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OCTOBER 2025

SARATOGA

Spotlight



**IRMA JEAN
HANNIBAL CROUCH**
LIVING LIFE TO ITS FULLEST

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Content Due:	Edition Month:
December 8	January
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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IRMA JEAN HANNIBAL CROUCH: A FORCE OF NATURE

By Carol Gerwitz | Lead Photo by David Lepori

Chocolate may indeed be a key ingredient to a long, productive life. Irma Jean Crouch, who is 104 years young, eats a single piece of See's Candies, a truffle—either light or dark chocolate—every day. Irma Jean continues to live independently in her beautiful home in Saratoga's Golden Triangle, which she and her husband purchased in 1967. “I’ll be 105 in January!” she declares proudly.

Irma Jean was born on a snowy January day in 1921 in Salt Lake City, Utah. Her parents were of Mormon pioneer ancestry, and Irma Jean is a proud member of the Daughters of Utah Pioneers. She has been an active LDS member her entire life, including teaching lessons for 17 years, working with both the church youth group and adults.

Irma Jean grew up in Everett, WA and graduated from Everett High School as Valedictorian in 1938. She went on to attend “my beloved Stanford University,” where she was a member of Phi Beta Kappa and graduated Cum Laude with a Master’s degree in education. While at Stanford, she served on many committees and was president of the Women’s Conference, overseeing 1,000 women students. She remained at Stanford after graduating: she was employed as assistant to the Stanford Dean of Women, then as receptionist for the president of Stanford and secretary to the vice president of Stanford.

Irma Jean met her husband, Holmes, a retired Coast Guard Commander, on a blind date. They married in 1955 and moved briefly to Los Angeles, where Holmes worked as a nuclear engineer and Irma Jean as a systems and procedures analyst.



Irma Jean with her granddaughter, Ruby McRae, in NYC, 2018, at age 98.



Irma Jean in China, October 1989.

From visiting her brother, who lived in Saratoga, Irma Jean knew she wanted to live among its orchards, so when Holmes accepted a job at Lockheed, the couple purchased their home in Saratoga.

After his contract with Lockheed ended, Holmes worked for himself at home as an enrolled IRS tax agent. Irma Jean worked with him, making appointments, typing, and babysitting clients' children. When Holmes wrote a series of 25 books on financial self-help, Irma Jean typed the manuscripts, first on a typewriter, then on a computer. Holmes and Irma Jean continued working together until Holmes passed in 2007 at age 88, at which time Irma Jean "retired" at age 86.

Holmes and Irma Jean loved to travel and visited every continent except Antarctica and every state in the U.S. They walked the Great Wall of China and swam in the Dead Sea in Israel. In South Africa, they stood at Cape Point with one foot in the Atlantic Ocean and the other foot in the Indian Ocean. While lying on a beach in the Galapagos Islands, eyes closed, Irma Jean opened her eyes to a group of friendly sea lions surrounding her, snoozing in the sun. After Holmes passed, Irma Jean found another hiking partner and continued to hike at the local Open Space Preserve until that partner died. Irma Jean was 89.

In 1962, Holmes and Irma Jean adopted a newborn baby girl. They could have brought her home immediately, except Irma Jean wanted to first buy a box of See's Candies to take to her office and say goodbye. They brought their baby home the following day, Thanksgiving Day, and named her Barbara Jeanne. Today, Barbara, who is an artist and a writer, and her husband Karl MacRae live just around the corner from Irma Jean. Barbara and Irma Jean are best friends. Their trip together to Italy and France is one of Irma Jean's favorite trips. Irma Jean's cherished family includes granddaughters, Olivia and Ruby, and nieces and nephews, Sarah (Hannibal) Lovgren and her husband Richard, Lee Hannibal and his wife Toni, and Ross Hannibal and his wife Susan. Irma Jean loves weekly Sunday night suppers with her family.

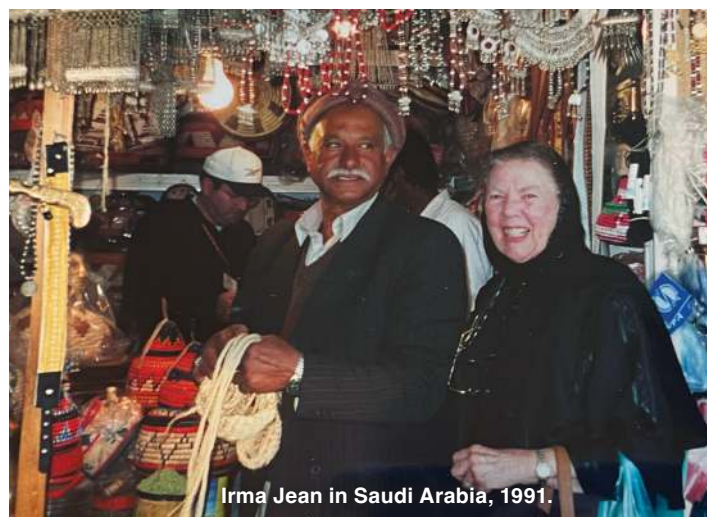
Irma Jean is a founder and organizer supreme! Not adhering to her mother's advice of "Don't raise your hand and volunteer



Irma Jean and Holmes in Chile, 1999.

for anything," while working in the President's Office at Stanford, she volunteered and became the first president of "The Distaff Club," made up of office staffers. While working at an engineering company, she was asked to start a monthly news magazine for employees. While working at Marquardt Aircraft Company, she set up and taught simple, basic writing to employees. She has founded two book clubs, both of which are still meeting, and in which Irma Jean participates. In 2008, she joined the Saratoga Foothill Club and served as secretary as well as on committees putting on luncheons and other club events. Irma Jean also organized family reunions in Washington, Oregon, Idaho, California, and Utah.

Irma Jean says, "I have been tremendously fortunate to have moved into a neighborhood filled with wonderful neighbors, and it was a place where people kept their houses for a long time. I watched the neighborhood children grow from preschool age to adulthood. The sense of closeness and shared history is unique in our society now. Irma Jean's personal philosophy: "Be a good example of friendship and neighborliness to others, so that they may see it and be the same



Irma Jean in Saudi Arabia, 1991.



MAYOR'S CORNER - WHO DO WE WANT TO BE? A NOTE ON HOUSING AND COMMUNITY

By Mayor Belal Aftab

In my last column, I talked about how I grew up in Saratoga and that my family still lives here. I said it then, and I'll say it again now: I love this city. I also think we're at a turning point.

Change is hard—and inevitable. Our bodies age, jobs shift, and no two days look the same. Change can be beautiful when we understand it and frightening when we don't. Saratoga itself is proof: this place was once orchards. Generations before us chose to allow homes, and that choice is why most of us—my family, yours—can live here at all. Now it's our turn.

Saratoga is beautiful—and expensive. That's not new. But it used to be more accessible. I grew up playing with neighbors whose parents were police officers, teachers, and small business owners. Today, many of those same workers—who protect our homes, teach our kids, and care for our families—live in Tracy, Hollister, or farther. They'll still sprint into your burning house, then drive over the hill to tuck in their own kids. A community is safest when the people who serve it also coach its soccer teams and shop at its farmers market.

Let's talk prices plainly. The median cost of a home in Saratoga is roughly \$4 million—among the highest in the region and the country. By contrast, many of our neighboring cities sit closer to \$1.8 million to \$2.8 million, in part because they've built more types of housing than just single-family homes. More variety creates more points of entry for young families, public servants, and early-career professionals. That's exactly what we need to do here. We're not talking about dragging down anyone's home value; we're talking about adding housing stock at a range of price points

so more people who contribute to Saratoga can actually live here.

The numbers tell a story. Many of our schools are seeing year-over-year enrollment declines; local administrators now whisper about whether campuses might need to close. Our youth soccer leagues have about a third as many players as when I was a kid. And yet we have some of the best schools in the country. Imagine Saratoga being known not only as beautiful and kind, but as a place where people have a real chance to advance—because our best-in-class schools are within reach. All too often in America, the zip code you grow up in predicts your life outcomes. Let's be the city that bends that curve in the right direction by making room for more families who want to learn, work, and belong here. We need to build more housing. West Valley College—the best community college in the state—sits in our backyard. Yet two out of three students are housing-or food-insecure.

One reason? We've largely stopped building. After Saratoga's population nearly doubled in the 1960s, it has hovered around 30,000 ever since. Meanwhile, household sizes shrank—from 3.7 people in 1970 to about 2.8 today. Demand outpaces supply, and prices soar. When homes are scarce and costly, people leave—or never arrive. Families (my own included) are aging in place in homes they purchased decades ago.

There's also risk in doing nothing. Saratoga's Housing Element wasn't certified by HCD until July 8, 2024, over 17 months after the state's January 31, 2023, deadline. In that window, developers filed 25 builder's-remedy applications (22 of which are still in process)—projects that can bypass local zoning. HCD could determine that Saratoga is out of

compliance again in the coming years if we don't meet our Housing Element obligations. I'd rather we manage change on our own terms than have it decided for us.

I don't believe that modestly increasing our housing supply will make Saratoga "cheap." Demand for living in a safe, beautiful city with great schools is simply too strong. But more homes can slow the climb, bring back public servants and young families, and give our own grown children a fighting chance to return.

I know that makes some neighbors uneasy. They point out that only a portion of new units are officially "affordable," that traffic might worsen, and that not every parcel is right for more density. Those concerns are real. But we've already seen what thoughtful, compassionate housing can look like here. Local faith institutions have quietly supported those in need for years—with no disruption to their neighbors.

I'm not calling for glass towers or overnight transformation. I'm calling for balance: sites spread across the city, not concentrated in one neighborhood; mixed-income projects that give firefighters, early-career engineers, and West Valley students a foothold; design standards that protect our hillsides and heritage oaks; partnerships that build safety into plans while keeping Saratoga special.

Future residents—maybe even our grandchildren—will look back and ask what we chose. Did we reach for generosity, or retreat to fear? Our forebears turned orchards into neighborhoods that welcomed us. Let's honor that gift by saying yes, carefully and thoughtfully, to the homes that let a community endure.



SANTA CLARA COUNTY SUPERVISOR'S CORNER

By Margaret Abe-Koga

As some of you know, my journey in public service began in 1989 as an intern for Anna Eshoo, who was a San Mateo County Supervisor then. That experience didn't just spark my interest; it shaped my path. She later went on to run for Congress, where she served with distinction for 22 years. Congresswoman Eshoo has been a profound mentor and role model throughout my career. To have once interned for a county supervisor and to now serve in that seat is a full-circle moment for me.

I strive to embody that same spirit in my own office, which is why I launched the inaugural District Five Summer Internship Program. Just as I want my daughters to see leaders fighting for change, I want young people across our county to experience what it means to be part of that change themselves. Government can often feel abstract, especially to students, but I believe it should be accessible, tangible, and inspiring. Eshoo's unwavering commitment to leading with integrity and preserving democracy continues to inspire, more than 35 years later.

And so, this summer, our office selected 11 exceptional interns. From Mountain View High School to New York University, UC Santa Cruz to Leland High School, we chose young

people who brought curiosity, dedication, and fresh perspectives to our work. Over six weeks, they immersed themselves in the daily rhythms of constituent engagement and policy development, supported our full-time staff, and tackled independent research projects on issues that matter deeply to their generation: climate action, youth mental health, housing affordability, and more.

Beyond the office, interns participated in weekly site visits to deepen their understanding of county services. They toured the county's Reentry Center, which provides critical resources to individuals reentering society from the justice system. They heard directly from department leaders such as Reentry Services Director Javier Aguirre and Interim Public Defender Damon Silver. They explored VTA's operations and sustainability efforts and even spent time with adorable, adoptable pets at the San Martin Animal Services Center. Stanford University, which operates the SLAC

National Accelerator Laboratory for the U.S. Department of Energy Office of Science, graciously hosted our interns and staff on a special tour. On their final day of the internship, each intern delivered a thoughtful policy presentation to my team

and me, offering well-researched ideas, proposals, and recommendations on some of the most pressing issues facing our county. Their topics included achieving functional zero homelessness in alignment with the 2025 Community Plan, expanding county-level strategies to combat plastic pollution, addressing the youth mental health crisis, and advocating for a public health clinic at De Anza Community College to better serve the underserved West Valley communities. They also analyzed potential alternatives to Measure A, the 2016 Housing Bond Measure, funding mechanisms to support continued affordable housing development.

It was incredible to watch these young leaders grow over the summer. It reminded me of where I started and affirmed why investing in the next generation is one of the most important things we can do in public service.

Supervisor Margaret Abe-Koga and her staff can be reached at District5@bos.sccgov.org. Ask a question or provide feedback. All correspondence is welcome!





MEDICARE 2026, THE ANNUAL NOTICE OF CHANGE, AND OTHER NEWS

By Lucille Maravilla

If Medicare covers you, you are likely enrolled in a Medicare Advantage plan or a Medicare Part D prescription drug plan. By email or mail, you should be receiving an Annual Notice of Change letter from the insurance companies for either of those plans. The Notice discusses 2026 coverage and costs. It's estimated that at least a third of recipients ignore the Notice because it appears to be junk mail. This could be a costly mistake and foreshadow a nasty surprise in January 2026.

An Annual Notice of Change for a private insurer's Medicare Advantage plan or a Medicare Part D prescription drug plan outlines how your premiums, deductibles, and co-pays will change in the following year. It will note whether the plan will even be offered. For Part D plans, the Notice informs you whether your prescriptions will be covered and, if so, how much you will be required to pay. An Advantage Notice of Change will tell you if your doctors and hospitals remain in the plan's network.

Those of us who advise clients about Medicare coverage study the changes in plans. We are not allowed to share information with clients until October 1. Here are some proposed adjustments: A potential \$2100 cap on out-of-pocket prescriptions covered by Medicare Part D, and an increase in the deductible is expected. Certain drugs will probably be subjected to new negotiated prices for the first time.

The Part B deductible is expected to rise.

Medicare Advantage plans, which include prescription drug coverage, may respond to the \$2100 cap by trimming or eliminating benefits to keep the popular low-cost monthly premiums in place. Benefits such as dental, vision, and hearing, and gym memberships could be impacted.

Many Medicare recipients say that their Annual Notice of Change is not easy to understand. You should consult with your agent to determine if you want to switch plans or coverage for 2026. During Medicare Annual Enrollment (October 15-December 7) you can switch from your current Part D plan to another, or from your Medicare Advantage plan to another Advantage plan. Don't switch plans because your Notice says your premium will go up a little or a benefit will be trimmed slightly. If you are satisfied, you should not make a change. However, if a medication you take will no longer be covered or your doctor and/or hospital won't be in-network, that's an important change that might persuade you to switch coverage.

Medicare Plan Finder on the Medicare site (Medicare.gov) will allow you to compare Part D and Medicare Advantage plans for 2026. If your current Advantage plan doesn't include your network doctor or hospital, it's legally obligated to help you identify doctors and hospitals that you like. Call your doctor to see if another covered drug will be OK in your current plan or if you should find a new plan that includes your current prescription.

Don't wait until the last minute to review changes.

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Peace, Love & Art Benefit

By Jamie Donofrio



The Los Gatos Museum Association sprang from the inspiration of resident Dr. Ethel Dana in 1965. Dana felt that no town could be complete without a museum, and so Los Gatos's first museum opened its doors in 1967, in the town's old firehouse, rented for one dollar a year. The Forbes Mill Museum, the remaining two-story annex of the local flour mill, eventually housed the history collections.

50 years after that initial push for local education, both museums combined in a new home, the former Los Gatos Library, to become New Museum Los Gatos (commonly known as NUMU, a phonetic shortening of New Museum), a nonprofit art and history museum. The new space broadening the museum's reach and impact with increased offerings: over ten exhibitions a year, receptions & programs, dedicated workshop spaces, increased collections storage, and a home for the community to gather.

2025 marks two milestone anniversaries: 60 years of the Los Gatos Museum Association and 10 years of NUMU. While the celebrations launched with a free public community day in September, where hundreds of visitors enjoyed artist talks, crafts, and live music, they are not done celebrating. On Saturday, November 15, they will host the Peace, Love + Art Benefit, a major fundraiser for the museum featuring an evening of entertainment, fine wine & cuisine, and an auction at La Rinconada Country Club.

In honor of this momentous occasion, the museum has established three honorary awards to recognize community members who have made extraordinary contributions in art, history, and service, and who embody the spirit of NUMU's mission and values.

Michael Parsons, recipient of the Dr. Ethel Dana Achievement Award, is a Monte Sereno resident, NUMU board alum, and former board president, who guided the museum through its transition to its new home and co-founded ArtNow, NUMU's annual countywide high school student art exhibition. Along with his wife, Alyce, Parsons also established the Mike and Alyce Parsons Art Endowment to secure NUMU's future.

Marie Cameron, recipient of the Leona Award for Art, is an imaginative realist artist based in Los Gatos known for her evocative oil paintings, assemblages, and embroidery. Her work has been exhibited internationally and locally. Most recently, she made 17 original works - historic postcards of Los Gatos embroidered with silk thread - to be gifted to the museum's highest level of membership and accessioned into its collection.



Saratoga Spotlight | October 2025



Anisa Fitzgerald & Michael Parsons - Photo by Rutvik Katkoriya

Alan Feinberg, recipient of the Leo Award for History, is a Los Gatos historian and community leader, is the founder of the LOST Gatos Project, and creator of the "Discover LOST Gatos" app, offering self-guided tours of historic Los Gatos. He also writes monthly history features for the Los Gatos newspaper and advocates for preserving the town's rich heritage.

Tickets for the Peace, Love + Art benefit start at \$250. Support NUMU's exhibitions, educational programming, and community initiatives by buying your ticket at numulosgatos.org/60.

NUMU is open Thursday through Sunday, 10 AM to 4 PM. 106 E. Main St., Los Gatos. \$10 General admission. \$6 Seniors, educators, military & students. Free for Los Gatos residents and youth under 18. Los Gatos Museum Association is a 501(c)3 nonprofit. numulosgatos.org.

New Museum Los Gatos sponsored this article through a donation by Michael & Alyce Parsons.



Los Gatos Museum historic image



COMMONWEALTH CLUB WORLD AFFAIRS

A NIGHT OF COURAGEOUS VOICES

By Carol Gerwitz



On November 13 the Commonwealth Club World Affairs, America's largest and most active public forum, will host its annual gala, "Courageous Voices: Standards of Excellence," at the Marriott Marquis San Francisco. This special evening is dedicated to celebrating extraordinary individuals who have demonstrated exceptional leadership, resilience, and vision.

This year's honorees are:

- Janet L. Yellen, former Secretary of the Treasury and former Chair of the Federal Reserve
- Fred Blackwell, CEO of the San Francisco Foundation
- Sam Hawgood, 10th Chancellor of UCSF

The event will kick off with a reception at 6 p.m., followed by dinner and the awards ceremony. Individual tickets are still available for this sparkling event. For those interested in sponsoring, there are opportunities to purchase full or half-tables.

In 1903, five well-respected, concerned individuals founded the Commonwealth Club with the vision of providing sources of information to citizens so they could become better informed and be knowledgeable voters. The Club grew through the years and persevered through the pandemic by immediately switching to online programming. In 2023, the World Affairs Council merged with the Club and adopted the name Commonwealth Club World Affairs of California. The founding statement of the Club,

which emphasizes the importance of maintaining respect for someone else while disagreeing with their views, remains relevant and critical in today's world.

The Club's main activity is hosting

public talks and panel discussions on key topics with local, national, and international leaders and experts on an almost daily basis, both in person in various Bay Area cities and online. These include Inforum events featuring leaders in entertainment and technology, the California Book Award for recognizing local authors, and 14 member-led forums on subjects of the members' choosing. The Climate One platform is for conversations on the climate emergency and group trips for travelers. Its Creating Citizens program teaches around 1,100 students annually how to communicate respectfully. The Club has hosted many luminaries through the years. "In 1932, President Franklin Roosevelt outlined the New Deal...In 1967, Martin Luther King delivered a speech at the Club on civil rights," proudly states Martha Ryan, the Club's Chair of its Board of Directors and leader of its volunteer activities.

The Club broadcasts one hour every week of informed discussion of current important topics, which Club co-president Gloria Duffy describes as the Bay Area's best export. This broadcast goes out to more than 230 public and commercial radio stations across the country and reaches one million listeners weekly. Additionally, one can choose from 2,700 YouTube videos.

In 2017, after raising \$33M, the Club moved into its new headquarters at 110 The Embarcadero, San Francisco. The building holds multiple auditoriums and kitchens, and it boasts a rooftop garden with a spectacular view of The Bay. Top-tier restaurants surround the facilities and are available for rent to the public for corporate and social events.

Individual Club membership is \$13 per month. There are dual and corporate memberships, as well as corporate sponsorships. Members enjoy benefits such as access to hundreds of events year-round, advance notice to popular programs with limited capacity, unique networking events, and more.

To purchase tickets to the gala or a Club membership, or to check out its various programs, visit www.thecommonwealthclub.org.





FROM THE OFFICE OF THE COUNTY ASSESSOR

By Autumn Young

After three decades as Assessor and more than 47 years in dedicated public service, Lawrence E. “Larry” Stone, the elected Assessor of Santa Clara County, stepped down from office on July 6, 2025.

First elected to Sunnyvale City Council in 1975, Larry Stone is the longest-serving elected official in Santa Clara County, and the longest tenure as Santa Clara County Assessor since 1912. He has served the residents with an unwavering commitment to fair and equitable property assessments. “It has been the honor of my lifetime to serve the people of Santa Clara County,” said Larry Stone.

Stone left office before the December 2026 expiration of his current term. He was determined to stay until a contract to replace the decades-old assessment management system was in place. On June 17, after a long request for proposal (RFP) process, the Santa Clara County Board of Supervisors approved the new system contract.

Unlike other elected positions, the Assessor is deeply involved in daily operations and must provide executive-level guidance. In California, 70% of elected County Assessors have risen through the ranks of the Assessor’s office, while the remaining 30% come from real estate, law, or County administration.

The County Charter required the Board to call for an election to fill the seat until the end of Stone’s term. The special election will be held on November 4, 2025, and a potential runoff

election will be held on December 30, 2025, if needed.

On August 12, the County Board voted unanimously to appoint Greg Monteverde as the Interim Assessor. With the appointment comes the full rights and responsibilities of the job of Assessor. “I am honored by the Board of Supervisors unanimous vote of confidence by appointing me to the role of Interim Assessor until the election and qualification of a successor,” Monteverde stated.

During his 35-year tenure with the Assessor’s Office, Monteverde has demonstrated his effectiveness as a leader. He has extensive property assessment experience, including seven years as Assistant Assessor. Monteverde assumed the role during a pivotal period marked by a new assessment management system, a softening commercial real estate market, and significant budget deficits.

Monteverde’s leadership emphasizes collaboration, operational efficiency, and the professional development necessary to produce accurate and timely assessments for the public. He has a B.A. in Economics and holds Advanced Property Tax Appraiser certification from the California State Board of Equalization (BOE).

“My expertise and experience will support operational continuity, risk mitigation, and effective leadership transition while maintaining exceptional service to taxpayers,” he said.

Stepping into the Assistant Assessor position vacated by Monteverde’s appointment is Neysa Fligor. Neysa is a BOE Certified Property Tax Appraiser and a graduate of Georgetown Law. Neysa previously served as an attorney for the Assessor’s Office and at HP. Neysa successfully managed the acquisition of a replacement assessment management system while saving the County millions of dollars. Neysa’s expertise aligns with Monteverde’s priorities for the Office.

For more information, visit the Santa Clara County Assessor’s Office website at www.sccassessor.org



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PREPLANNING YOUR FINAL GOODBYE—WHY YOU SHOULD CONSIDER PREARRANGING YOUR DISPOSITION

By Lisa Bryant

A good estate plan typically includes a Health Directive where you appoint a trusted friend or family member to not only make medical decisions for you, but to also take care of how your remains are handled at your death. Even if you express whether or not you wish to be buried or cremated in your Health Care Directive, it is always a good idea to prearrange and prepay your disposition. Prearrangement not only takes the financial burden off of your family at the time of your death, but it also relieves the anxiety that your family may feel trying to plan the type of disposition they think you would have wanted.

Keep in mind that you can prearrange your disposition without making any kind of prepayment. However, do consider that prices increase over time, and funeral homes may change ownership or go out of business. It is a good idea to review your arrangements every few years and to ensure that you have a good understanding of what the current costs are and have current contact information for the business that will handle your arrangements. If you can afford to do so, prepayment can be an excellent option since it alleviates the burden of the cost at your death. There are many options for prearrangement, and you should discuss them with a qualified professional in the industry. Options include:

☐ **Funeral Insurance:** You can purchase an insurance policy through a funeral establishment. The business is the beneficiary of the policy. A representative calculates the expected cost of your arrangements, and you purchase a corresponding policy to cover the costs. Often, this allows you to lock in current market rates for the cost of your arrangements; however, this is not always the case.

☐ **Saving:** You can choose to set aside a portion of your savings to pay for expenses at your death. Keep in mind that your family will need near-immediate access to these funds. As a result, it is typically best to put them in a Pay on Death Account with your executor

as the beneficiary. The executor will be able to access the funds once they obtain a copy of your death certificate. Alternatively, if you have a living trust, it is best to set this money aside in a living trust account since your trustee will either have access to the account prior to your death or will only need a death certificate.

☐ **Life Insurance:** If you do not have a lot of liquidity in your assets, life insurance can provide the much-needed funds to pay for the cost of your disposition. Keep in mind, however, that it can take a lot of time for insurance companies to process claims. At the very least, your family will need a copy of your death certificate to initiate the process.

☐ **Preneed Trust Contracts:** You create a contract with a funeral establishment that sets a price for the services that you want. You then prepay for those services by placing money directly into a trust fund that is held for you until your family needs the services. You must really understand the contract and what services you are paying for—there are some services that are usually not included and must be paid for at the time of need (e.g., opening and closing the grave).

Keep in mind that even if you make prearrangements, it is important that you also appoint an agent through your health directive to ensure that your wishes are carried out. If you have questions about appointing an agent to manage the disposition of your remains, please contact Bryant Elder Law at (408) 286-2122. If you would like more information about Funeral and Cemetery Purchases, a good place to start is the Cemetery and Funeral Bureau under the CA Department of Consumer Affairs—www.cfb.ca.gov.

All materials have been prepared for general information purposes only to permit you to learn more about our firm, our services and the experience of our attorneys. The information presented is not legal advice, is not to be acted on as such, and may be subject to change without notice.

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Sia's Cookie World: A Teen Baker's Recipe for Joy and Generosity

By Sia C.

Hi, I'm Sia, a teen baker from the Bay Area and the founder of Sia's Cookie World. I started my business in sixth grade, baking cookies for friends and teachers. Now, as a high school junior, what began as a simple joy has grown into a thriving small business rooted in creativity, community, and care.

A trip to India deepened my passion, where I learned from seasoned bakers and got a chance to see the technique behind professional pastry-making. Back home, I continued experimenting in my kitchen—developing over 15 unique macaron flavors using fresh, high-quality ingredients and playing with seasonal twists alongside classic combinations. I soon became known as the “cookie girl” at school. After winning a middle school baking competition with my coffee macarons, a teacher’s custom order was the first step in transforming my love for baking into a real business.

At Sia's Cookie World, I specialize in handcrafted macarons made from scratch. I also bake cookies, cakes, and cupcakes—all prepared with care and attention to detail. Whether it's for a birthday celebration or a meaningful community gathering, every dessert is created to spark joy and make special moments even more memorable. I donate majority of my profit to support nonprofits that uplift women, children, and underserved communities.

Over the last few years, I've baked more than 5,000+ macarons, including large orders for events at Stanford University, Google, Meta, and high school graduations—milestones that have pushed me to grow both as a baker and as a young entrepreneur. Along the way, I've also developed my business skills—by building my own website, sharing my journey on social media, designing creative campaigns for seasonal bake sales, and managing customer communication with care and professionalism.

Among my most rewarding moments are my recent community pop-ups at the Saratoga Nights Market, where I hosted initiatives to bring people together for a cause. I created a kindness card station where attendees wrote over 100 heartfelt thank-you notes to local firefighters, which I later delivered along with custom treat boxes to the Saratoga fire station. In August, I'm running a bake sale to raise funds for donating back-to-school supplies to children with cancer, supported through Jacob's Heart. Experiences like these have made me realize that my small business is a powerful platform for me to uplift others and make a real difference.

Sia's Cookie World is more than just a bakery. It's my way of sharing joy, building community, and giving back—one macaron at a time.



Pumpkin Seeds Five Ways

Submitted by Hannah Turnbull

Pumpkin seeds are delicious, nutritious, and incredibly versatile. So when you're carving pumpkins this season, make sure you save the seeds!

Roasting pumpkin seeds is simple and customizable! Start by rinsing the seeds well and patting them dry. To flavor, toss the seeds in olive oil and the seasoning of your choice. Ideas include salt, cinnamon, paprika, garlic powder, and other spices. To roast, preheat the oven to 325 degrees fahrenheit (160 degrees celsius). Arrange the seeds on a parchment-lined baking sheet and roast for 20-30 minutes or until the seeds are golden and crunchy.

Here are different ways to use them beyond just snacking:

1 Salad Topper

With their crunchy nature, pumpkin seeds are a great topping. Add them to your salads, grain bowls, and slaws.

2 Soup Garnish

Top creamy soups like pumpkin, butternut squash, carrot ginger, or tomato with roasted seeds for texture and visual appeal.

3 Bread & Muffins

Mix them into homemade bread, muffins, or rolls for a nutty bite. You can also press them into the tops before baking.

4 Yogurt & Oatmeal Topping

Add roasted pumpkin seeds to yogurt parfaits, overnight oats, or hot oatmeal for protein and crunch.

5 Trail Mix

Use in savory snack mixes with spices and nuts, or in sweet trail mixes with dried fruit and chocolate.



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Spotlight



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