array that looks attractive on your roof. When going solar, it's important to seek out a brand you trust, one like LG that offers solar panels covered by a 25-year limited product, part and performance warranty.

Choosing just one area to upgrade will save energy, reducing your home's carbon footprint. You'll also feel more comfortable throughout the year, as you better regulate the temperature of your home. ■

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# MAKE IT A NEW HUE YEAR WITH PAINT COLORS

by Kathryn Weber

If you're looking for a fresh start to the new year that doesn't involve diet or exercise, why not try on a new color in your home? Changing up paint colors doesn't require you to forgo your decor in favor of new items, but a new hue can help you see your current furnishings in a new way. Best of all, you can get the change you're looking for to brighten your outlook and transform your space, all without making a big commitments.

## GO FRESH

One of the quickest and most dramatic transformations on decor shows involves simply changing paint colors. This is true here. By taking dark colors and adding a new, lighter hue, you can easily take a big design leap. Look for colors in your current decor, and choose one that is on the lightest end of the paint chip. This will help you keep your furnishings but still make a big change. Some of the colors for 2020 are soft, muted and dreamy, with a pastel-like quality, like Golden Straw, Heron and First Light by Benjamin Moore ([www.benjaminmoore.com](http://www.benjaminmoore.com)).

## BE INTENSE

If you're looking for a deeper



feeling, look for bolder colors, like Pantone's color of the year for 2020, Classic Blue. It's a well-balanced blue that will work well in any room, bringing a nautical feeling to a coastal home or a rich depth to a bedroom or reading nook.

Jewel tones are also finding their way into the color wheel in the year ahead. Deep peacock blues and emerald greens have returned and offer a calming option in their rich, saturated tones. Look for a relaxing, yet sophisticated pick such as Ripe Olive, a thoughtful deep khaki green, by Sherwin Williams

that would be perfect in a living room, dining room or media room ([www.sherwin-williams.com](http://www.sherwin-williams.com)).

## BRIGHTEN UP

Give rooms a pick-me-up with punch of color that has verve. Whether in curtains over big windows or a deep lacquered coat on your front door, bold colors such as burnt orange or golden ochre feel trendy and fresh without relinquishing any verve. Try Sherwin-Williams' Tassel, a golden yellow that has a richness that would look great as an accent wall behind a bed, or in a breakfast room where it

will add a cheery yet grounded feeling.

## COLOR SWAPS

To get the most pop out of your new hue, look for ways to add contrast and show off the furniture with the new, light backdrop. In rooms with dark furnishings, try adding a light shade to help you see them in a new way. Light-colored upholstery will pop against an opulent color, like Pantone's color of the year, Classic Blue.

Give color a shot in unique places too. Instead of simply changing wall colors, give some attention to unexpected areas, such as doors. Give them a coat of Obsidian Q5 by Benjamin Moore to make each door enticing and helping them stand out.

For more daring color, swap ceiling and wall paints by adding a dark hue on the ceiling and white on the walls. Go a step further by using a new sectioning technique, bringing the ceiling color down on the walls a foot. It adds interest and will shake up your style for the new year. ■

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## family meals

# 4 TIPS FOR NUTRITIOUS MEALS WHEN YOU ARE CRUNCHED FOR TIME

## HAYLIE DUFF SHARES BEST TIPS FOR QUICK AND HEALTHY FAMILY MEALS

It can be a struggle to prepare a nutritious meal the whole family will enjoy. Finding time to spend around the table can be particularly challenging, but not impossible.

Actress, chef and mother of two Haylie Duff has a few expert tips and tricks for crafting nutritious meals on a time crunch.

### 1. USE PRE-MADE INGREDIENTS TO REDUCE PREP TIME

Keeping the fridge stocked with pre-made ingredients is a simple time saver. Adding ingredients such as pre-cut vegetables or hard-cooked peeled eggs to on-the-go snacks or family meals is an easy way to boost the nutrition of a recipe without all of the prep work.

### 2. PLAN A MEAL-PREP DAY EACH WEEK

Preparing meals ahead of time to pull from the fridge or freezer and pop into the oven will help save time and reduce stress. Setting aside a couple of hours once a week to plan and prepare meals can make the school week more relaxed. Plus, planning means more time around the table with loved ones during mealtime.

### 3. ADD SLOW-COOKER RECIPES TO YOUR WEEKLY ROUTINE

On busier days, let a slow-cooker do all the work. You can make tasty recipes, such as roast chicken with steamed vegetables, a quiche or a healthy pasta dish. Simply put the ingredients in the slow cooker and fire it up. In the meantime, you'll have more time to spend playing with the kids or helping them with homework.



### 4. STOCK UP ON QUALITY, VERSATILE INGREDIENTS

It is so important to nourish children with top quality ingredients such as Eggland's Best eggs, which are packed with superior nutrition compared to ordinary eggs at the grocery store. These eggs contain more than double the vitamin B12 compared to ordinary eggs, which helps transform food to energy to keep the entire family energized throughout the day. They also contain six times more vitamin D, 25% less saturated fat, more than

double the omega-3s and 10 times more vitamin E.

For a make-ahead snack the whole family is sure to enjoy, try these Buffalo Deviled Egg Bites from the American Heart Association and Eggland's Best.

### BUFFALO DEVILED EGG BITES

#### DIRECTIONS:

- To hard cook the eggs, gently place them in a large saucepan or pot. Add cold water to cover the eggs by

1 and 1/2 inches. Bring the water to a boil over high heat. When the water is boiling, remove the pan from the stove.

- Let the pan stand, covered, for 12-15 minutes. Remove the eggs from the pan. Allow them to cool before peeling.
- Carefully cut the eggs in half lengthwise. Place the egg halves on a work surface.
- Transfer the yolks to a medium bowl. Add the mayonnaise, hot-wing sauce, salt and pepper. Stir until combined. The mixture should be smooth.
- Spoon the yolk mixture into a resealable plastic bag. Clip the corner of the bag. Pipe the yolk mixture into the egg white halves.
- Sprinkle the blue cheese and celery on top of the filling and enjoy!

#### INGREDIENTS:

- 6 large eggs
- 2 tablespoons light mayonnaise
- 1 tablespoon hot wing sauce (lowest sodium available)
- 1/8 teaspoon salt
- 1/8 teaspoon pepper
- 1 tablespoon finely crumbled low-fat blue cheese
- 1 tablespoon chopped celery

Eggland's Best is a national supporter of the American Heart Association's Healthy for Good movement and is encouraging consumers to try out the recipes available at [recipes.heart.org](https://www.recipes.heart.org).

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## CREAM OF ROOT VEGETABLE SOUP WITH SOUR CREAM

### DIRECTIONS

If using a pressure cooker, put the water or broth in the pressure cooker and, with the lid off, preheat it on medium-high heat until the liquid begins to simmer. Add the carrots, parsnips, celery, potato, turnip, leek, rutabaga, parsley, salt, pepper, and coriander. Secure the pressure cooker lid. When high pressure has been reached, reduce the heat to low and set a timer for 12 minutes. When 12 minutes are up, turn off the cooker or remove

it from the heat and release the pressure, following the manufacturer's instructions.

If using a soup pot on the stovetop, in the pot combine the water or broth, all of the vegetables, parsley, salt, pepper, and coriander. Bring to a boil over medium-high heat. Reduce the heat, cover the pot, and simmer until the vegetables are tender and the soup is fragrant, about 45 minutes. Remove the pot from the heat.

Carefully remove the lid from the

pressure cooker or uncover the pot. With an immersion blender, puree the soup to the desired consistency, as coarse or smooth as you like. (You can also puree the soup in small batches in a blender or food processor, or through a food mill.) Stir in the cream and butter and adjust the seasonings to taste.

To serve the soup hot, ladle it into heated serving bowls. Add a dollop of sour cream and a sprinkling of dill or green onion to each serving.

To serve the soup cold, transfer the entire batch to a large heatproof bowl. Let it cool at room temperature for about 30 minutes, stirring occasionally. Cover with plastic wrap and refrigerate for several hour or overnight until thoroughly chilled. Ladle into chilled bowls and garnish with sour cream and dill or green onions. *Serves 6.*

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by Christopher Reynolds

**T**odos Santos, a small Mexican town on Baja California's Pacific coast about 50 miles north of Los Cabos, is the destination for people who don't plan to haul in marlin or get rowdy in Cabo San Lucas or San Jose del Cabo. Many hotels, restaurants and shops have opened in recent years, so it's not as quiet as it once was. But it's calmer than Los Cabos and has plenty of good food, greenery, beach scenery and more than a few American expats. On a three-night stay in October I ate well; browsed several art galleries; and watched hatchling sea turtles creep into the sea. I also savored big views from Los Colibris Casitas, the hillside lodging where I stayed two nights. The tabs about \$645 for a round-trip flight from Los Angeles to Los Cabos and rental car about \$180 for one night at the Todos Santos Inn; \$270 for two nights at Los Colibris Casitas; and \$250 for meals.

#### THE BED

You might bounce a bit on the mile of unpaved road leading to Los Colibris Casitas, but the payoff is spectacular: a verdant hillside property with ocean views, a handsome pool, attentive hosts, a menagerie of resident cats and dogs, and six guest units with kitchens. If



## BEACH SCENERY AND A SMALL-TOWN VIBE MAKE TODOS SANTOS A CALMING MEXICO GETAWAY

you'd rather sleep in the center of town (as I did the first night), the brick-walled Todos Santos Inn is a pleasant, atmospheric choice.

#### THE MEAL

I tried two of the town's biggest splurges, beginning with Jazamango,

operated by popular Baja chef Javier Plascencia. My dinner there was good, but I was happier at El Mirador, a towering, oceanfront palapa where my arrachera (skirt steak) was much zestier than you might expect from a view-dominated restaurant. The couple two tables

over got engaged while I sipped my beer and the palms rustled in the breeze.

#### THE FIND

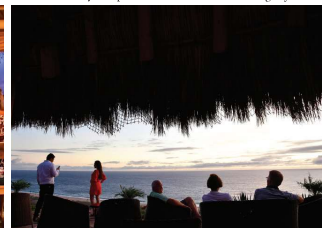
Three species of embattled sea turtles lay eggs on the area's beaches. In fall and winter, the charity Grupo

Tortuguero collects and incubates eggs. Most evenings at sunset from early December through late February, volunteer leader Enedino Castillo, his son Dario, and their comrades set free hatchling sea turtles and invite visitors to watch and perhaps contribute to the cause. Most of the turtles will die young, Dario Castillo told me, but the hardiest will live decades (nobody is sure exactly how long) and grow to 100 pounds. The hatchling releases happen at Las Playitas, the beach at the foot of Camino Internacional.

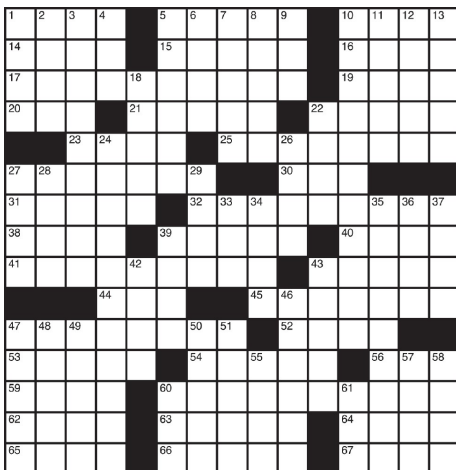
#### THE LESSON LEARNED

There's no substitute for local cash. On my last night, I tried dinner at Il Giardino atop a hill at the edge of town. My meal (prosciutto pizza) was tremendous, but neither the menu nor my waitress warned me that Il Giardino accepts no credit cards. When the bill came, I was 40 pesos (about \$2) short and had to beg the waitress to accept a few dollars. Though most tourist-oriented businesses in and around Todos Santos accept plastic (and some take dollars), it's risky to assume. Next time I'll ask before ordering and keep more pesos in my pocket. ■

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# CROSSWORD PUZZLE



## P U Z Z L E Answers



2	C	9	1	7	2	6	8
1	2	6	8	9	1	7	2
9	9	9	6	2	2	2	1
5	9	9	2	1	1	1	6
6	8	7	1	7	6	9	9
9	6	1	6	2	8	9	2
0	2	9	6	9	8	7	1
1	9	8	2	6	9	2	1
4	9	6	2	8	1	6	9

10-09

## ACROSS

- 1 New England NFLers
- 5 Workforce
- 10 salad
- 14 Cornell who founded Cornell
- 15 Actress Tierney
- 16 Passionate god
- 17 Nerd's moniker
- 19 Unexciting
- 20 Actress Gabor
- 21 Blends
- 22 Destination for the last flight?
- 23 In the cellar
- 25 Detective's moniker
- 27 Speak to
- 30 Michelle who was the youngest female to play in a PGA Tour event
- 31 Bubbles up
- 32 Didn't like leaving
- 38 Ending for marion
- 39 Traitor's moniker
- 40 Gung-ho
- 41 Lawn-trimming tool
- 43 Anti-inflammatory brand
- 44 Sixth sense, initially
- 45 Coming to a point
- 47 Genius' moniker
- 52 Bonny one

## DOWN

- 1 First name in skunks
- 2 Sea of \_\_\_ Black Sea arm
- 3 Court calendar entry
- 4 Diego
- 5 Silvery food fish
- 6 Airport waiter
- 7 Dealership lot array
- 8 At risk of being slapped
- 9 A long way
- 10 Rats
- 11 Former New York senator Al D.
- 12 Word with book or opera
- 13 "Clean Made Easy" vacuum brand
- 18 Pill amounts
- 22 Like Death Valley

just for fun

- 24 Bodyguard, typically
- 26 Lambs' moms
- 27 Not many
- 28 Indulge, with "on"
- 29 Scaled right
- 33 Summer cooler
- 34 Bakery offering
- 35 Presents too aggressively
- 36 Cave in
- 37 Piggied out (on), briefly
- 39 Taunting remark
- 42 Italian noble family
- 43 Take \_\_\_; decline to participate
- 46 Enticement
- 47 Prevent, in legalese
- 48 Apple plays
- 49 Compact
- 48 -Down
- 50 "My concern is ..."
- 51 "You've got the wrong person!"
- 55 Attention getter
- 57 Cry out loud
- 58 "Look ma, no hands!" monogram
- 61 Prefix with gram

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## SCRABBLE GRAMS

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PAR SCORE 265-275  
BEST SCORE 328

FIVE RACK TOTAL  
TIME LIMIT: 25 MIN

DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 5th Edition. SOLUTION TOMORROW

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10-09

## Sudoku

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# THE ALAMEDA MARKET

The Alameda home market remains quite competitive.

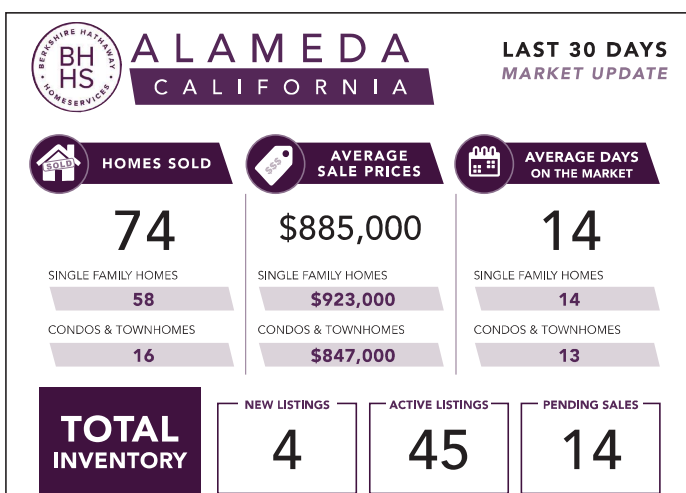
While there was a bit of a drop in sale prices in the last month year-over-year (YOY), that decline was largely based on the size of homes selling rather than the amount paid per square foot of house. There are many reasons Alameda is an incredibly appealing city to homebuyers. For various reasons, it can be smart to get your home up on the market in the winter.

While the Alameda median sale price is down a bit from last year, that figure is a bit deceptive – and the area is still extraordinarily competitive. The average price paid for a home is \$885,000, which is a 7.0% decline YOY. However, the amount paid per square foot only dropped 0.88% to \$565. The reason the reduction in median sale price is more significant is that the size of homes that are selling is, on average, smaller than a year ago (rather than that home value has truly decreased by that amount). Plus, the area remains very hot for sales, with the average home on the market for just 14 days, during which it receives three offers. Real estate brokerage Redfin rates Alameda's competitiveness as 98 out of 100.

The other factor that is worth considering is that the reduction in price is possibly just a monthly fluctuation, since the median sale price in Alameda was up 12.9% YOY just last month. The number of sales typically decreases over the holidays and winter; however, you can often get a higher price for your home during these months, as described below.

## HISTORIC, PROFESSIONAL, TECHNICAL, AND ARTISTIC

One of the reasons that Alameda is so



competitive is that it is one of the most historic communities in the state, with an extensive amount of buildings built before World War II. The 108th largest California community with 78,338 people (2018 US Census Bureau estimate), Alameda boasts some of the priciest real estate in the state and even the nation.

In terms of resident occupations, large segments of the population are in management (13.95%), admin and office support (12.95%), and sales (9.84%). Given the abundance of managers, office workers, and salespeople, the population of Alameda is largely professional.

White-collar work employs a much higher proportion of the population than the US average, 87.14% of residents.

The population is both highly technical and highly artistic, making a huge impact on the feel of the community. A large chunk of the population is in math or computers, with more people in those fields than 95% of US communities. There are also more media professionals, designers, and artists than 90% of American communities.

## WHY WINTER?

Winter is an excellent time to sell a

home, regardless what you may have heard. You can get more personalized attention from agents, since there are fewer homes on the market. There is lower competition from other sellers, and buyers tend to be more motivated. Because of that motivation, homes often sell faster in the winter. Plus, statistics show that homes sell, on average, at a higher price during this season.

For all these reasons, it is wise to get your home on the market now. Be sure to partner with a highly skilled agent, so that your home is marketed, staged, shown, and negotiated to generate the best possible results. ■

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