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FEBRUARY 2025

SARATOGA

Spotlight



**MEET MEREDITH LEE -
CULTIVATING A NEW ERA AT HAKONE
ESTATE AND GARDENS**

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January 8	February
February 8	March
March 8	April
April 8	May
May 8	June
June 8	July
July 8	August
August 8	September
September 8	October
October 8	November
November 8	December



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SANTA CLARA VALLEY ORCHID SOCIETY

By Virginia Kristo

Spring is just around the corner and here at the Santa Clara Valley Orchid Society we could not be more thrilled. For our meeting on March 5th, we are getting our hands dirty, so to speak. We are having a workshop with three hands-on stations. One station will focus on repotting orchids; when should you do it and how? What medium should you use, bark or moss, or coconut husk? Another station will demonstrate how hybridizing is done. Creating a new orchid is exciting and science provides some very interesting directions to follow. For the third station we will be making vanilla extract; the vanilla bean comes from the vanilla orchid plant which makes orchids all the more wonderful!

The meeting begins at 7:30pm. All are welcome. The Santa Clara Valley Orchid Society meets at the American Legion Hall at 1504 Minnesota Ave., San Jose, the first Wednesday of each month. For more information about our club, please see our website at www.scvos.com.





MEET MEREDITH LEE - CULTIVATING A NEW ERA AT HAKONE ESTATE AND GARDENS

By Carol Gerwitz | Photos by David Lepori and Family Provided

“I’m here for the long term.” So states Meredith Lee, the new executive director of the Hakone Foundation, the nonprofit that manages the Hakone Estate and Gardens. Although new to the Foundation, Meredith cherished Hakone while growing up because it was one of only a few Asian cultural community representations at that time. A remark over lunch by her friend and mentor, Jim Nagareda, last September that Hakone was looking for a new executive director led Meredith to apply for the position. Meredith followed her heart and applied, and she feels that Hakone is her destiny, culminating a circuitous, yet rewarding, career path.

Meredith’s family immigrated to the Bay Area in the 1840’s, and Meredith is a proud fifth generation Chinese American. Meredith grew up in Palo Alto where she attended Palo Alto High School. When she was 16 she started taking Cantonese language classes at De Anza College, where she discovered ethnic studies courses and earned her AA degree in Asian American Studies in 2000. She then transferred to UCLA and earned Bachelor of Arts degrees in Asian American Studies and Sociology, and minors in Education and Applied Developmental Psychology.

Following college, and after moving to Hawaii, Meredith worked at two social services nonprofits as case manager for programs that supported adults with developmental disabilities. On the side she made crafts from washi (literally, “Japanese paper” made from mulberry) which she sold at local fairs. This side business—The Rare Orchid—became so successful that she went fulltime with it and grew it into one of the largest U.S. wholesalers within that product market, selling to retailers at 2,000 locations worldwide. (Meredith commented that her washi was silk-screened, not printed, to help preserve that cultural art form, which has had importance to Meredith throughout her life.)

After moving back home to be close to family (but still running her business), Meredith felt it was time for a career change. She entered UC Berkeley Haas School of Business and earned an MBA. Although she had acquired a coveted MBA internship



at Amazon in AI while in school, she realized that was not where her heart was. After graduating she used her small business and nonprofit knowledge (along with her MBA) to do consulting work for a variety of small businesses and nonprofits. Then, in September of 2024 was that pivotal lunch with Jim Nagareda.

Meredith draws inspiration from her parents’ advocacy for Asian American for Community Involvement (ACCI) in the 1970s and 1980s. Hakone Trustee Connie Young Yu was one of the founding members of AACI, whose family was one of the four Chinese families who saved Hakone in 1961 when it was put up for sale. Her community involvement is primarily in culture- or education-related organizations.

Meredith has volunteered as a coach with Special Olympics Hawaii, as a youth basketball coach for the Palo Alto Buddhist Temple, as a GED course instructor in the Homeless Youth Outreach Program at the Waikiki Health Center, and as Chair of the Board for Impact Schools, a nonprofit focused on supporting educational opportunities for children in rural western Nepal. Since January 2022 she has been a researcher



(L to R) Sandra Velazquez (13 years), Tony Barbatti (10 years), Meredith Lee (3 months - since October 14, 2024), Jacob Kellner (17 years), Noriko Ashihara (8 years), Jesus Chiprez (19 years)

and program manager for a pilot program studying nonprofit governance under the UC Berkeley Haas Center for Social Sector Leadership.

Meredith still finds the time to enjoy cooking (especially handmade pasta), hiking and “DIYing” around her 117-year-old house in San Francisco. (Meredith plans to move southward, but for now she feels her daily 101-mile roundtrip commute is worth it.) As far as travelling, “Really, every place and every city I visit I will always fall in love with something about it,” declared Meredith. Several times she has flown to a country in Europe because she has found a good deal, and once there explores wherever her heart leads. Of the 54 countries she has visited, a few of her favorites are Italy, Namibia (where she rented a camper truck and safaried across the country to visit national parks), Turkey and Santa Marta, Columbia.

Meredith’s heart has led her to Hakone, and she brings with her enthusiasm, joy, and gratefulness. “It is an honor and a privilege to be selected by the board to be their new Executive Director.” Meredith is so proud of Hakone and its unique history of being founded by Isabel Stine, who was a pioneer of her day in championing cultural exchange. She is ever mindful of the fine balance between maintaining the grounds and scaling Hakone’s impact to provide more to the community in terms of historical education and cultural awareness.

One of the major projects will be the ongoing restoration/renovation of the koi pond, considered to be Hakone’s gem. Koi ponds are typically 3 feet deep; however, Hakone’s pond is only 18 inches deep and has no drain or liner. It is slowly leaking water into the ground so there is a pump house to refill the pond. As with all renovations at Hakone, pond improvements are done carefully taking into consideration historical and traditional aspects. But Meredith is optimistic about securing the four million dollars needed for the pond.

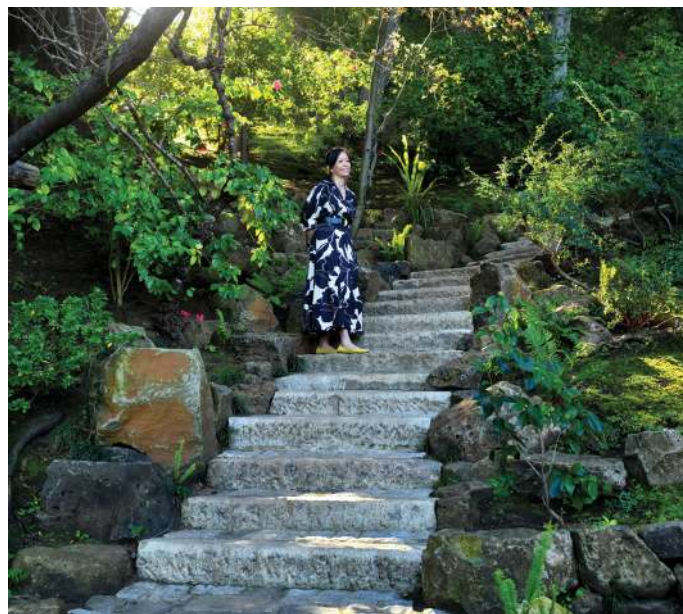
Another focus will be on increasing experiences to visitors and to provide more cultural workshops, seminars, and exhibits to promote both Japanese and Asian cultures as well as Japanese-American history. One venue for this is Hakone’s Cultural Exchange Center, where an exhibit by photographer and architect Bonnie Blake-Drucker recently opened. “Stumbling into Beauty” features a collection of breathtaking black-and-white photographs, capturing fleeting, poetic moments of discovery in her extended eight visits to Japan and brings to life the Japanese principle of Ichi-go, Ichi-e, the notion that every moment is unique and should be cherished.

One of Meredith’s visions is to create a place to enjoy all of one’s senses, but in Hakone this requires particularly careful planning and execution. Adhering to the art form of Japanese

garden design, everything has meaning. Every rock has to be considered and placed in a certain way. Walking on the gravel on the walkways (typical in Japanese gardens) contributes to visitors’ audible enjoyment of the garden. The smell of the buildings themselves, built from wood from Japan, add to the sensory experience. A member of Meredith’s staff, Noriko Ashihara, recalls the smell of her grandfather’s house in Kyoto each time she walks along the Upper Moon Viewing House. The visual experience is evident even before entering Hakone—the impressive main gate, “the mon”, welcomes visitors and hints at what lies beyond.

Mixed among ongoing classes, there are special upcoming events on Hakone’s spring calendar. Sunday, February 23, will be the annual Lunar New Year Celebration with children’s activities and singers throughout the day, and the lion dance at noon. Hakone will celebrate “hanami,” literally “flower viewing”, typically from the end of March through the middle of April depending on when the cherry and plum blossoms open. During that time Hakone will remain open at night and shine lights on the trees in their full bloom, a practice also occurring in Japan. Hakone offers a “free day” to Saratoga residents the first Tuesday of every month, which, during cherry blossom time, will fall on April 1 this year. On that “free day” day, expecting 1,500 to 2,000 visitors, Hakone’s parking lot will be closed, and there will be shuttle busses from various locations in The Village in an effort to cut down on traffic. Check here for further details on these and other future events: <https://www.hakone.com/events>.

One of Meredith’s favorite things is to hear stories--stories from her staff (in particular long-time head gardener Jacob Kellner who has been at Hakone 17 years) and visitors alike about Hakone and also their life experiences. These stories may generate ideas for a new exhibit. Meredith is always looking for exhibits to promote different cultural art forms and is especially interested in promoting local art and collaborating with local businesses. You can sometimes catch her walking in the garden—stop and chat. She can also be reached at (408) 741-4994, Ext. 104 or via email at meredith.lee@hakonegardens.org. “After learning more intimately about Hakone Foundation’s mission from the board hiring committee and seeing their inspiring commitment to the Saratoga and Greater Bay Area communities, I fell even more in love with Hakone. It is an honor and a privilege to be selected by the board to be their new Executive Director. I often say it feels like destiny, a place where I can contribute meaningful value with the culmination of my untraditional career path.”





MAYOR'S CORNER - THE HEART OF SARATOGA: A COMMUNITY ROOTED IN NATURE

By Mayor Belal Aftab

I was born and raised in the Bay Area, and after graduating from college I wanted to see the world. The company I worked for offered a rotation in Dubai, with significant time in Europe, mostly in London. Having been in Saratoga since I was two except for my four years at Cal Berkeley (Go Bears!), it felt like an opportunity I could not turn down. Five months into my rotation, I had the opportunity to visit home after spending most of my time in Dubai, a beach-front desert with miles and miles of sand dunes. I will never forget the visual of exiting off Highway 85 (my dad was driving), looking up at the green trees and mountains, and remarking to myself, "Wow, it is really beautiful here. I am so lucky to be from such a lush and breathless city." Sometimes you have to leave a place to really appreciate it.

Saratoga's tree-lined streets, picturesque vineyards, and lush parks offer a serene escape that is unparalleled. Landmarks like Hakone Estate & Gardens and hiking trails throughout our city showcase the seamless blend of natural beauty and thoughtful preservation. Whether it's a morning stroll under a canopy of oak trees or the sight of vineyards stretching across the hills, Saratoga's environment provides moments of peace and inspiration.

As stewards of this extraordinary environment, the Saratoga City Council and staff take seriously the responsibility to protect it. Over the years, Saratoga has implemented policies to preserve open spaces, safeguard more than 40 heritage trees, and encourage resident involvement in growing our urban forest. Last fall, the city launched its Tree Planting Program in partnership with Our City Forest, resulting in 236 subsidized trees designated for residential homes. The interest was overwhelming and quickly consumed available resources. These types of initiatives exemplify how Saratoga's residents come together to celebrate and protect the natural environment that defines us.

Saratoga's participation in the Tree City USA program since 2006 is a testament to our commitment to preserving and enhancing our urban forest. Administered by the Arbor Day Foundation, Tree City USA is a nationwide program that recognizes cities dedicated to the care and management of their trees. This recognition reflects Saratoga's pride in its trees and reinforces our identity as a community that treasures its natural beauty.

In 2025, the City of Saratoga will embark on a comprehensive inventory of street trees and those on public property to develop a seven-year urban forest maintenance plan. As trees are a defining feature of Saratoga's identity, this initiative aims to catalog the city's trees,

providing valuable data on their species, age, condition, and location. This information will help the city manage its urban canopy effectively, address maintenance needs, and plan for future planting efforts. Residents can help maintain tree health in Saratoga by regularly watering and pruning trees on their property, reporting signs of disease or damage to the city, and applying for tree permit removal as needed. By preserving and enhancing its greenery, Saratoga seeks to uphold its natural beauty, combat the effects of climate change, and improve the quality of life for residents.

Our residents and local organizations play a vital role in keeping Saratoga green and vibrant. From volunteers removing invasive trees and plants from local parks through the Parks and Recreation Commission's "Let's Work" program to organizations such as Orchard Keepers that keep Heritage Orchard eco-friendly and thriving, the community offers hands-on support. Heritage Orchard is an example of the environment giving back to us.

During the annual Community Harvest event, a portion of freshly picked apricots and plums are donated to local human service organizations such as West Valley Community Services. The 2024 season yielded more than 3,000 pounds of fruit for donations alone.

Saratoga's lush greenery and proximity to the wildland-urban interface make it a beautiful place to live but also underscore potential risks. The wildfires that have devastated Southern California and caused mandatory evacuations of thousands serve as a stark reminder to Saratoga residents of the importance of wildfire preparedness in our own community. As we witness the impact of these fires on lives and property, let this be a call to action for Saratoga to remain vigilant, prepared, and committed to fire safety and community resilience.

I encourage you to sign up for AlertSCC and Genasys Protect today to receive real-time updates during disasters including evacuation notifications, incident status, and shelter availability. You can also learn how to prepare your property for wildfire through the Santa Clara County FireSafe Council.

As written by Richard Powers in *The Overstory*, "What you make from a tree should be at least as miraculous as what you cut down. This is not our world with trees in it. It's a world of trees, where humans have just arrived." Saratoga's beauty is not just a gift – it's a legacy we aim to pass on. In doing so, we honor our city's identity and ensure its legacy thrives for generations to come.

ST. PADDY'S DAY IN THE VILLAGE

By Jill Hunter

Mark your calendars for our annual St. Paddy's Party, Saturday, March 15th from 2-4 pm in the Village. This free event is wonderful fun for the children of Saratoga to experience. It has been part of our downtown's fabric for almost 20 years now run by the SVDC, (the Saratoga Village Development Council).

- Jill



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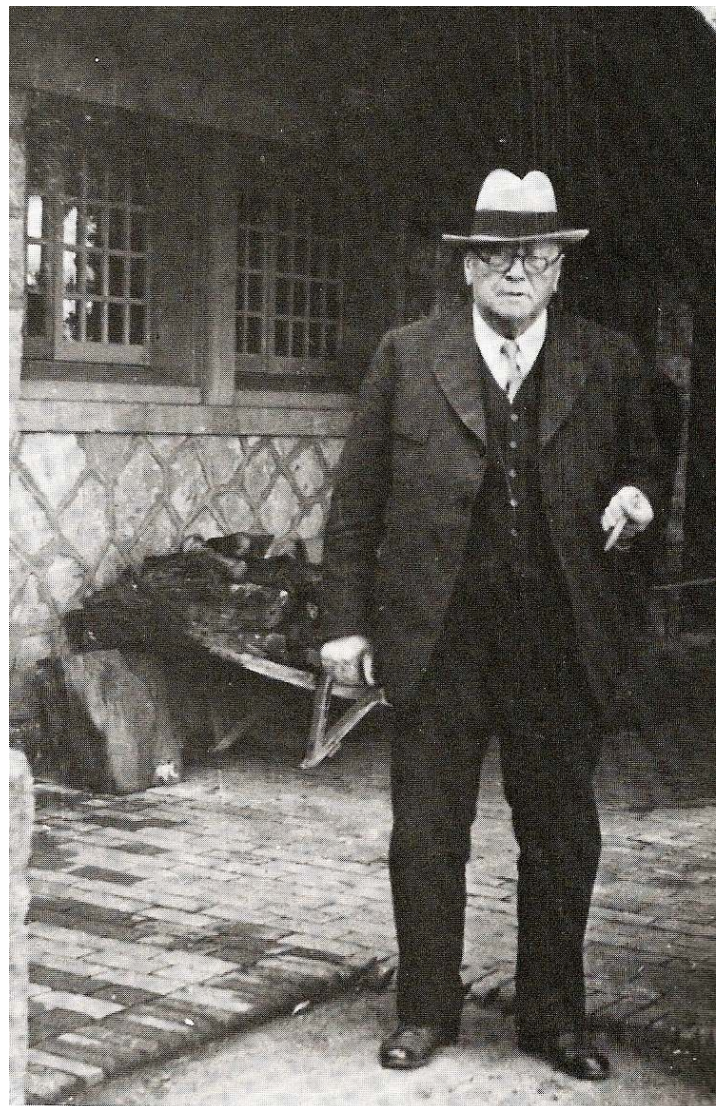
GOOD WINE MAKES GOOD FRIENDS

By Annette Stransky

Two events are coming up to celebrate a Saratoga pioneer in wine making - Paul Masson. The Saratoga History Museum will have a free lecture on Winemaker Paul Masson on February 17, and an exhibit in the Saratoga History Museum opening February 14 - Masson's birthday.

Known as the Champagne King of California, Paul Masson was instrumental in bringing sparkling wine to California. The personable French winemaker was known for his winery located on Pierce Road as well as a good cook. Find out more about the legendary winemaker by coming to the lecture by David House on February 17, 2025, at 7:00PM on Zoom. Sign up by going to www.saratogahistory.com for the free lecture. David House is well known for his knowledge of the wine industry and is the owner of House Family Vineyards. The exhibit will open on February 12 and run until May. The museum is located at 20450

Saratoga-Los Gatos Road in Saratoga. The museum is open on Friday and Sunday from 1-4PM and on Saturday 10-4PM. Free admission.



PROBATE VS. TRUST ADMINISTRATION

By Lisa Bryant

When a loved one passes away, it is an emotional and stressful time. Unfortunately, while you are still grieving, you do have to face the practicalities of trying to figure out how to settle your family member's affairs.

The hope is that you know exactly where that estate planning binder is; however, if your loved one never did any estate planning, you may be facing probate.

The Probate Process

To put it very simply, Probate is when the court supervises the processes that transfer legal title of property from the estate of the person who has died (the "decedent") to his or her heirs. In California, you must go through probate if your loved one did not have a living trust and owed real property greater than \$61,500.00 or had assets totaling \$184,500.00 or more.

In most probates, you go through the following steps:

- Ask the court to be appointed as the administrator or executor of the estate.
- Notify creditors and gather assets.
- File an "Inventory and Appraisal" of the decedent's assets.
- If you are selling a house or other real property, you may have to go to court to formally sell the property.
- Finally, you have to finalize distributions with the court and be formally excused as the administrator.

Every time that you go to court you pay a filing fee. You are also paying fees for notice in the newspaper, probate referees (individuals who appraise estate property), and attorneys.

The other frustrating part about the probate process is the time spent waiting for court dates. It is not uncommon for a

probate to take 1-2 years before final distributions are made.

Trust Administration

Unlike the probate process, trust administration is usually not supervised by the court and, as a result, is often much faster and much less expensive. It is important to understand, however, that it is a process and there are certain legal requirements that must occur before distributions are made from the trust to beneficiaries.

Some steps we take to administer a trust include:

- Giving notice to beneficiaries.
- Inventorying and appraising the decedent's assets.
- Assisting with issues related to outstanding debts, creditors and taxes.
- Distributing assets according to terms of the trust.

Assuming that no one decides to fight over the trust and all debts have been accounted for, the trust administration process can often be finished within 6 months.

Additionally, unlike probate, attorneys' fees are negotiable.

Regardless of whether you are facing a probate situation or trust administration, after acquiring death certificates, contact Bryant Estate Planning & Elder Law to assist with the process. Please visit our website at www.BryantElderLaw.com, or call (408) 286-2122 to schedule your complimentary consultation.

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Golf Tip:

Driving the Ball Effortlessly

By Brian McDonald, PGA of Canada

Have you ever met a golfer who hits the ball too far? Not likely. Many leisure golfers really don't care how straight it goes, as long as it goes far. In baseball a home run can go over the right field or left field fence; it doesn't matter. But in golf, if you're going to hit a home run, it should be in center field. Like speed in hockey, there is no compromise for distance in golf.

Physical Components

Club head speed (physical strength, flexibility)

Centeredness of the hit (proper distance from the ball, repetitive motion)

5 Other Elements

- **ROTATION**
Create torque between shoulders and hips on BS, called the X Factor. Shoulders lead on BS, hips lead on DS. The DS is from the ground up.
- **EXTENSION**
The lead arm creates and maintains the extension until impact. Think of this extension as the radius in the swing circle.
- **LEVERAGE**
On BS, when lead arm is parallel to turf, create a 90-degree angle with shaft. You must maintain this angle as long and as close to impact as possible.
- **PATH ANGLE**
The club head comes down inside the TL, creating a sweeping motion. The club head must strike the ball slightly on the upswing.
- **BALANCE**
Maintain your spine angle until impact, rotate around this axis. Finish with your hips facing the target on your trail tip toes.

Address & Alignment

1. The hands dangle from the shoulders
2. The body is parallel to the target line
3. Ground the club head 2-3 inches (5-8cm) behind the ball, at the bottom of the swing circle
4. This is your widest stance, the insteps lined up with the outside of your shoulders
5. Your grip pressure must stop at the elbows - stiffs don't play golf
6. The ball is positioned opposite the lead heel, or just inside of that

Terminology

- **Club Head Speed** is the club head's speed at impact in MPH...a player's true potential
- **Ball Speed** is the speed of the ball's CG immediately after separation from the club face
- **Smash Factor** relates to the amount of energy transferred from the club head to the ball
- **Spin Rate** of 1700 to 3500 RPM to maximize hang time
- **Launch Angle** is measured in degrees relative to the ground (12 to 18 is ideal)
- **Descent Angle** should be less than 38 degrees for optimal distance
- **Factors of the Driver** are loft, length, weight, grip composition and grip size
- **Physical Laws of the Shaft** are load, lead, torque, droop and kickpoint

Trained PGA professionals and certified club fitters are aware of these factors and must make the necessary adjustments when fitting a customer for a driver.

ABBREVIATIONS & DEFINITIONS:

- **BS** is the back swing
- **DS** is the down swing
- **TL** represents target line, the imaginary line that goes through the ball's center directly to the target
- **CG** is the centre of gravity
- **Lead** is the body side that is closer to the hole
- **Trail** is the body side farthest from the hole



If you have any questions about your game or if there's a particular golf topic that interests you, please email bmcdonald@bestversionmedia.com.

Brian McDonald has been a golf professional and PGA of Canada member since 1982.

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WILDFIRES AND TREES

By Ned Patchett

The tragic devastation caused by the LA fires is burned into the minds of all Californians. The sinking realization that this could happen anywhere in our state at almost any time is coming into focus for all of us. Los Gatos and Saratoga homeowners should understand that they are not immune to this potential.

As a resident of Los Gatos in the majestic Santa Cruz mountains, I look around at the pure beauty of these mountains daily and realize how quickly they could turn into a disaster.

The effects of climate change and the introduction of new pests and diseases have contributed to an increase in tree mortality and a build-up of debris and fire fuel load in our communities. Insurance companies are aware of these risks and are pulling out of California and canceling policies for longer-term customers.

Unlike these extreme weather events, dead trees and the build-up of understory forest debris are contributing factors that can be managed and mitigated. I recommend spending time around your property regularly looking at your trees and plants.

- If you have plants and trees close to your house,

consider pruning or removing them to create defensible space.

- If plants or trees look dead, have them removed.
- If you live in a wildland-urban interface, look beyond your property line. Are the surrounding areas being managed?
- Set up a consultation now with an arborist so you can be prepared for late spring and summer when fire season risk increases.

The above recommendations are just a few of the many important actions that a qualified arborist or fire risk mitigation professional can help you with.

Individually and collectively, we can and need to take action to reduce the risk of wildfires. Control the controllable is the phrase that comes to mind. Healthy and properly cared-for treescapes contribute to a sense of happiness and reduce the stress and anxiety of everyday life and the threat of wildfires. Ned Patchett Founder and President of Ned Patchett Consulting, Inc. Certified Arborist WE-4597A.

For more information, please see Ned Patchett Consulting's ad on page #10. There, you'll also find Ned's contact information.

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MANGIA MORNINGS - A MEAL OF HEARTS DELIGHT

By Carol Gerwitz



The Italian word “mangia,” meaning “eat,” resonates deeply with Nick Miller and evokes a sense of family, home, and good food. It was a tradition in his family, a legacy from his Italian grandfather, to begin each meal by saying “mangia”. This tradition inspired him to name his breakfast/lunch café at 14554 Big Basin Way “Mangia Mornings”, hoping to bring the same sense of warmth and belonging to his customers.

Nick was raised in Saratoga and attended Sacred Heart School and Bellarmine. Owing (and operating) a restaurant is a second career for Nick—he obtained a chemistry degree and for ten years worked in a chemistry laboratory. However, Nick thought he might like to open a restaurant. He attended Auguste Escoffier School of Culinary Arts in Boulder, CO, and he worked for several restaurants in the Saratoga area. During the pandemic Nick and his parents (Brian and Trish Miller) and older brother (Andrew Miller) pooled their funds and began looking for a space. Happily, they found a location in Saratoga Village, where Nick’s family had celebrated many birthdays. Mangia Mornings opened in March 2024. Warm green walls and local artwork create a very inviting atmosphere in the café. Walking in one can smell the fresh bread and pastries; all are baked

on site daily. (Nick arrives each morning at 4:30 a.m. to start baking.) His yummy cinnamon rolls were a big hit over the holidays, and he has added almond croissants to his rotating special bakery offerings. Nick’s breakfast menu includes egg dishes, griddle favorites, and benedicts. For lunch there are burgers, salads, pastas, and sandwiches.

Nick and his welcoming staff warmly invite the community to discover their unique interpretation of “mangia.” Grab a latte and a pastry on your way to work or stop by for lunch. A separate but connected room lends itself to a meeting or book club or bingo meet. Nick asks for a phone call in advance--(408) 740-8002--so that the café can be made ready and a special menu prepared, if desired. Mangia Mornings is open Wednesdays through Sundays from 8AM to 4PM.



(L to R) Nick Miller, his wife, Ashley Overhouse, and his folks, Trish and Brian Miller.



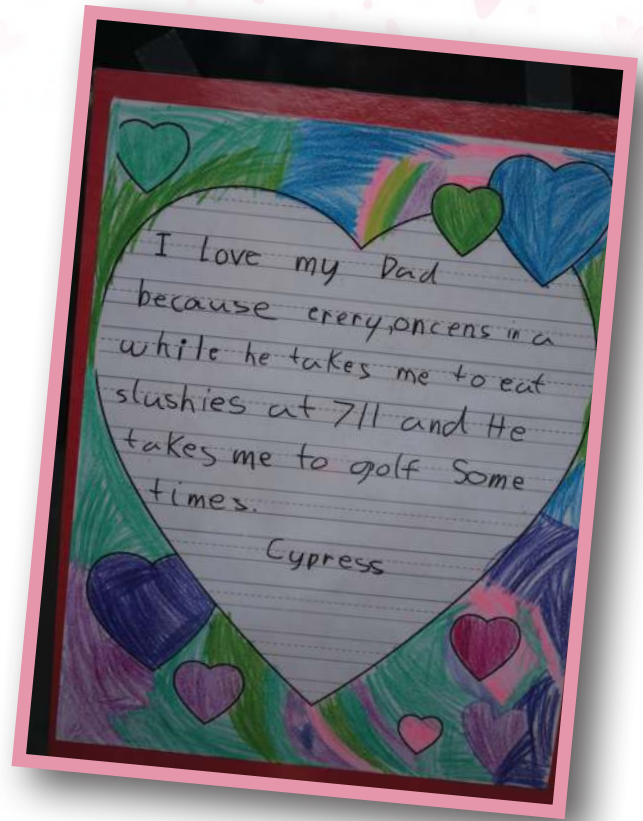
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"Love Notes"

By Laurel Perusa

"Love Notes" is yet another very special Saratoga tradition enjoyed by our Saratoga community. "Love Notes" is sponsored by the Saratoga Village Development Council. "Love Notes" began in 2010 to honor and celebrate the late Susie Nagpal who, at the time, was a Saratoga City Councilperson. "Love Notes" continues to be a very special way to express one's love and affection for their sweetheart, parents, siblings, friend, or beloved pet. All Saratoga residents are encouraged to participate in this project. Please create a "Love Note" for that "special someone" in your life. Bring your "Love Note" to the Saratoga Chamber of Commerce at 14460 Big Basin Way for posting by Wednesday, February 5. Love Notes will be on display until the end of February. Your "Love Note" should be written on 8 1/2" by 11" paper and should be flat to ease posting. Please no glitter! Be sure to visit the Village to view the "Love Notes." Over the years Saratoga residents and visitors enjoy reading the heartfelt messages on display.



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UNDERSTAND THESE MEDICARE “RULES”

By Lucille Maravilla



I want to highlight some important Medicare “rules”. Here are some common regulations to be aware of:

- Individuals who are eligible for premium-free Medicare Part A can sign up at any time at age 65 or later.
- Missing the Medicare enrollment window for Medicare Part B. You want to enroll during your initial enrollment period (IEP). This 7-month period starts 3 months before the month you turn 65 until 3 months after. If you miss that window, you get another chance during Medicare’s general enrollment period (GEP), January 1 through March 31. This coverage begins the first day of the month following the month you enrolled in Part B. There are exceptions to this. If you are employed, see the next “rule”.
- Delaying enrollment in Medicare Part B when your group health insurance is secondary. If you work for a company with fewer than 20 employees and that company offers group health insurance that you’ve enrolled in, Medicare becomes your primary health insurance.
- Missing the special enrollment period (SEP). Medicare created the SEP to help avoid a late enrollment penalty. This period is for situations where you lose your health insurance coverage or when you can’t enroll in Medicare because of a declared emergency or disaster.
- Not understanding Medicare Part B and Part D late enrollment penalties. For every 12 months you delay in enrolling in Medicare Part B, your monthly Part B premium may increase 10%. The same delay in Part D may increase its monthly premium by 1%. These are lifetime penalties.
- Not fully comprehending how Original Medicare (Medicare Parts A and B), Medicare Advantage plans, and Medicare Supplement plans work. The type of coverage you choose depends on factors like your health care needs, the insurance your doctors accept, where you live, whether you travel often, and your financial situation.
- Delaying enrollment in a Medicare Supplement (Medigap) plan. The best time to buy is during your IEP because it’s “guaranteed issue” and asks no health questions.
- Not understanding your out-of-pocket costs. You should review premiums, deductibles, copays, and coinsurance.
- Choosing a Medicare Advantage plan that doesn’t

include your health care providers. Each type of advantage plan has its own network rules. Your costs are typically lowest when you use in-network providers and facilities.

- Choosing Medicare drug coverage that doesn’t fully and affordably cover your prescriptions. Investigate what drugs are covered, preferred pharmacies, and what your costs will be.
- Assuming you can’t afford Medicare. If you have a limited income, you may be able to get assistance with your health cost through certain government programs.

An experienced independent Medicare agent can provide you with specific plan details and product differences. The agent will know or can research what to do in your particular situation if you have misinterpreted these Medicare “rules”. Medicare agents are paid commission for enrolling you in coverage. Verify that the agent is contracted with well-established insurance companies and, in particular, with the Medicare plan that best fits your needs.

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ARE DENTAL IMPLANTS THE SOLUTION FOR YOU?

By Dr. Kiran Rapal DDS

Are you MISSING TEETH or wearing LOOSE dentures and partials?

Are you limited to eating SOFT MUSHY FOODS?

Are you hiding your SMILE?

Then Dental implants are the SOLUTION for YOU!

One of the standout features of dental implants is their remarkable longevity. With proper care and maintenance, implants can last a lifetime, making them a cost-effective solution over time. They stand up to normal wear and tear, unlike bridges or dentures, which may need to be replaced after several years. Dental implants also help preserve bone density by providing the necessary stimulation, preventing bone loss and maintaining jaw structure. This leads to a healthier and more youthful appearance over time. Implants can significantly enhance one's quality of life. They restore confidence in social situations and eliminate the discomfort associated with removable dentures. Patients can enjoy their

favorite foods

again without fear


of slipping or discomfort and

having to use adhesives in their dentures.

Implant supported dentures allow you to eat and chew all foods and eat a healthy diet again.

Overall, dental implants are the best option for tooth replacement due to their natural appearance, durability, jawbone preservation, oral health benefits, and the overall enhancement of quality of life. They provide a comprehensive solution that restores both function and aesthetics, making them the gold standard in dental restorative procedures.


If you or someone that you know is in need of teeth transformation, please call our office and set up a virtual consultation with Dr. Rapal. She would be excited to go over the step-by-step process of your journey towards an amazing smile!



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ABOUT KIRAN RAPAL, DDS

Dr. Rapal is a gifted clinician in creating Functional and Esthetic results through a comprehensive examination and a very systematic and logical approach to reaching the desired outcome with your teeth and well-being.

Attention to detail, sharp intellect, skillful and organized style of dentistry gives comfort and confidence.

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KIRAN RAPAL, DDS

SARATOGA

Spotlight

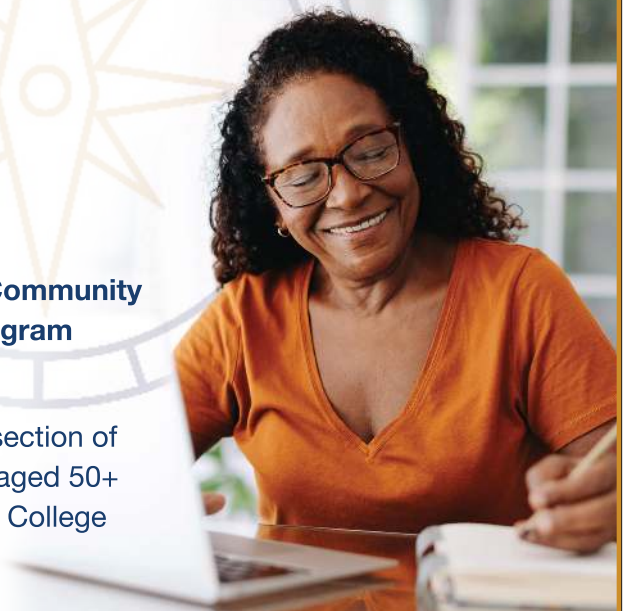
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Want to learn more?
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at SASCC: 408-868-1257
Scan the QR code, or visit:
westvalley.edu/sgp