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 www.bernardaccristo.com

I have been an investor and contractor on the Peninsula since 1973, Realtor since 1986, and a Real Estate Broker since 1989. I have also been a Redwood Shores resident since 1977.



I know and love Real Estate. Most of my business comes from family, friends and past clients. I care and know how to get the best transaction for you. I listen and will represent you in your best interest. Your satisfaction, your future business and recommendations are my goal.

My personal beliefs are: *Honesty, Loyalty, and Dedication.* My business ethics are dictated by the "The Golden Rule" always treat others as I like to be treated. Please feel free to interview me about any of your Real Estate needs.



Best Regards, Bernard Accristo

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Where to get more information...Email to [todd@toddrich.com](mailto:todd@toddrich.com) or call me at 650-508-1163

Todd Rich, California License Number 0565638

Redwood Shores Resident and author of four industry related books: The California Small Group Health Insurance Strategy Guide, Eight Mistakes Doctors and Carriers Make and How to Prevent Them, Fourteen Mistakes Employers Make and How to Avoid them, The Insider's Guide to Comparing Health Plans...when there are too many choices, and for individuals and families, I have written the online Strategies for Buying Individual Health Insurance in California. All of these are available online at [www.thestrategyguide.com](http://www.thestrategyguide.com).

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## THE PROCESS FOR PERSONAL CHANGE PRESENTED BY: THE INSTITUTE FOR PERSONAL CHANGE



### NINE WEEKS THAT WILL MAKE A DIFFERENCE FOR THE REST OF YOUR LIFE

The Process for Personal Change can help you develop an inner source of strength that you can rely on to become the complete human being you were meant to be. Through the work of the Process you can learn to know yourself, to be at peace with your past, and to guide your future on a path that you choose.

The Process has helped thousands of people to grow by reprogramming their patterned behavior and allowing them to make conscious choices. It can help you find a new authentic grounding for your life. It goes beyond insight. It can actually help you to create the life you want.

#### FREE PRESENTATIONS

“Creating Emotional, Mental and Physical Health through The Process for Personal Change”

- Pacific Athletic Club

200 Redwood Shores Parkway, Redwood City, CA - Tuesday January 10, 2006: 7:00 - 8:00pm + Q&A

For reservations call Anjna Mehta at (650) 593-5700

- Decathlon Club

3250 Central Expressway, Santa Clara, CA 95051 - Wednesday January 11, 2006: 7:00 - 8:00pm + Q&A

For reservations call Jaime Benes (408) 738-2582 ext. 173

ONE DAY INTRODUCTORY WORKSHOP: \$125

South San Francisco - Sunday January 15, 2006; 9:30am - 5:30pm

Full Process: \$ 3,000 (Less any workshop fees)

South San Francisco - January 29 through March 30, 2006

\* 14 group therapy sessions (3+ hrs each) \* 10 individual therapy sessions ( 1+ hr. each) \* Information

*Registration: Elaine Baskin (650) 737-1368 Visit our website: [www.theprocessworks.org](http://www.theprocessworks.org)*

## “ARE YOU HAUNTED BY YOUR PAST” *By Helen Selenati*

Do you have some annoying pattern of behavior that you wished you could change? However, despite your best intentions to change, you find yourself doing the same thing over and over again. What is it that triggers this cascade of negative events that results in us acting out when we are placed under stress?

An example of such a stressful event might be our boss yelling at us about some project that was not handled well. Our first response is an automatic negative thought we have about ourselves like “I can’t get anything right”. This thought then leads to a feeling of unworthiness which in turn triggers a defensive mechanism like withdrawal or shutting down. When this happens, we can’t speak up for ourselves and often the rest of the day is ruined because we feel inadequate and can’t get much work done.

Each one of us has these patterned responses that we can trace back to our early childhood. In that moment that our boss yells at us, we feel as if we were 5 years old and one of our parents has just scolded us for something we did wrong. Our defense mechanisms that we used as children where there to protect us from further emotional harm at a very young age. They were

useful when we were 5 years old, but they no longer serve us in our adult lives. How then do we stop this cascade of negative events from happening?: Stress; Negative Thought; Emotional reaction; Defensive behavior.

We need to reprogram our negative thinking before the thought leads to an emotional response and a defensive reaction. Through psychotherapy and coaching our automatic negative thoughts can be challenged and put into an appropriate context. We learn to base our thinking and appropriate responses on current events and reality and not on past emotional reactivity.



*Helen Selenati is a Licensed Marriage and Family Therapist and a teacher of The Process for Personal Change. [www.theprocessworks.org](http://www.theprocessworks.org). She has a private practice in Redwood City and can be reached at [helen@selenati.com](mailto:helen@selenati.com) or by calling 650-596-0807. Also visit [www.selenati.com](http://www.selenati.com)*

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*“Dr Charonis effectively helped me through an episode of leg and back pain. I find his chiropractic therapy an excellent treatment for body aches and pains. I think it is also a great way to aid athletes in keeping their body in peak performance shape.”*

*Matt Sharrers - 1996-1997 Canadian National Hockey Team - Redwood Shores Resident*

**Complimentary Initial Consultation with this ad.**

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gentle chiropractic care”*

## **HOW QUICKLY WILL I NOTICE IMPROVEMENT IN MY AYMPTOMS WHILE RECEIVING CHIROPRACTIC CARE *By Angelo Charonis, D.C.***

Reprint: Foundation for Chiropractic Education and Research, Chiropractic Healthways, Issue 144. [www.fcer.org](http://www.fcer.org)

All people recover from injuries or chronic conditions differently. Symptoms may diminish, become intermittent, or change in pattern, type, or character. It is common to experience pain and other uncomfortable sensations during recovery. Since chiropractic care uses non-drug and non-surgical approaches, less effort is made to mask symptoms and more attention is placed on understanding what the symptoms are trying to tell you about your condition.

It is also normal to become impatient with recovery because of the common desire to have the condition go away faster than your body is able to heal. A substantial part of this feeling comes from the general acceptance of taking medications to mask symptoms and, therefore, a belief that when the pain is gone, so is the problem. Reassurance from your chiropractor that you are continuing to recover is important during these times.

It is possible to delay recovery or aggravate your condition through daily habits or activities. Poor postures, repetitious

movements, and stress may interfere with your recovery. Your Doctor of Chiropractic can help you discover these problems only if he or she knows your concerns. Careful attention to your symptoms and open communication with the chiropractor will help assure the best and fastest recovery.

It is important to ask your Doctor of Chiropractic any questions you may have so that he or she can determine if what you are experiencing indicates expected symptomatic changes during recovery, a need for a change in treatment procedures, or a need for re-evaluation, second opinion, or referral.

*Angelo Charonis, D.C. practices at Premier Chiropractic Clinic in Redwood Shores*

**A canoe was recently found floating free in the lagoon. If you have recently lost your canoe, please contact [lilykazazi@sbglobal.net](mailto:lilykazazi@sbglobal.net)**



# Kathy Chang

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For more real estate information, please visit my website [www.RealtorKathyChang.com](http://www.RealtorKathyChang.com)

## IT'S TIME AGAIN, TIME TO RENEW YOUR RSCA MEMBERSHIP FOR 2006

Redwood Shores Community Association

Our 37th Year!

Application for Membership 2006

Annual Dues - \$35.00

Name \_\_\_\_\_ E-mail \_\_\_\_\_

Address \_\_\_\_\_ Telephone \_\_\_\_\_

What is important to you to get from your RSCA community association?

Would you participate in RSCA activities such as Board of Directors, Pilot newsletter,  
Easter Egg-Stravaganza, Music in the Park, Halloween Parade, Santa Comes to the Shores and  
Light Up the Shores? (Please circle or note other interests)

What political or environmental issues should RSCA address? (i.e., levee  
closure, traffic congestion, proposed development or note other issues)

Comments or Concerns: \_\_\_\_\_

Return this form with your \$35.00 dues payment payable to "RSCA" to:  
REDWOOD SHORES COMMUNITY ASSOCIATION -270 Redwood Shores Parkway PMB #205,  
Redwood Shores, California 94065-1173 [www.redwoodshoresca.org](http://www.redwoodshoresca.org)

# SANTA CAME TO THE SHORES



*Many Thanks to RSCA boardmember Gina Sanchez (Side right) for setting up this event and RSCA boardmembers who were there to help. The Studio S Dancers who perform every year and Fully Alive Church for supplying their crew and sets.*



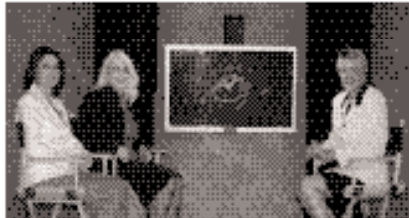
*Bobbi Decker & Associates*

**Happy New Year  
Best Wishes for 2006**

Real Estate with Bobbi Decker  
New Year of TV Programming

Graciously underwritten by:

- Washington Mutual, Home Loans, The Steve Herbert Team, Primary Underwriter



- Financial Freedom's, Elaine Parker & Elizabeth McCaughey - Reverse Mortgage Specialist and Certified Senior Advisors, underwriting the Trends & Issues segment on selected programs

This unique half hour daily television program provides detailed and valuable information along with professional insights into almost every facet of home ownership. The new season offers timely and important knowledge that can provide assistance to everyone who owns a home or is contemplating buying or selling a property. From important new tax information, to reverse mortgages for seniors, to the basic issues of maintaining your home & more, top-notch experts give their advice, making this a program to watch.

The programs will air on Pen TV 26, local community cable channel ([www.pentv.tv](http://www.pentv.tv)), Monday 3 PM, Tuesday 6 PM, Wednesday 8 PM, Thursday 9:30 AM & 5 PM and Friday 6:30 PM. The program is also shown on the Palo Alto Media Center TV, Channel 28, station cable community television, ([www.communitymediacenter.net](http://www.communitymediacenter.net)) Sun. 4:30 PM, Mon. 8:30 AM, Wed. 6 PM, and Thurs. 10 AM

Thank You to my wonderful clients for their referrals and business. With every closed home sale, purchase or referral a donation is made in the name of the client & the individual who referred the client.

Here are some of the charities/non-profits who were touched. Let's do the same in 2006.

AIDS Awareness Foundation  
Habitat for Humanity  
Leukemia Society  
HIP Housing  
Peninsula Humane Society  
American Cancer Society  
St Vincent De Paul  
St Gregory's  
Career Closet

Build  
College Track  
St. Anthony's Foundation  
Sean Edmiston Education Fund  
California Association of  
Realtors, Firefighters Fund  
Susan B. Komen, Breast Cancer  
Alzheimer's Fund

Boys & Girls Clubs of America  
Shelter Networks  
St Elizabeth's Episcopal Church  
Pets in Need  
Second Harvest  
SAMCAR Foundation  
San Francisco Child Abuse  
Program



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# LIGHT UP THE SHORES

Photos by Brandon Vaccaro  
[www.vaccaroimaging.com](http://www.vaccaroimaging.com)



*584 Dory  
Best house facing the street*



*3009 Seabrook  
Best house facing the water*



*9 Admiralty Ct  
Best townhouse facing the street*



*552 Dory  
Honorable Mention*



*142 Monaco  
Honorable Mention*



*508 Breakwater  
Honorable Mention*



443 Tiller - Honorable Mention on the right.

Not shown:

- 17 Admiralty Ct, Best townhouse on the water
- 4 Barnegat, Best condo facing the street
- 205 Harborside - Best condo facing the water

Thanks to RSCA boardmember Pete Hughes for setting up this yearly event and all of the RSCA boardmembers who helped with the judging.





## Anne Pearson

Broker/Owner

650.631.0170

anne@equsrealty.com

### Number of transactions/average sales price in Redwood Shores in 2005 (Jan-Nov) \*:

Single family homes: 146 / \$1,027,843

Condos/Townhomes: 154 / \$673,203

### Number of transactions/average sales price in Belmont Shores in 2005 (Jan-Nov) \*:

Single family homes: 4 / \$858,000

(California Cottages)

Condos/Townhomes: 1 / \$850,000

(Farallon)

*The market is changing—don't miss your opportunity to sell at today's high prices!*

*\*as per the Multiple Listing Service*

Anne Pearson defines her work in terms of the quality customer relationships she maintains during and after the sales process. Her sales expertise and reassuring, comfortable manner provide for a successful, enjoyable experience and enduring friendships. Her business savvy, in combination with her eye for detail, will lead you through the toughest transaction. Multiple degrees in both the arts and sciences, along with her 15 years of experience in residential real estate, enable her to provide you with the skills necessary for anything from professional staging of your home to the business acumen needed when completing any sales transaction.



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# MAPPING YOUR FINANCIAL FUTURE WITH AN ANNUAL REVIEW

Provided by Rick Raybin



During the course of your lifetime you will most likely be involved in a variety of complex financial activities, such as budgeting, saving for certain goals, participating in one or more retirement savings plans, and tax planning.

Although you probably review parts of your financial picture from time to time, such as when you renew your insurance policies or file your income taxes, it is worthwhile to take a close look at your overall financial position at least once each year. A comprehensive annual review provides an excellent opportunity to reassess your financial decisions, measure your progress, and make any necessary adjustments.

A comprehensive annual review involves: Analyze your cash flow. If your income exceeds your expenses, you may have excess funds available to save. If your income is less than your expenses, you may need to reorganize your budget and reduce or eliminate unnecessary expenses.

Prioritize your goals. For each aim you hope to accomplish, project the cost, estimate how long it will take to reach your goal, and identify an appropriate funding mechanism (taking a loan, scheduling savings, or liquidating assets). Then prioritize your goals. Begin by setting aside an emergency fund to cover three to six months' worth of expenses. Next, establish savings for essentials. Finally, plan for nonessentials.

Provide for retirement. It is essential to anticipate your retirement needs and begin a disciplined savings program now to help achieve your goals.

Reduce income taxes. The government allows you to take advantage of every legal "tax break" to reduce your taxes.

Plan for inflation. If inflation starts beating you, you will have less money to save or spend. Prepare for unexpected risks.

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Adequate insurance is the cornerstone of a solid financial plan. It can help you protect what you are planning for.

Planning Makes Perfect. A comprehensive annual review with a qualified financial professional can help you focus on the important issues that affect your personal finances. By faithfully charting your progress-and making periodic adjustments-you may be on the road to achieving the future of your dreams.

*Rick Raybin is a financial advisor who lives in Redwood Shores. Certain aspects of this article may require the advice of your attorney or tax professional, please consult accordingly. For more information on the topics discussed in this article, please call Rick at 650-286-5849 or email him at rraybin@flcg.com.*

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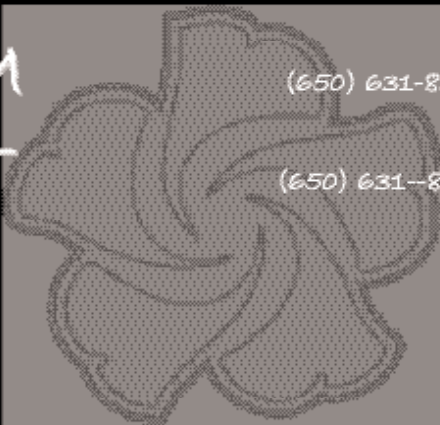
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