

Weekly

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LIFE



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Living Well

A monthly special section of news & information for seniors

Larger than life

Meet the six honorees for this year's Lifetimes of Achievement award

BY LISA MORENO

PHOTOS BY MAGALI GAUTHIER

This year's Lifetimes of Achievement honorees span the whole breadth of Palo Alto's greatest givers, from teachers to musicians to volunteers and everything in between. Reflecting on their years of service and impact, there's one theme that shines through brightest: community. All of this year's honorees have put their gifts to work on behalf of and in pursuit of deeper local connection and growth.

Many of them reflect as far back as the 1980s, when they got their start on the road

to today's success.

From raising money for critical local programs to investing in future generations to creating change at home and abroad, these individuals all stepped outside of their own lives to help others.

To honor their work and achievements, Clayborne Carson, Judy Deggeller, Julie Jerome, Eimi Okano, and Jim and Valerie Stinger will be present at a celebratory garden party hosted by Avenidas on May 19 from 3 to 5 p.m. Tickets are available at avenidas.org. ■

Dr. Clayborne Carson

Going beyond the fence: Palo Alto resident attributes lifelong civil activism to curiosity

Clayborne Carson was in a rush, riding his motorcycle to his tech job in Los Angeles, when he hit a railroad track and crashed.

Unable to work for weeks, Carson realized he was living too fast and needed to decide what he wanted to focus on in life.

While it paid less, he chose to concentrate on freelance writing for an alternative newspaper, the Los Angeles Free Press, and going to class.

"It was a good decision," he said. "That summer of 1966 was probably the most exciting year of my life."

He covered and participated in the anti-war and Black power movements and met famous civil rights activists like Cesar Chavez and Dolores Huerta.

Carson — who has a doctorate in history — has become a pioneer in civil rights and anti-colonial studies. He was selected to publish Martin Luther King, Jr.'s writings, published multiple of his own works, founded Stanford's Martin Luther King, Jr., Research and Education Institute and the World House Program among other things.

He grew up in Los Alamos, New Mexico, the town with a fence around it. Quickly, Carson became curious about the world outside of the secret city, which was used by the federal government to develop the nuclear bomb.

While attending University of New Mexico, he was offered the opportunity to attend the March on Washington for Jobs and Freedom, where Martin Luther King, Jr., would deliver his "I Have a Dream" speech. Aside from the many speakers, Carson was especially entranced by the immense crowd of people.

So when he visited his sister in Los Angeles and was shocked by the lively city, he didn't return to New Mexico.

Instead, he began attending UCLA and working various tech jobs as he navigated his new environment.

After participating in various protests and sit-ins, Carson joined the Los Angeles Free Press, writing about pivotal movements like the Non-Violent Action Committee.

Upon graduating from UCLA in 1967, he and his wife Susan Beyer — who he had recently

married before their trip — traveled to Europe to avoid the draft.

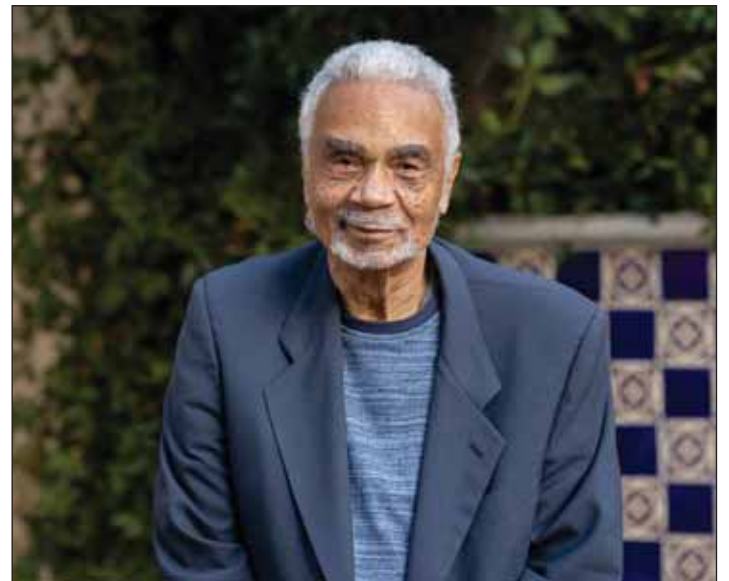
They traveled to England and through Western Europe, following a guidebook titled "Europe on Five Dollars a Day."

The pair returned to the United States after Beyer became sick, the same time Carson learned King had been assassinated. Soon after Beyer recovered, they returned to Los Angeles.

Aware of Carson's work with the Los Angeles Free Press, a UCLA professor asked Carson to be his teaching assistant and eventually begin studying for a graduate degree. Two years later with another degree under his belt, Carson quit his tech job and began working toward his doctorate.

He decided to write his dissertation on the Student Nonviolent Coordinating Committee — a coalition of young people that engaged in peaceful protest beginning in 1960.

"We had a VW camper, with Susan and our son David," Carson said. "We took this long trip, something like 30,000 miles across the country, interviewing 60 people who had been involved in the civil rights struggle."



Dr. Clayborne Carson

That dissertation culminated into his book, "In Struggle: SNCC and the Black Awakening of the 1960s" — which won best first book by an American historian. And its success led to an assistant professor position at Stanford University.

"I was the teacher at Stanford who did the classes that didn't exist before, like Black history courses, urban history, labor history," Carson said.

At the time, the university required students to take a Western history course, which was widely protested at the time. Instead, Carson offered to lead a different

class, "Western History: An Alternative View," a course balancing critics and proponents of Western culture.

In 1985, Carson received a phone call from King's wife, Coretta Scott King. She had asked him to lead the extensive project of organizing and publishing all of King's work.

After negotiating to remain in Palo Alto, Carson accepted the job and assembled a team to go through King's thousands of statements and writings. Through that work he founded Stanford's

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Judy Deggeller

From chords to cookbooks, Palo Alto resident sets out to help those in need

In the '80s, Judy Deggeller and some friends took their guitars to sing Christmas songs at a facility for older people with mental illnesses.

"The residents were polite, but when we finished they said, 'don't you know any songs that aren't about Christmas?'" Deggeller said, laughing. "What they really wanted to hear was, 'Don't Sit Under the Apple Tree With Anyone Else But Me.'"

For the next hour and a half they played and sang along with residents. Deggeller noticed a man with his head almost resting on his dinner tray, and she thought he might want to sleep instead of listening to the music.

But during their last song, his blanket fell away from his feet, and she saw he was tapping to the beat of the music. That's when she knew she wanted to create a program for health facilities involving music and exercise.

Since Deggeller began living in Palo Alto approximately 60 years ago, she has used her

passion for music and altruism to give back to the community.

Her published work, "Mind your Moves," was a comprehensive guide to using music to stay active, especially for older adults. The tape, which was released before the advent of CDs, Deggeller said, is still used in facilities across the country.

Deggeller plays piano and guitar and says music has always been a driving force in her life. She began lessons when she was only five.

In the late '80s, Deggeller searched for an organization that might benefit from an on-site music program. That's when she began teaching music theory in culmination with math at the Girls Club in East Palo Alto. She worked with four girls for nearly three years.

"We had so much fun that the program spilled over into outings to museums and visits to the beach," Deggeller said. "And when they went off to high school, I began working with the next generation of girls with



Judy Deggeller

Girls to Women, another program in East Palo Alto."

The next group was in elementary school and hadn't had much experience with music at all. But Deggeller remembers one girl went on to buy a piano and continue playing.

Aside from music, Deggeller was vice president of manufacturing at a precision sheet metal company. Her boss, who had a passion for children's literacy, sold the company and founded the Bring me a Book program in 1997, where Deggeller served as

the first board member.

For 20 years she helped run the organization that provided free books to under-resourced communities in San Mateo and Santa Clara counties.

More recently, Deggeller cooked and distributed meals for older people who lived alone and couldn't get groceries throughout the pandemic.

"After cooking for over 50 years, I decided I was through with that," Deggeller said. "So our meals had gotten a lot simpler. But when I started cooking

for others, I had to up the bar."

Within six weeks, people enjoyed the food so much they suggested that Deggeller make a cookbook.

"It was the last thing I wanted to do, at first," she said. "But then I read that the Ecumenical Hunger Program in East Palo Alto was experiencing heavy demands on their food program."

So she wrote a small cookbook, published it and sold it to people she knew. In less than three months she raised \$27,000 and donated the entire proceeds to the program.

Now, Deggeller works at the Rosalie Rendu Center in East Palo Alto helping Spanish-speakers learn English through casual and non-judgmental conversation.

While Deggeller has worked with countless people in her community, she said she is more of an introvert who likes to keep behind the scenes.

"I'm driven by wanting to help people, and that path has defined my life, whether it be friends, family or strangers," she said. "I see things that could be done to better a situation, then set out on my own to make that happen."

No matter what skills or passions someone brings to the table, Deggeller said, there are many ways to help people. It could be as simple as a phone call to a lonely friend. ■



Julie Jerome

Pioneer in Palo Alto education began with volunteer work

When Julie Jerome, longtime Palo Alto resident, was selected for Lifetimes of Achievements, she wasn't the most receptive — only because she doesn't usually talk about herself.

"But what's happened is, I've heard from people who I haven't seen in years, and they sent me cards, letters, emails," she said. "It's been absolutely lovely."

For Jerome, being collaborative and interacting with people comes naturally.

In her 50 years of living in Palo Alto, Jerome has served as the board of education's president twice, and held leadership roles for various nonprofits like the Palo Alto Community Fund, Adolescent Counseling Services and Palo Alto Community Child Care.

Jerome moved to Palo Alto in 1973 with her family. Soon after her daughter began attending school, Jerome started volunteering there, because at the time, she said, women didn't often work.

"It seemed like the most useful way to proceed," she said. "And

the people that I met were very important."

For about seven years, Jerome was a teacher's aide at Jordan Middle School — now named Greene Middle School — and concurrently served on the PTA. Later she became PTA president at Palo Alto High School, where her daughter attended.

In November of 1989, Jerome was nominated to be Palo Alto school board president and began her role the next year.

"It just worked out very naturally, I was on the PTA, a parent and worked for the district," she said. "And although there might have been issues on the school board, there weren't cell phones and there really wasn't email, so you actually had to talk to people."

When she first joined, there was a lot of community discussion about whether or not the district would continue to lose students and close schools or grow and build new ones. Tension began building between sides at community forums.

But Jerome made sure to keep a



Julie Jerome

level head and maintain stability.

"I wanted to keep things on an even-keel, and always be respectful of all points of view," she said.

In the early '80s she also began attending meetings at Adolescent Counseling Services, a community counseling program that aims to empower Santa Clara County youth.

"I knew nothing about counseling, but I got involved because a friend invited me," she said. "I was always learning something new."

In her 20 years of working for the organization, she became board president.

It started off as a safe place for runaway teenagers to go, she said, and gradually grew over time offering counseling services in Palo Alto elementary, middle and high schools.

"I remember being very happy," she said.

She was also on the board of Palo Alto Community Child Care, an organization dedicated to making quality care accessible for all.

In 2004 Jerome won the Tall Tree Outstanding Citizen Volunteer award, which she attributes to her ability to collaborate well with others.

For those who want to do more, she suggests finding the things they enjoy most and pursuing volunteer work in those fields.

Jerome, who has always had a knack for math and science, helped identify major archaeological sites in Maui like caves, ceremonial grounds and ancient temples called Heiaus.

More recently she served a full term on the Environmental Volunteers board, a local organization that aims to show children the natural world around them and inspire them to protect it through field trips and class projects.

Additionally, Jerome has offered campaign support to local politicians, been co-president of the Palo Alto Women's Club, board president of Palo Alto Community Fund and a part of the Foothill-De Anza board and Palo Alto Rotary Club.

Among her years of service in Palo Alto, Jerome simply attributes her accomplishments to her willingness to act.

"I've just always tried to make things better," Jerome said. ■

Read more profiles on page 28.

Eimi Okano

Textbooks for all: How a Palo Alto resident provided diverse role models for California kids

In the 1980s, Eimi Okano and close friend Jeanette Arakawa noticed a flaw in children's school textbooks.

"There were only white role models, both children and adults," Okano said. "We didn't see any ethnic stories at all."

At this moment, Okano made the decision to begin a years-long fight to diversify California curriculum.

Okano, an activist for the Japanese American community, fair education and social services has dedicated her life to learning about her environment, then finding ways to help.

Upon making their discovery, Okano and Arakawa took several years to create an extensive report

on state textbook diversity. Once finished, they took the report straight to the California Board of Education in Sacramento.

When they arrived to present their materials at a meeting, they learned another group had attended to submit a similar report. Activists in Los Angeles were fighting for Latino and multicultural representation in textbooks as well.

So they joined forces. "[The school board] couldn't really argue the fact that there was no diversity in the textbooks at the time," Okano said. "The California student population was not all white. And even if it were, the books still needed to be diverse. The world is made up of people that are not only one race."

Everything changed after the meeting.

The board of education told publishers that they had to include more multicultural representation or California would not adopt their text, Okano said.

Aside from their work, Okano especially took pride in meeting like-minded people along the way.

Even while facing numerous challenges while growing up in the Bay Area, Okano remains grateful that she was surrounded by loved ones.

When Okano was a child, she and her family were forced into Japanese internment camps. First, they were taken from their Oakland home to the TanForan racetrack, where each family was assigned a horse stall. From there, they were taken to states like Utah and Arizona.

Okano lived in barracks with four or five other families and people ate in one large cafeteria. But to maintain family cohesion, Okano's dad would often bring food from the co-op so their family could eat



Eimi Okano

together in the barracks.

"I was just grateful that I had my family," she said.

Okano went on to receive her Bachelors in Education from UC Berkeley in 1958, then her teaching credentials in 1960. She taught in Redwood City

elementary schools for two years before taking time to raise her children.

In 1973, Okano co-founded the Asian Americans for Community Involvement to support Southeast Asian refugees resettling in the Bay Area. The organization has since evolved to offer mental health services, substance abuse treatment and shelter for immigrants of all backgrounds.

After her children began school, Okano, also active in the PTA, worked with Santa Clara County's alcohol and drug prevention program for 18 years. There she not only enjoyed her work, but meeting people in her community who wanted to help others.

In order to make change, Okano says it's important for people to understand their surroundings and be interested in the news.

"For people who are interested in being movers and shakers, I can't encourage people enough to volunteer with local services," she said. ■

Dr. Carson

(continued from page 24)

Martin Luther King, Jr., Research and Education Institute, which garnered millions of dollars to further their work and provide educational materials to the public.

In 1992, Carson published the first of many volumes of "The Papers of Martin Luther King, Jr. I." And as Carson's studies and publications grew more extensive, he traveled to over 20 nations to learn more about King's world house.

World house is the idea that humans, although vastly different in backgrounds, must learn to live together in peace.

Each country's movements tend to be influenced by one another, yet original to themselves Carson said.

"You realize that a lot of the problems are the same, racism, colonialism," he said. "These issues tend to be worldwide."

For Carson, all his work dates back to his hometown and his subsequent move to Los Angeles.

"It starts with curiosity on what's on the other side of the fence," he said. ■

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Jim and Valerie Stinger

Palo Alto couple raises the bar for service and education at home and abroad

Jim Stinger

In the early 1980s a friend reached out to Jim Stinger asking if he'd help campaign for the Palo Alto YMCA's annual fundraiser.

Although Stinger had only been in Palo Alto for a few years, he immediately agreed, because he wanted to help the community in some way.

Those two years of campaigning were only the start of his commitment to give back.

A software engineer and new-found artist, Stinger attributes his dedication to helping his community and local philanthropy to his volunteer spirit.

After receiving a doctorate in computer science from MIT in 1972, Stinger began working for Hewlett-Packard Laboratories in Palo Alto.

During his 33 years at the lab, he also began his campaign work at the YMCA, which quickly turned into an offer to join the board.

"It was the start of many yeses," he laughed. "But I was always willing because I felt it was my duty to help."

For 10 years he worked with the association, serving as chair for two. It was a time that the group was expanding locally, he said. For two years, he talked to neighbors and garnered support for the renovation, acting as a steady hand during a period of regrowth.

Stinger was also a 10-year board member for the Challenged Learning Center — an organization that aims to foster healthy environments for teenagers overcoming obstacles through leadership opportunities.

There he worked with local teens engaging in team building activities like ropes courses.

In the following years, Stingers volunteer work only continued at Palo Alto Community Child Care, the Avenidas Rose Kleiner Center, Kiwanis Club of Palo Alto — where he spent 27 years — and Society of West-Coast Artists where he served as president for two years.

Aside from his day-to-day work, Stinger had always been curious about a different path.

"I'd always been interested in drawing, whether it be in pencil or in pen, and I'd taken a couple courses over the years, but being a technical person, I didn't have an opportunity to explore that any further," he said.

Until he retired in 2007 and decided to take a watercolor class at Avenidas.

"From there, I basically fell in love with watercolor," he said. "And even learned I was

reasonably good at it."

At least once or twice a week, Stinger began painting and went on to exhibit and win awards for his pieces. In 2013, he won the best of show award for the Menlo Art League.

While Stinger sees himself as a technical person, good with maintenance, his creative side has fueled his philanthropic work and overall happiness.

"I feel joy when other people enjoy my art," he said.

Stinger has donated artwork to auctions and fundraisers for organizations like the Kiwanis Club.

"The need out there is so great," Stinger said. "Nonprofits need volunteers to survive, so if it's at all possible, go out and help."

Valerie Stinger

Valerie Stinger always wanted to be in the Peace Corps.

But when she graduated college with a degree in economics, her student loans made her postpone the decision.

When the Soviet Union fell in 1991, her interest piqued again, as she was curious about the nation's upcoming political changes. But her daughters were in high school, so it wasn't the right time.

Years later, as Stinger was sitting in rush-hour traffic from Palo Alto to South San Francisco, she decided it was time for her to give back.

"I wanted to test the concept of lifelong learning, so I applied to the Peace Corps," she said.

From working at Bay Area companies like Genentech and Syntex to volunteering in Morocco with the Peace Corps and local organizations like the Human Relations Commission, Stinger has dedicated years to lifelong learning and volunteer work.

Stinger jump started her career by working at the Federal Reserve Bank of Boston then receiving her master's from the University of Santa Clara. In 1981 she joined Syntex doing marketing assessment, and went on to Genentech as principal associate.

In 1999, she began her Peace Corps work in Morocco, teaching business English at a university. While she wasn't a teacher, Stinger used her industry experience to instruct.

She then went on to advise small businesses in the Middle East, the former Soviet Union and African countries Ghana, Tanzania, Uganda, Lesotho and Sudan, among others.

Stinger particularly remembers traveling to Juba in Southern Sudan, which was in shambles after years of civil strife, she said.

The city was experiencing food shortages, didn't have power and was filled with tents and debris.

When she arrived, she told others that she was going for a walk.

"But they said, 'no you won't, you can't go out until you know where the land mines are,'" Stinger said.

At the time, women hauled rocks down from a mountain in the city to sell them to construction workers for pennies.

The chief of that area knew they needed help running small businesses to earn steady income, Stinger said. So, the U.S. office in Juba, which was just a converted shack, appointed Stinger to help.

She was used to teaching classes of around 10 people, but in Juba, she had a business class of 52.

"People were so receptive," she said. "Some women were going to get a sewing machine so they could create a business of making school uniforms."

Another woman was sitting nearby, listening to Stinger instruct her business class.

"Then all of a sudden she said, 'I got it, I'm selling them for less than they cost me to make!'" Stinger said.

The woman, who was selling pancakes on the side of the road, wasn't able to benefit from her business.

So, Stinger helped the vendor develop prices that would allow her to profit. It was these moments that made her especially proud of her work.

"It was some momentum," she said. "It wasn't huge, like passing new legislation, but I knew I helped at least a few people."

After doing so much work overseas, she needed to volunteer in Palo Alto to truly become a part of the community, she said.

From 2005 to 2011, she served as chair and vice chair for the Library Advisory Commission, working to establish two main libraries and community libraries like the College Terrace location.

Today, she loves to walk by the libraries, and admire what came out of community action.

Among other things, Stinger also helped establish the Avenidas' Rainbow Collective and served as chair for the Palo Alto Human Relations Commission — a committee dedicated to ensuring people's fair treatment in the city

About the cover: From left to right are Lifetimes of Achievement honorees Julie Jerome, Jim Stinger, Clayborne Carson, Eimi Okano, Judy Deggeller and Valerie Stinger in Palo Alto. Photo by Magali Gauthier. Cover design by Douglas Young.



Valerie and Jim Stinger

— from 2015 to 2021. There she led widely attended forums like one on microaggressions.

When even considering volunteer work, Stinger says to just do it. "You can really make a

difference and get more out of it than you put in," she said. "Satisfaction, growth, exposure to new people and things." ■

Email Staff Writer Lisa Moreno at lmoreno@paweekly.com.

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THE MUSIC OF STEELY DAN

JUN 23
INDIAN JAZZ JOURNEY
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GEORGE BROOKS

JUN 29
ANN HAMPTON
CALLAWAY WITH THE SJW
50/50 JAZZ ORCHESTRA

JUN 30
NICOLAS BEARDE: THE
MUSIC OF NAT KING COLE

JUL 12
TIERNEY SUTTON &
TAMIR HENDELMAN

JUL 13
THE BAD
PLUS

JUL 14
JAZZ MAFIA GRATEFUL
BRASS: THE MUSIC OF
THE GRATEFUL DEAD

JUL 17
RUTH DAVIES' BLUES NIGHT
WITH JOE LOUIS WALKER

JUL 20
ANAT COHEN
QUARTETINHO

JUL 27
MARQUIS
HILL

JUL 28
MARCUS SHELBY
QUINTET

JUL 29
CAROLINE DAVIS
PORTALS

JUL 30
GEORGE CABLES TRIO

JUL 31
DAVE DOUGLAS
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AUG 1
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For complete schedule or info about Avenidas events,
call 650-289-5400.

May 1
Book Club:
"The Marriage Portrait"
by Maggie O'Farrell, 2:30-4 pm,
Avenidas@450 Bryant. Space is
limited. Call 650-289-5400. Free/\$5

May 2
Ukulele Jam Session,
2-3:30 pm, Avenidas@450 Bryant.
RSVP in advance register@avenidas.
org or at the door. Free.

**Wonder Women
Lesbian Social Group,**
3 pm via Zoom, every 1st & 3rd
Thursday. Email Jenn jchan@
avenidas.org for log-on info. Free.

May 3
**Club Aveneedles Spring
Pop-up Sale,**
1-4 pm, Avenidas@450 Bryant.
Unique, handmade gifts for Mother's
Day, new baby, and spring.
For more info email Tracy
tmcloud@avenidas.org

May 7
Tuesday Trekkers,
every Tuesday, meet at 9:50 am. Call
650-289-5400 for meeting location.
Drop-in, free.

May 8
**Chinese Community Center
Mother's Day Hybrid Tea
Mingle & AAPI Heritage
Month Celebration,**
1-3 pm, Avenidas@Cubberley, Room
H5 and Zoom. RSVP required. Email
acc@avenidas.org. Free.

May 9
Dot Mandala Workshop
with Katherine Shariq, 11 am-1 pm,
Avenidas@450 Bryant. RSVP
required. Call 650-289-5400.
\$45/\$55

Movie: "Maestro,"
1:30-3:30 pm, Avenidas@450
Bryant. Stop by the front desk for a
ticket. Free/\$2

Traditional Song Circle,
2-3 pm every 2nd & 4th Thursday,
Avenidas@450 Bryant. Email info@
avenidas.org for more info. Drop-in,
free.

May 10
**Stroke Prevention
Research Workshop**
with Stanford University School
of Medicine, 1:30-3:30 pm,
Avenidas@450 Bryant. RSVP to
register@avenidas.org. Free.

May 11
**Rainbow Walking Group
Spring Potluck,**
11 am-1 pm, Vasona Lake County
Park, Los Gatos. RSVP requested.
Email lgbtq@avenidas.org.

May 13
Healing Sound Bath Meditation
with Sabrina Huang, 3-4 pm,
Avenidas@450 Bryant. RSVP
required. Call 650-289-5400.
\$35/\$45

May 14
Mindfulness Meditation,
11 am-noon, every Tuesday,
Avenidas@450 Bryant.
Drop-in, free.

May 15
Bilingual Movie Screening:
"The Joy Luck Club,"
12:30-2:30 pm, ACCC@Cubberley,
Room H5. In English with Chinese
subtitles. RSVP required. Email
acc@avenidas.org. Free/\$2.

May 16
**Avenidas Village Wine & Cheese
Meet & Greet with Members,**
3 pm, Avenidas@450 Bryant. RSVP
to Erika ethomas@avenidas.org.
Free

May 17
Jewelry Social
with Jennifer Hancox, 2-3:30 pm,
Avenidas@450 Bryant. Stories about
jewelry, recent appraisals, cautionary
tales, and unusual jewelry. RSVP to
register@avenidas.org. Free

May 19
**Lifetimes of
Achievement Awards,**
3-5 pm, call for location.
Call Nisha at 650-289-5446 for
tickets. Tickets \$125.

May 21
Rainbow Movie:
"All in My Family",
2-4 pm, Avenidas@450 Bryant. All
are welcome. RSVP required. Email
lgbtq@avenidas.org. Free.

May 22
Bilingual Movie Screening:
"The Joy Luck Club,"
12:30-2:30 pm, Avenidas@450
Bryant. In English with Chinese
subtitles. RSVP required. Email
acc@avenidas.org. Free/\$2.

May 23
Book Club: "The Reading List"
by Sara Nisha Adams, 2:30-4 pm via
Zoom. Call 650-289-5400. Free/\$5

May 24
**Garden Talk with Gamble
Garden: "Edible Landscaping"**
with Corey Andrikopoulos, 1:30-2:30
pm, Avenidas@450 Bryant. RSVP to
register@avenidas.org. Free.

May 26
Wonder Women Spring Social,
noon to 2 pm, location TBA. Email
Jenn jchan@avenidas.org to RSVP.
Free.

May 27
Memorial Day. Avenidas closed.

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Your REALTOR® and You

Housing Affordability Declines as Interest Rates Rise

Housing affordability continued to deteriorate as interest rates rose higher and the typical mortgage payment for a median-priced home climbed a year ago. Fewer than one in five of all Californians earned enough income needed to buy a statewide median-priced home in 2023, down from just over one in five from 2022. The 2023 California median income for Whites was \$103,870, \$120,630 for Asians, \$75,950 for Hispanics/Latinos and \$63,800 for Blacks.

Californians needed a minimum annual income of \$204,800 to qualify for the purchase of a \$813,980 statewide median-priced, single-family home in 2023. Their monthly payment, including taxes and insurance on a 30-year fixed-rate loan, would be \$4,190, assuming a 20% down payment and an interest rate of 6.66%

According to the California Association of REALTORS®, 18% of all Californians earned the minimum income needed to purchase a home in 2023, down from 21% in 2022. At the same time, housing affordability for White/non-Hispanic households fell from 25% in 2022 to 21% in 2023. Just 9% of Black and Hispanic/Latino households could afford the same median-priced home in 2023, down from 11% for both ethnic groups.

“There’s a notable difference in housing affordability for Black and Hispanic/Latino households. Interest rates are not moving down soon as we originally thought they would. The homeownership gap and disparity in wealth for households of color could worsen if rates stay elevated this year,” said Eileen Giorgi, president of the Silicon Valley Association of REALTORS®.

In San Mateo County, 17% of residents earned the minimum qualifying income of \$493,200 to purchase a \$1,960,000 median-priced home last year. Their monthly payment would be \$10,079, assuming a 20% down payment and an interest rate of 6.66%. Housing affordability for White/non-Hispanic households was 19%; Asian households 20%; Hispanic/Latino households 10%; and Black households 8%.

In Santa Clara County, 20% of residents earned the minimum qualifying income of \$444,400 to purchase a \$1,765,000 median-priced home in 2023. Housing affordability for White/non-Hispanic households was 21%; Asian households 25%; Hispanic/Latino households 8%; and Black households 9%.

The affordability gap between Blacks and the overall population in 2023 was largest in Contra Costa (-15%), San Francisco (-15%) and Fresno (-13%) counties. For Hispanic/Latino households, the affordability gap was the largest in Santa Clara (-11 percent), Contra Costa (-10%), Alameda (-9%) and Solano (-9%).

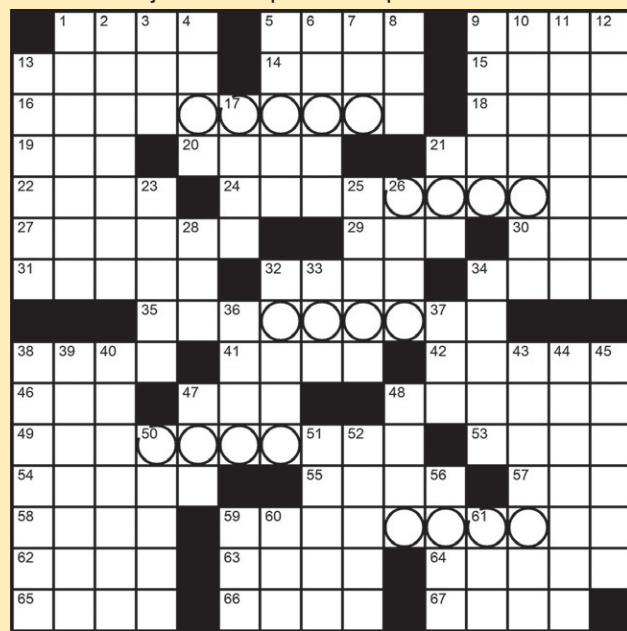
At 6%, San Francisco and San Diego were the least affordable counties for Black households. Kern and San Joaquin were the most affordable counties at 29% and 24%, respectively. The least affordable counties in 2023 for Hispanic/Latino homebuyers were Los Angeles (7%) and Orange County (7%), and the most affordable was Kern at 29%.

Information provided in this column is presented by the Silicon Valley Association of REALTORS®. Send questions to Rose Meily at rmeily@silvar.org

Across

1. “___ the weather up there?”
5. Hurricane response org.
9. Pleased
13. Occupied, as a desk
14. Tehran’s location
15. Shine partner
16. Ancient Greek mathematician who couldn’t bring his triangle theorem out into the open?
18. Comcast and Spectrum, for two
19. Abbr. after a seller’s suggested price
20. Seat of Washoe County, Nevada
21. Like fishnets
22. “Good for life” pet food brand
24. Job interview subject, even when you can’t face the work?
27. Alpacas’ cousins
29. “Boom Clap” performer Charli ___
30. 1055, to Caesar
31. Mr., in Spain
32. ___ stands
34. Spanakopita cheese
35. 1998 National League MVP who’s not big on germs?
38. Spice Girl who turned 50 in April 2024
41. “___ I a stinker?” (Bugs Bunny line)
42. Tricks
46. Cold War broadcast across the Atlantic, for short
47. Bowling target
48. Unfortunate event
49. Exactly right, but without the blood?
53. Lawnmower brand that means “bull”
54. Play dirty, per a Michelle Obama catchphrase
55. Rowboat need
57. Coating material
58. Is repentant of
59. “Like that’s believable, even at this awful height!”
62. Admin’s aide
63. One of the Hawaiian Islands

“No Fear”— just the first parts of the phobias. Matt Jones



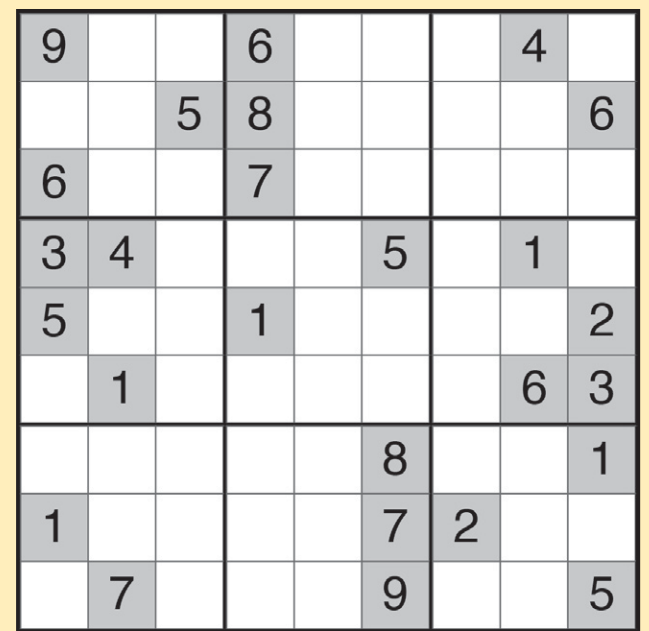
Answers on page 23.

64. Nervous utterances
65. Chaotic state
66. Tiny puff of smoke
67. Act gloomy

Down

1. Seat at a barn dance, maybe
2. Footstool
3. When doubled, a guitar effect
4. “A ___ Is Born”
5. Shrek’s wife
6. It might be clerical
7. Old ewe in “Babe”
8. Response, for short
9. “Peer Gynt” composer Edvard
10. Nimble
11. Road-surface material

This week’s SUDOKU



Answers on page 23.

www.sudoku.nu

12. Songwriter Buddy who co-founded Capitol Records
13. Gives away the ending of
17. 100 ___ (“Doritos & Fritos” duo)
21. Mystery guest moniker
23. Internet comedy group since 2002
25. Live and breathe
26. ___-1 (“Ghostbusters: Frozen Empire” vehicle)
28. Legendary Notre Dame coach Parseghian
32. Acid in proteins
33. Ant. antonym
34. Goethe “deal with the devil” character
36. Injure badly
37. ‘80s anti-missile plan, for short
38. List of events
39. Ineffectual

40. Like homes without TVs, slangily
43. Chance to take your shot?
44. Symptom of otitis
45. Multipurpose utensils
47. Chapel bench
48. “___ Breckinridge” (Gore Vidal novel)
50. Dawson, Combs, Anderson, Karn, O’Hurley, and Harvey, e.g.
51. ___ Arcade (business trying to look cool in “Wayne’s World”)
52. Absorb eagerly
56. “You rebel ___” (“Return of the Jedi” line)
59. Impress
60. “Bali ___” (“South Pacific” highlight)
61. P, in the Greek alphabet

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