

The Woodlands

Keeping You Informed For 50 Years

December 2018

Rattaro Holiday Lighting – My Favorite Woodlands Tradition!

By Susan Pfau



As my family is getting ready to enjoy our third official holiday season in the Woodlands, our absolute family favorite event has become the Rattaro Family's Holiday Lighting. As a high schooler (many, many, many years ago) I remembered how much I loved seeing the famous Candleberry "Christmas House" with my friends and family each year.

Little did I know that when I moved to the Woodlands neighborhood that the daughter who inspired the original "Christmas House" along with her husband (thank you Jeff!) took over the very special Woodlands tradition.

Mark your calendars! The lighting is on Sunday, December 2nd. Santa will be there! Please make sure to bring an unwrapped toy to donate to the Monument Crisis Center.

Here are the details:

Rattaro Holiday Lighting

Sunday, December 2, 2018

6:30pm

219 Rock Oak Road

A very special thank you to the Rattaros and the Hilands (the original Christmas House) for making this gal's Christmases in Walnut Creek just that much more special each year, especially when now I can enjoy it with my own children.





In This Issue...

Tree Lighting	1
City Council Candidate Forum Recap . . .	3
ByLaws Update	3
Valle Valley Carnival Update.	4
Election Recap	4
Future of Woodlands Garage Sale . . .	5
A Local History Lesson.	6-7
Recipe	8
Advertiser Index	9

Established in 1965,
The Woodlands Newsletter is a monthly
publication that is published by the
Woodlands Association. Archived issues
are located at www.WoodlandsAssn.org

Newsletter Advertising:
woodlandswalnutcreek@gmail.com

Newsletter Delivery:
Jennifer Zotti ~ jennsta2000@yahoo.com

Web Site Inquiries:
woodlandswalnutcreek@gmail.com

Neighborhood Inquiries:
woodlandswalnutcreek@gmail.com

Woodlands Association
P.O. Box 31085
Walnut Creek, CA 94598

Newsletter printed by
Minuteman Press
(925) 256-6444

Who to Contact?

The Woodlands Association receives some emails and questions about many issues that are best resolved by contacting the following agencies directly. The following is a reference guide:

Walnut Creek Code Enforcement, 925-256-3508 or 925-943-5863

The Code Enforcement Division of the Community Development Department is responsible for enforcing provisions of the Walnut Creek Municipal Code involving quality of life and neighborhood quality issues. http://www.walnut-creek.org/citygov/depts/cd/nuisance_abatement_n_code_enforcement.asp

Walnut Creek Police Department, 925-943-5844

<http://www.walnut-creek.org/citygov/depts/police/default.asp>
To report a suspicious circumstance, call 925-935-6400

Oversized Vehicle Reporting, Sandy Mulligan: Parking Lead Services Officer, 925-943-5874

Contra Costa Mosquito and Vector Control District (Pests and Insect Issues), 925-771-6196
http://www.contracostamosquito.com/programs_services_index.htm

Contra Costa Water District, 925-688-8000

Water conservation, information, gardening resources, moneysaving tips. <http://www.ccwater.com>

Allied Waste Services of Contra Costa County, 925-603-1144

<http://www.pleasanthillbayshoredisposal.com>

Valley Waste Management (recycling and yard waste service): 925-935-8900

Canal Maintenance, 925-313-2235

The canal is part of the Contra Costa County Flood Control and Water Conservation District Maintained by the Public Works Department

Graffiti Reporting: City of Walnut Creek, 925-943-5854

Contra Costa County Animal Control, 925-335-8300

After business hours, contact the Walnut Creek Police through Dispatch Center at 925-935-6400.
<http://www.co.contra-costa.ca.us/index.aspx?NID=59>

Street Maintenance: 925-943-5854

Happy
Holidays!

Woodlands Association Board of Directors

Bill Gilmyers ~ *President*
Erik Ehlers ~ *Vice President*
Pete Dinapoli ~ *Treasurer*
Ron Chesney ~ *Secretary*
Jared Asch ~ *Members at Large*
Todd McNeill ~ *Webmaster*
Susan Pfau ~ *Newsletter Editor*

Jennifer Zotti ~ *Newsletter Distribution Manager*
Ryan Park ~ *Intern*

Upcoming Board Meetings

8:00 - 9:00 a.m.
Saturday, January 5th
Saturday, February 2nd

at Denica's,
2280 Oak Grove Road,
Walnut Creek
(in Citrus Marketplace)

Woodlands residents
are encouraged to
attend board meetings.

Woodlands Association Hosts Candidate Forum

By Bill Gilmyers

On Saturday October 20, four of the five candidates for Walnut Creek City council joined approximately 25 residents of the Woodlands and surrounding neighborhoods to share their views on issues of interest to the community including housing, speeding and public safety. Held at the amphitheater at the Orchards, incumbent Cindy Silva was joined by Matt Francois, Iman Novin and Spencer Dress. One candidate, Rebecca Byrd did not respond to requests to participate.

The event was kicked off by School Board candidate Cherise Khaund, who made a brief endorsement of Measure J, a school funding initiative on the November ballot. Next, current City Council member Kevin Wilk briefly introduced the candidates, as well as Woodlands Association Director of Community Affairs Jared Asch, who moderated the discussion. Each candidate made an opening statement, followed up by questions from Jared and members of the audience.

Housing was a frequent topic of conversation, with questions about the proposed development at Citrus Courtyard, as well as broader discussion of AB2392, a recent bill that would allow BART's board to override local zoning laws to spur greater housing development close to transit hubs around the Bay Area. Traffic was a concern voiced by attendees and addressed by the candidates as well, along with crime and public safety.

Special thanks to Jared Asch, who single-handedly coordinated this event, working with the candidates and Councilman Wilk as well as management of The Orchards to ensure that everything went off without a hitch.

Election Results

By Erik Ehlers

In case you've been hiding under a Titanic sized rock, we're here with all the latest results in Walnut Creek's November election. For the city council, Cindy Silva was re-elected and was also the leading vote getter among the five candidates to lead the city. Matt Francois, who previously served on the city's planning commission, also was elected to a city council seat for the next four years. Both winning candidates espoused ideas about bringing businesses to Walnut Creek and watching out that neighborhoods such as the Woodlands are allowed to maintain their residential character.

Mount Diablo Unified School District, also known as the MDUSD, also saw Measure J passed by a large margin. The measure, which will allow the district to issue bonds worth up to \$150 million, received 68.6% of the vote, far surpassing the 55% approval rate required to pass a measure of this type. In a strong economy, the district put forth a measure which will charge homeowners an estimated \$15 per \$100,000 of assessed value, and they will now need to be strong stewards of this money. This is the first bond measure put forth by the district's current superintendent, Dr. Nellie Meyer. There are two prior bond measures already on property tax bills for district residents, from elections in 2002 and 2010, and many eyes will be watching to see how the district spends funds this go around.



This year, there were only three candidates for three district board seats, so no election was held, which could be seen as a sign of apathy but could also signal that people have been happy with the direction of the district, as two of the board members were re-elected, with only Cheryl Hansen departing from the board. Hansen ran for the Contra Costa County Superintendent of Schools position, which ended up being won by Lynn Mackey.

Now that you're up to date, you've earned the right to exhale and luxuriate in the fact that we all get a slight pause before election season ramps up again, right?

Another Great Time at the Valle Verde Carnival

By Erik Ehlers

On a warm Saturday with Halloween just around the corner, Valle Verde celebrated their annual fall carnival. The festivities were captained by Phyllis Mansell, who did a great job leading the effort to raise funds for the school. For many attendees, the highlight was the haunted house, which was put on by the school's fifth graders. This year's haunted house theme was Snow White, though this version had more terror than the Disney fare. Though no deaths were reported as a result of the scary story, that seems likely to be more a blessed circumstance than any willingness on the part of the students running the show to tone down their frightening festivities.



Outside of the heart thumping action of the haunted house, the carnival was a wonderous world of games, with many of the tests of skill featuring adjustments based on the age of the players. That way, five-year-olds would not be at a large disadvantage playing the same games as someone twice their age. There was also a train, a petting zoo, and the always popular inflatable obstacle course and giant slide.

The Valle Verde fall carnival continues to be a great fundraiser for the neighborhood school. No farmer could have grown more of a bumper crop of smiles, as kids tried their hands at challenging games of skill such as putting a ball through a small hole, landing a ring on top of a coke bottle, and knocking cans over with a ball. Of course, once they achieved success at their chosen contests, the kids could take the tickets they won and exchange them for prizes that caused countless kids to shout about their awesome and amazing new toys.



The only downside is that the next fall carnival isn't until October 2019. Until then, there will just be the memories of fun

Woodlands Association Board Passes New Bylaws

By Bill Gilmyers

On Saturday, October 6 the Woodlands Association Board voted to amend the Association's bylaws for the first time since 1978. The intent of this update was to ensure that the Board's governing document more accurately reflected the regular activities of the Board and eliminated certain anachronisms such as the requirement that all households in the association pay annual dues of \$5.00, among others. In addition, the bylaws allow the Board to create new voting positions, important since previously key roles like Newsletter Editor, Webmaster, etc. were unable to vote on official Board business.

As part of the change the Board did establish three voting positions: Newsletter Editor, currently held by Susan Pfau, Webmaster, currently held by Todd McNeill, and Director of Community Affairs, currently held by Jared Asch. Each of these roles have existed on the Board for a number of years as a non-voting positions, and each of the incumbents has been on the Board since at least 2016 with the exception of Susan who joined last year.

The new bylaws are posted on the website of the Woodlands Association (www.woodlandsassn.org), and the Board welcomes any questions regarding the change.

Inquiries can be addressed to myself at president@woodlandsassn.org

Woodlands Board Discusses Future of Neighborhood Garage Sale

By Bill Gilmyers



On Sunday October 7, a small but dedicated number of our neighborhood's 'citizen retailers' pulled out their folding tables, along with a year's (or many years) worth of treasures to sell in their driveways as part of the annual Woodlands Garage sale. As long-time residents, and dedicated readers of the newsletter know, the first Sunday of October is the day for all of us walk around the neighborhood, trade ~~junk~~ high quality merchandise and enjoy the sense of community we are privileged to have here in the Woodlands.

Unfortunately, it's clear that participation in this event has waned in recent years, and it was quiet this year as well. I spent a few minutes driving (slowly and carefully of course) around, and only saw a handful of neighbors out hawking their wares. My family was guilty of non-participation as well, which is really crazy because we've got so much ~~junk~~ high quality merchandise in our garage that we'll soon need to rent an extra-large storage unit and see if we can just cram our whole house into it. We've got the same excuses as everyone else, too harried, too busy, but I'll confess to being worried that maybe something special is slowly slipping away from us.

The Woodlands Association Board has historically played a fairly limited role in the Yard Sale, running a few ads in the newsletter and the East Bay Times. The yard sale sponsors, local realtors David Galindo and Jan Williams do all the hard work, soliciting families to participate and providing maps of the neighborhood so that visitors can know where all the best merch can be found. We are starting to realize, however, that we may need to take a more active role in promoting the yard sale and encouraging participation.

This is all provided that this is an event that the neighborhood still supports and wants to encourage. Is this something we want to return to its prior glory? Or in the age of NextDoor and Craigslist has it become a quaint anachronism? The Board would really like your feedback as we decide where to prioritize our efforts and work in the years to come. We'll be launching a brief survey in the next month or two on this topic, but please feel free to e-mail us at woodlandswalnutcreek@gmail.com to share your thoughts.

And if anyone is looking for a bargain priced Blu Ray DVD player, hit me up. I've got two and I am ready to deal!

A Local History Lesson

by Susan Pfau



As you probably already know our Woodlands neighborhood was established in the 1960s, but how well versed are you on the history of the City of Walnut Creek? Did you know that Walnut Creek's first American settler was a man named William Slusher who in 1849 built his home in what we know as our downtown?

The City of Walnut Creek was incorporated in 1914 with a population of 500. What could that have looked like back then? Well if you want to find out, I know just the spot, the Walnut Creek Historical Society.

Lucky for us the Walnut Creek Historical Society is a hop skip and a jump (not suggested if you're clumsy like me) from our neighborhood located at 2660 Ygnacio Valley Road.

If you've never been to the Historical Society, you should pay it a visit and even better show their wonderful volunteers your support for all they do to keep our city's history intact. They have tours, school programs and seasonal events including the popular annual Holiday Faire and Victorian Holiday Tea (sorry it's sold out yet again this year!).

The following is just a sampling of the many founders of Walnut Creek. You can learn more by visiting the Walnut Creek Historical Society's website (wchistory.org) or call/email to find out about their tours, volunteer opportunities and how you can support this important local organization (Tel: 925 - 935-7871, Email: wcsadelands@sbcglobal.net).

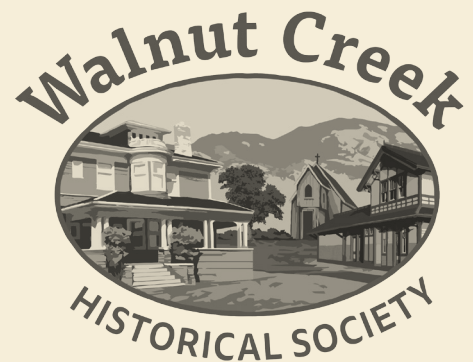
I bet you will recognize some of the following names!

Notable People of Walnut Creek

By Walnut Creek Historical Society

Walnut Creek's earliest settlers – Spanish, Portuguese, and American – made a lasting impression on our community's early history and progress.

These short histories tell the stories of the early families – from the ranchers and farmers who settled the Ygnacio Valley starting in 1834 to the entrepreneurs, hoteliers, and merchants who, from 1849 to the 1920s, built the town near "Nuts Creek" that evolved to become the community we know today.



Bancroft Family

Hubert Howe Bancroft established one of the most successful fruit farms in the state in the Ygnacio Valley in 1885.

Hubert Howe Bancroft, a prominent publisher famous for collecting and commissioning histories of the Western states, established one of the most successful fruit farms in the state in the Ygnacio Valley in 1885. He and his brother purchased 360 acres in the area surrounding what is now Bancroft Road and between Treat Boulevard and Ygnacio Valley Road. His sons Philip and Paul continued running the farm, followed by his grandson, Philip Jr., and his wife Ruth. Today, three of the remaining acres of the farm are open to the public as the Ruth Bancroft Garden.

Borges Family

Francisco Borges, a native of the Azores, bought 700 acres in the hills just south of Ygnacio Valley and established a cattle ranch in 1899. In 1901, Borges expanded his cabin and subsequently built a cow barn (1903) and a horse barn (1905) on the ranch, all of which still stand. Five generations of the Borges family have lived on the ranch.

Antonio Botelho

After immigrating from the Azore Islands in 1868, Antonio Botelho eventually came to Walnut Creek and purchased some 300 acres of land at the southern end of today's downtown Walnut Creek.

Eventually, he lived in a home near the banks of Las Trampas Creek and today's South Main Street, where the Broadway Plaza parking garage sits today. He donated land at the eastern edge of his property for a branch line of the Southern Pacific railroad. He also donated land for St. Mary's Catholic Church, which sat on South Main Street. An open grazing area on his land, carved out by the coming together of the San Ramon and Las Trampas Creeks, was a popular picnic place and became known as "Botelho's Island." The site today is occupied by Broadway Plaza.

Dean Leshner

Dean Leshner was among the most influential of Walnut Creek's 20th Century business leaders and a significant supporter of higher education and the arts.



Dean & Margaret Leshner

A native of Maryland, Dean Leshner initially came to California in the 1930s, buying a newspaper in Merced. After World War II, Leshner sought to expand his business and bought the small Walnut Creek Courier-Journal newspaper, which he eventually renamed the Contra Costa Times to reflect its growing importance as a regional publication. Over the years, Leshner expanded the reach of the Times newspapers. In 1977, he was named Publisher of the Year by the California Press Association. Following his death in 1993, the business was sold to the Knight-Ridder media organization for \$365 million. Firmly committed to the ideals of higher education, Leshner was a trustee of the California State University system and served on the boards of several colleges. In the late 1980s, Leshner and his wife, Margaret, gave the first private contribution for the construction of the Leshner Center for the Arts. Leshner's legacy lives on through the work of the Dean & Margaret Leshner Foundation, which annually contributes hundreds of thousands of dollars to programs that support children and strengthen families.

Our Family's Favorite Fall Soup

By Pete Dinapoli

White Bean, Kale and Sausage Soup



INGREDIENTS

- 2 tablespoons olive oil
- 1 pound Italian sweet sausage, cut in rounds or ground
- 1 medium onion, finely chopped
- 2 large carrots, finely diced
- 2 cloves garlic, minced
- 2 bay leaves
- 2 (15 ounce) cans white cannellini beans, drained and rinsed
- 2 bunches kale, stems removed and roughly chopped
- 64 oz. good quality low-sodium chicken stock
- Kosher Salt and Freshly Ground Black Pepper, to taste
- Parmesan Rind


INSTRUCTIONS

1. In a large pot, heat 2 tablespoons olive oil over medium heat. Add sausage and brown, stirring occasionally to break into smaller pieces, approximately 10 minutes.
2. Add onion, carrots, and bay leaves. Season generously with kosher salt and cook until vegetables begin to soften, stirring occasionally approximately 10 minutes. Add garlic and beans and cook for another 2-3 minutes. Add kale and cook until it becomes slightly wilted. Add chicken stock, season with salt and pepper, add parmesan rind and cover
3. Bring soup to a boil, then reduce heat and keep at a simmer for about 45 minutes, although a bit longer is completely fine.
4. *The soup tastes best the second day.

ADVERTISING


Advertiser Contents


BELFAST PLUMBING	19
BRUCE LESSER - REALTOR	11
CALL FOR AUTHORS	19
CITRUS MARKETPLACE	10
CINDY SILVA	16
DAYNA WILSON - REALTOR	13
DIAMOND TERRACE	19
GOLDEN PALM LANDSCAPE	9
KUMON - WALNUT CREEK NORTH	14
KYLE M. JOHNSTON - ESTATE ATTORNEY ...	9
MARC GRAVES - REALTOR	17, 20
MINUTEMAN PRESS PLEASANT HILL	20
RENEE WAGNER - REALTOR	15, 20
STEVE HANSEN, J. ROCKCLIFF REALTORS .	16
THE KOZAK TEAM - REALTOR	18
TISH KANAT	12
VALLE VERDE CHILDREN'S CTR	14
WOODLANDS ASSOCIATION	19
YGNACIO VALLEY LIBRARY	18



**Questions About
Wills, Trusts,
and Probate?**

**The answers are right here
in your neighborhood.**

 **Kyle M. Johnston**
Estate Attorney

See client reviews at 

Rockridge Northgate
Oakland Walnut Creek
510.527.1880 925.278.6180

NEW Advertising Deadline

Please submit all ads and
payments for the next issue by
December 10, 2018

Advertising Rates & Sizes

Please note: the actual sizes below allow for binding/bleed space.
Size = height x width in inches

- Full Page – 10 x 7.5 - \$99/month
- 1/2 Page – 5 x 7.5 - \$55/month
- 1/4 Page – 5 x 3.5 - \$33/month
- 1/4 Page on back cover - \$55/month
- 1/8 Page – 2.5 x 3.5 - \$22/month

Classified Ads maximum 30 words:

\$5 Woodlands Residents, \$15 Non-Residents

Prepay for 12 months, get one month Free!
Prepay for 6 months, get 1/2 month Free!

Submission Guidelines

- Please submit your ad in the actual size/dimensions listed.
- Please email a digital file of your ad to:
woodlandswalnutcreek@gmail.com. We accept PDF and Microsoft Word documents ONLY.
- Payment is due when you submit your ad. Please pay via www.woodlandsassn.org/advertise/ or make checks payable to "Woodlands Association" and mail to: PO Box 31085, Walnut Creek, CA 94598.



**GIVE US A CALL FOR A FREE ESTIMATE
(925) 777-0396**

WE ALSO OFFER THE FOLLOWING SERVICES:

Landscape Design • Concrete Work • New Lawns
Irrigation & Drainage Systems • Fences
Low Maintenance Gardens • Retainer Walls
Clean - Ups • Hauling

**RECEIVE 10 % OFF THE FIRST 3 MONTHS
OF MAINTENANCE SERVICE BY
MENTIONING THIS AD !**

Ulisses Banuelos
LIC # 798276

goldenpalm@sbcglobal.net



NOB HILL
FOODS



Bank of America



BevMo!



Get Special Coupons

from 15 Citrus Marketplace
Merchants!

www.KissSavings.com/CITRUS

Money-Saving
Coupons!



Go to www.KissSavings.com/CITRUS

Show coupons on device or *print the booklet at home!*

BRUCE LESSER

of

RE/MAX Accord

“Merry Christmas...Woodlands!”



***Celebrating My 54th Christmas at mom's house
...in the Woodlands, on Rock Oak Court ☺***



BRUCE LESSER
(925) 788 – 6020
BruceLesser@usa.net
www.WheresBruce.com



800 S. Broadway ~ Walnut Creek ~ CA. ~ 94596

*All information is deemed reliable but is not guaranteed (120118) — CalBRE No.00852237



SHARE THE
Warmth

I will be collecting
gently worn coats
and would be happy to
pick up your coat donation!



TISH KANAT
REALTOR®
286.4401
tish@dudum.com
DRE# 00668240



DUDUM
REAL ESTATE GROUP
DRE#01882902



**Wishing You a Safe,
Healthy and Happy
Holiday Season!**

**Best wishes,
The Woodlands Association**

**Dayna Wilson**

925-788-6582

DRE # 0178128

Dayna Wilson Real Estate

Not only Realtors, also your
Woodlands Neighbors!

925.788.6582
Dayna@Day-RealEstate.com

**Valerie Epting**

925-324-4551

DRE # 02020237

Dayna is a certified *Seniors Real Estate Specialist®* and *Certified Senior Housing Professional®*.

While Dayna works with clients of all ages, her business practice is primarily focused on serving seniors and their families. "I have always loved being around older people. I was very close to both sets of grandparents and this is a demographic that sometimes gets ignored—people seem to forget that seniors have the same real estate needs as the rest of us."

When baby boomers and older East Bay residents realize that they can no longer take care of the large homes in which they raised their families—or no longer want to—it can be overwhelming to think about what to do with a lifetime's worth of belongings and memories. That's where Dayna comes in with her team of creative problem-solvers, guiding each client through the transition. She works with trusted, licensed craftspeople to prepare homes to sell, from small projects to major remodels.

As a *Downsizing Coach*, she makes the moving process as painless as possible by providing a proven step-by-step plan. Her 'little black book' of resources includes seasoned movers, packers, organizers and inventory specialists who help seniors streamline the rightsizing process every step of the way. Simplifying Your Life should leave you Overjoyed, not overwhelmed!

COMING SOON PROPERTIES: Lavender Dr-Walnut Creek, Golden Rain Dr-Walnut Creek,
Stanley Dollar Dr-Walnut Creek, Remington Loop-Danville, Red Bark Ct-Lafayette

Over 90% of our business is by referral and past clients. #2 Top agent out of 320+

Check out our newly designed website for Videos, blog posts, "Coming Soon" and Listed properties, special events, seminars and much more at: www.Day-RealEstate.com

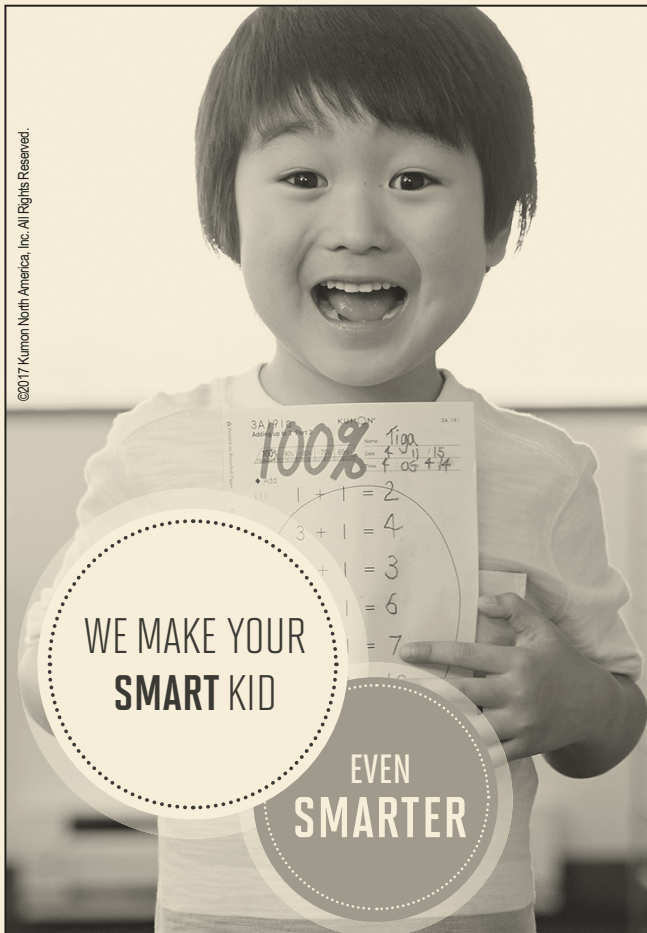
WISHING YOU AND YOURS A HAPPY, HEALTHY HOLIDAY SEASON!



Hire the team so many others have trusted to sell their home.

Top 10 in Walnut Creek, year after year. Call to receive monthly eNewsletter.

©2017 Kumon North America, Inc. All Rights Reserved.



Give your child an academic advantage in school and beyond!

Kumon helps your child become a better learner:

- The Kumon Method helps children ages 3 through high school advance their math and reading skills.
- Many of our students are studying above grade level.
- For over 50 years, Kumon has benefited millions of kids around the world.

**SCHEDULE A FREE
PLACEMENT TEST TODAY!**



**Kumon Math & Reading Center of
WALNUT CREEK - NORTH**

2839 Ygnacio Valley Road, Walnut Creek, CA 94598
925-256-0786 • kumon.com/walnut-creek-north

KUMON®

VALLE VERDE CHILDREN'S CENTER

FALL REGISTRATION IS NOW AVAILABLE!

At Valle Verde Children's Center, we provide small and large group experiences and child-initiated activities that promote social, emotional, physical, language, and cognitive development, all in a fun and hands-on approach – the best way for your child to learn.

CONTACT US

VALLEVERDECHILDRENSCENTER.ORG
(925) 944-5255



VISIT US

3275 PEACHWILLOW LANE
WALNUT CREEK, CA 94598

- * TK & KINDERGARTEN PROGRAM
- * BEFORE & AFTER SCHOOL CARE
- * HOMEWORK HELP
- * SPORTS

- * COOKING
- * TECHNOLOGY
- * ARTS & CRAFTS
- * SCIENCE & ENGINEERING

HOURS OF OPERATION

MONDAY - FRIDAY
7 AM - 6 PM



RENEE & SCOTT WAGNER

Make the right move.

Renee and Scott learned the truths about owning a home and investing in real estate when they were youngsters and new to the business. Now, they bring to the process an adult lifetime of relevant study and knowledge of real estate, pricing, marketing, negotiating, and reviewing the documents of a sale and purchase. They bring the experience of countless escrows past. They offer a seasoned temperament annealed in the heat of time. Through it all, they've preserved an elegance of style. They counsel and serve clients throughout the San Francisco Bay Area but "home court" is the East Bay, mostly Contra Costa, Alameda and Solano Counties. They're associated with Better Homes & Gardens Real Estate, an internationally renowned real estate firm. It offers the benefits of large family connections, state of the art technology, moment to moment trend analysis, and a range of financing advice. It's a marriage of experience and technology. And it makes for a winning relationship with and for their clients.

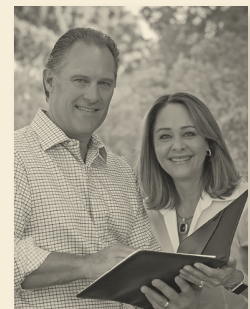
RENEE & SCOTT WAGNER
925.250.5440

YourHomeProfessional@gmail.com

www.ReneeAndScott.com

DRE# 01292997 & 02001457

**Call or email today to receive a
complimentary marketing guide!**



5-STAR
PREMIER AGENT
★★★★★



RELiance
PARTNERS



HAPPY HOLIDAYS!

Thank you for your continued trust and confidence.

I wish you a very Happy Holiday and New Year filled with Peace, Joy and Prosperity.

Steve

Bringing The Woodlands values up one seller at a time. Steve will expose your home in its most flattering light, so it will not be overlooked or undervalued

- The Top Woodlands Realtor
- Over 20 Years of Experience and Hundreds of Homes Sold
- Track Record of Listings Sold Above the Highest Comps
- Affiliated with The Best, Quality Company with the Highest Market Share in Walnut Creek
- Great References From ALL Steve's Happy Clients

Call today for a FREE, no obligation consultation and an ACCURATE opinion of value, including advice on pre-sale preparation and staging for maximum appeal



The Marketing Professional
STEVE HANSEN

REALTOR® | DRE# 01174754 925.639.1979

1700 N. Main St steve@stevihanzenhomes.com
Walnut Creek, CA 94596 www.SteveHansenHomes.com



COURTYARD REALTY
FINE HOMES & ESTATES



Welcome

5496 Michigan Blvd. Concord

Offered at \$629,000.



4 BEDROOMS / 2 BATHROOMS

Call Me For A Free Market Analysis On your Home Today.



Presented By

COURTYARD REALTY
FINE HOMES & ESTATES

MARC GRAVES

925.336.MARC (6272)

www.CourtyardRealty.Biz | Marc@CourtyardRealty.Biz



FIVE STAR
REAL ESTATE AGENT
Marc Graves

Multi-Year Winner

License # 01020265



HOLIDAY BOOK SALE!

Ygnacio Valley Library
Saturday, December 8, 2018
 10:00 AM – 5:00 PM

Our one-day Holiday Book Sale is a special event.

The books have been hand-picked, choosing only those in excellent condition which are suitable for gift-giving.

Come early and shop for the book lovers on your list!

FRIENDS OF YGNACIO VALLEY LIBRARY
 Visit our website: YVLFriends.org

Next Quarterly Book Sale: January 18-19, 2019



YOUR AD HERE!



For more information, contact:
woodlandswalnutcreek@gmail.com

Real Estate Today by Melanie Kozak

Would it make sense for a home buyer to buy now or wait?

There is a barrage of news out there leading most people to believe that real estate prices are coming down. This news might cause potential buyers to want to wait to buy a home.

I am an active realtor who is in the market place every day working with buyers and sellers. I can say that it is too early to say that prices are coming down. It is safe to say though that the rate of appreciation has slowed. This is not a price decline but is still a price increase but at a lower rate than what there was in the past.

We know that interest rates have increased however and will continue to increase for the foreseeable future. Interest rates have gone up about 1% since the beginning of October of last year. This 1% increase equates to a 10% reduction in a buyer's purchasing power.

This means that if a potential buyer of a home in Walnut Creek had been approved for a purchase price of \$900,000 before the recent interest rate increases, now they would have to look for a home price at \$810,000. Therefore, buyers should act now before rates go up further.

This also effects sellers. People who are planning to sell should do so before rates go up again so the buyer pool for your home is larger than after rates go up.

Bottom line:

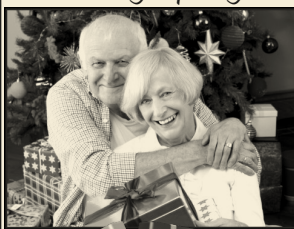
There is no solid evidence that prices have gone down at all but we surely know that rates have gone up and will continue to do so. If you are thinking of buying or selling do it sooner rather than later.



Melanie Kozak, Broker Associate
 Alain Pinel Realtors
 925-330-0624 BRE# 00766979
www.thekozakteam.com
mkozak247@gmail.com

Retirement Living Your Way

High quality *without* the high rates!



Spacious residences offer privacy and a wealth of services:

- ◆ Restaurant-Style Dining
- ◆ Weekly Housekeeping
- ◆ Daily Transportation
- ◆ 24-hour Professional Staff
- ◆ Exciting Social Activities
- ◆ Community Rooms



Quality you expect.
Rates you deserve!



Call to Schedule
Your **FREE**
Lunch Tour
TODAY!

DIAMOND TERRACE

A 55+ RETIREMENT COMMUNITY

6401 Center Street

Clayton, CA 94517

(925) 524-5100

www.DiamondTerrace.net



INTERSTATE REALTY
MANAGEMENT CO.
www.irmmanagement.com

Installations – Repairs

Toilets • Faucets • Water heaters
Garbage disposals • Clogged drains

Belfast Plumbing

Credit Cards accepted: Visa, MasterCard, Discover

(925) 457-5423
www.belfastplumbing.com

License: 906211



Help your Editor out!

Submit an article for the
Woodlands Association
Newsletter!

Topic ideas:

- Gardening
- Home improvement tips
- "Meet your Neighbor" profiles
- Local Restaurant Reviews
- Woodlands history



For consideration, please email
newsletter@woodlandsassn.org

Insert necessary disclaimer here:

The Woodlands Association's Board does not guarantee your article will be published and will edit content as needed.

Thank you,
Your grateful Editor

Have other ideas? Share them with us!

PROMOTION

DAILY SPECIALS

DECEMBER

Expires 12/31

Don't Wait - Order Now!

CHECK OUT OUR DAILY SPECIALS!*

*May not be used in combination with any other promotions.
Valid only at Pleasant Hill location. Does not include design time.



Minuteman Press.
Pleasant Hill
WE DESIGN, PRINT & PROMOTE...YOU!



Call 925.256.6444 OR Visit www.minutemanpressph.com

COURTYARD REALTY
FINE HOMES & ESTATES



Welcome

5496 Michigan Blvd. Concord

Offered at \$629,000.

4 BEDROOMS / 2 BATHROOMS

Call Me For A Free Market Analysis On your Home Today.



Presented By

COURTYARD REALTY
FINE HOMES & ESTATES

MARC GRAVES

925.336.MARC (6272)

www.CourtyardRealty.Biz | Marc@CourtyardRealty.Biz

License # 01020265



FIVE STAR
REAL ESTATE AGENT
Marc Graves

Multi-Year Winner



RENEE & SCOTT
WAGNER

Make the right move.



HELPING FAMILIES MAKE THE RIGHT MOVE
FOR MORE THAN 18 YEARS!

925.250.5440

YourHomeProfessional@gmail.com

www.ReneeAndScott.com

DRE# 01292997 & 02001457



5-STAR
PREMIER AGENT



RELIANCE
PARTNERS

The
Woodlands

P.O. Box 31085

Walnut Creek, CA 94598

To: