

SARATOGA

JULY 2020

An exclusive magazine serving the residents of Saratoga

The Heart of Saratoga

Spotlight



*Jim Free and
Lucille Maravilla:*

Positive Change and Supporting Our Community



Best Version Media®

Cover photo by Hyunah Jang, of Hyunah Jang Photography



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Content Due:	Edition Month:
December 7	January
January 7	February
February 7	March
March 7	April
April 7	May
May 7	June
June 7	July
July 7	August
August 7	September
September 7	October
October 7	November
November 7	December

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Dear Neighbors,

We hope that everyone is staying safe and healthy! While summer is looking different this year, we hope you are still able to get outside and enjoy the warm weather and our beautiful town.

This month, we have the pleasure of featuring the wonderful Jim Free and Lucille Maravilla! This wonderful couple loves helping others in our community. Jim, a veteran himself, has been instrumental in establishing veterans memorials in both Campbell and Los Gatos. Lucille is involved in the charitable Country Woman’s Club of Campbell where she has helped raise money for student scholarships and more. We know you will enjoy learning more about Jim and Lucille!

You’ll also have a chance to read about community events and more in this month’s issue.

Please feel free to send me any content you’d like to share. At *Saratoga Spotlight*, we love sharing what’s going on in our community!

See you in town,

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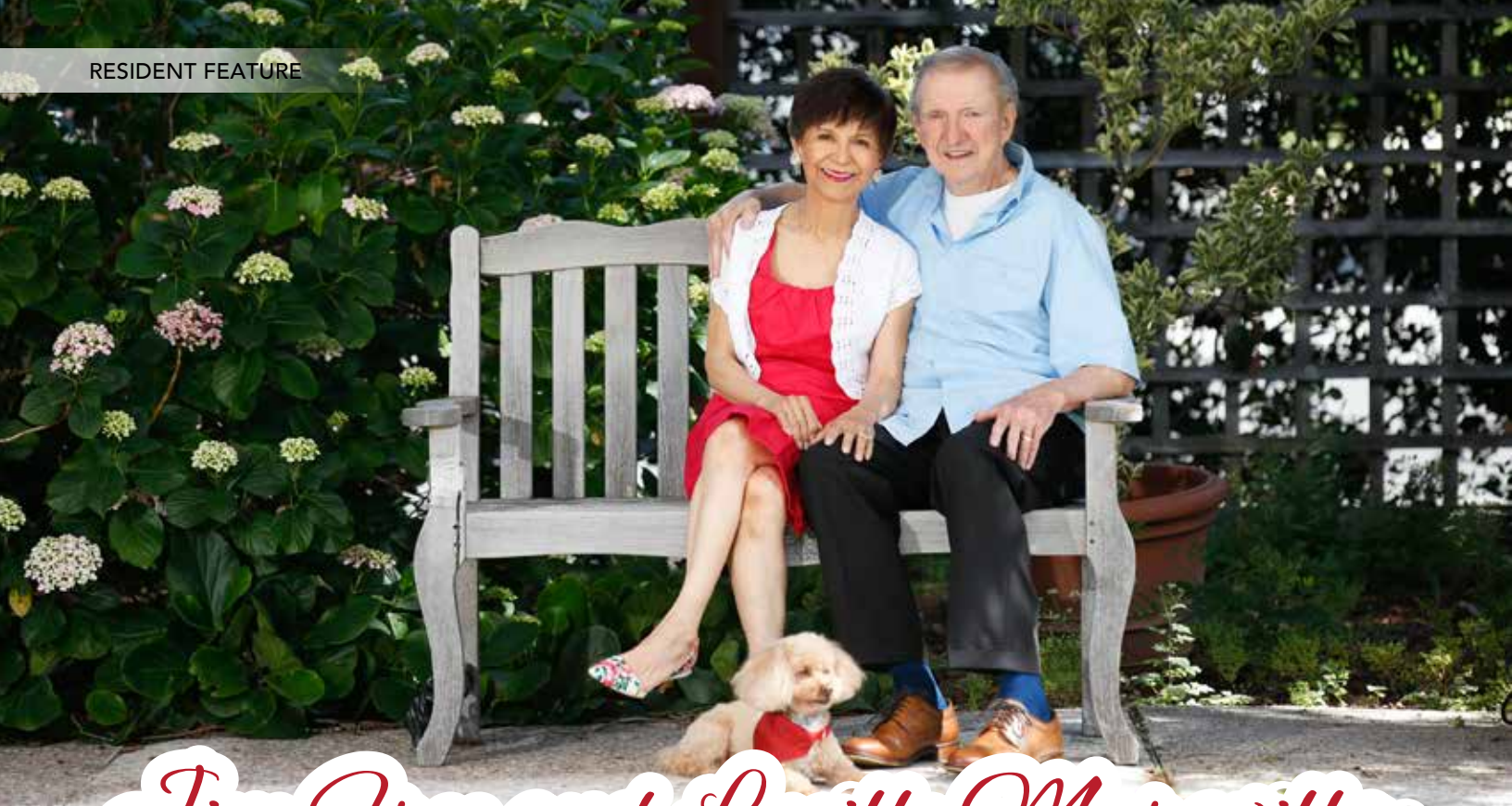
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Jim Free and Lucille Maravilla:

Positive Change and Supporting Our Community

By Genevieve Laucher

Jim Free and Lucille Maravilla have both contributed greatly to the community. From Jim's work on the Campbell Veterans Memorial Foundation and the Veterans Memorial and Support Foundation, to Lucille's involvement with the charitable Country Woman's Club of Campbell and work getting individuals the healthcare and Medicare they need; Jim and Lucille have certainly made a positive impact locally and beyond.

Jim was born and raised in the Colorado Rockies in a town called Steamboat Springs and raised not far from there in cattle ranch country.

After graduating from high school and working for a couple of years, Jim joined the Navy as a surface-to-air missile technician aboard the USS Goldsborough, based in Pearl Harbor. After his service, Jim stayed with his aunt and uncle in San Leandro for about a year. He transferred from a junior college to San Jose State University and ended up loving the area and deciding to stay.

After graduating from college, Jim started his career in commercial real estate and later founded his own appraisal firm, Urban Land Research. Jim was president of the South Bay chapter of the Society of Real Estate Appraisers and served on the board of directors of the Northern California chapter of the Appraisal Institute. He also worked as a senior certified commercial broker with Coldwell Banker. Additionally, Jim got involved with the City of Campbell at different levels over the years. He was selected as Campbell's Citizen of the Year in 2003 for his involvement in areas of the city, including the Downtown Historic Committee.

In January 2005, Jim got a call from Dan Furtado, the mayor of Campbell at the time. The mayor said that he and the city council would like to build a veterans memorial. Knowing that Jim was a veteran, the mayor asked him if he would like to help out. Jim said that he would love to, and got started with forming the committee and heading up the project. From 2005 until 2015 he was the president and CEO of the Campbell Veterans Memorial Foundation and is now the Chairman Emeritus. Jim says it was an honor and pleasure to be a part of such an important cause - supporting our veterans and their families.

The veterans memorials are a large part of Jim's life, both in Campbell and in Los Gatos. When the Veteran's Memorial and Support Foundation, serving all veterans with a focus on Los Gatos, Saratoga, and Monte Sereno was first established and began thinking of creating a veteran's memorial, one of the advisors, Hon. Francis J. Harvey, 19th Secretary of the United States Army, and board director, Ellen Manzo, met with Jim and he gave them everything they needed in order to establish a nonprofit organization. He has been working in conjunction with the Veterans Memorial and Support Foundation since its beginning, serving as a professional advisor to this group to this day.

Jim was also involved in the Kiwanis for several years, serving as president in 1999. In 2013, the California assemblyman, Paul Fong, selected Jim as veteran of the year.

Additionally, this year, Jim was selected as Campbell's veteran of the year!

Jim says, "Having been able to interact with some of our



Since I first became involved in helping to create the Campbell Veterans Memorial and later becoming involved in the Veterans Memorial and Support Foundation, it has been a pleasure to participate and contribute what I could. I have enjoyed my interaction, dialog, and conversation with many really stellar people of the City of Campbell, the Town of Los Gatos, the City of Saratoga, and others in the surrounding communities.”

outstanding veterans, both men and women, has been an honor. Of our veterans, about 1.6 million have given their lives in the fulfillment of their pledge to preserve, protect, and defend the Constitution of the United States, the very document upon which we all live and exist today.

Jim first met Lucille Maravilla over 35 years ago, through personal development seminars and later at a Stanford Bachelor party. They have been married for 17 years. Both from Colorado, they share a love of the outdoors. They have no children, but their dog Suzette is their “baby.” She is a rescue dog who has found her home with Jim and Lucille. She is a delight to them and everyone who meets her.

Lucille was born in Pueblo, a steel town on Colorado’s Eastern Slope. Lucille moved out to the Bay Area to attend Stanford’s Graduate School of Business. She had family living in the area, and three of her brothers followed her to Stanford as undergraduates. After Stanford, Lucille first worked as a training coordinator in a health clinic helping San Jose State students find internships. She then worked at the Stanford Hospital, using her teaching background as a trainer in housekeeping, and later as an assistant manager for housekeeping and maintenance in the University. From there, she moved into a career in high tech for several years. Lucille comes from a big Latino family and grew up with parents who were all about giving back to the community. In college, she helped her Congressman, registering Spanish speakers to vote. She has been a licensed California insurance agent for 17 years.

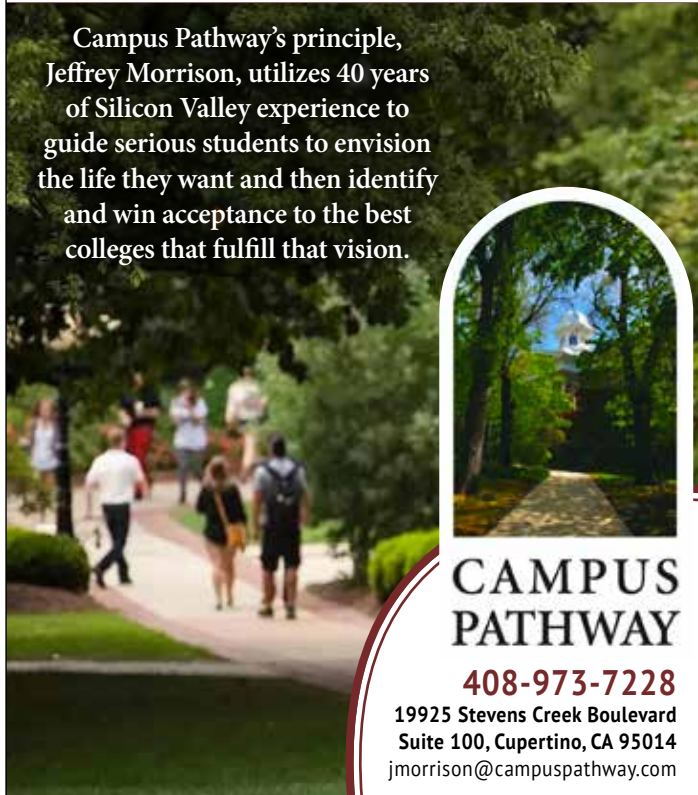
Besides helping seniors with their Medicare needs, Lucille is also an independent insurance agent with individuals and family clients under the age of 65. She helps these clients find affordable healthcare that best meets their needs. Her clients refer family and friends to her from all over the state. The most important thing to Lucille is that people are served, and their needs are met.

Lucille belongs to the Country Woman’s Club of Campbell (CWCC). CWCC supports fundraising activities in the community to raise money for college scholarships. For three years, Lucille chaired the Crab and Pasta Dinner, CWCC’s largest annual fundraiser. Jim was able to help with this

Continued on next page...

Student Counseling for College Admissions and Beyond

Campus Pathway’s principle, Jeffrey Morrison, utilizes 40 years of Silicon Valley experience to guide serious students to envision the life they want and then identify and win acceptance to the best colleges that fulfill that vision.



CAMPUS PATHWAY
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fundraiser; they both love it when they can work together on community events. The Country Woman’s Club provides scholarships to students who have faced a major challenge in life and are able to complete school. The scholarship allows them to go onto college, technical school, or art school.

Lucille is also a member of CAHU. This is a professional society for insurance agents. CAHU not only offers professional development, but they also help out in the community and have a charity where they support local service organizations.

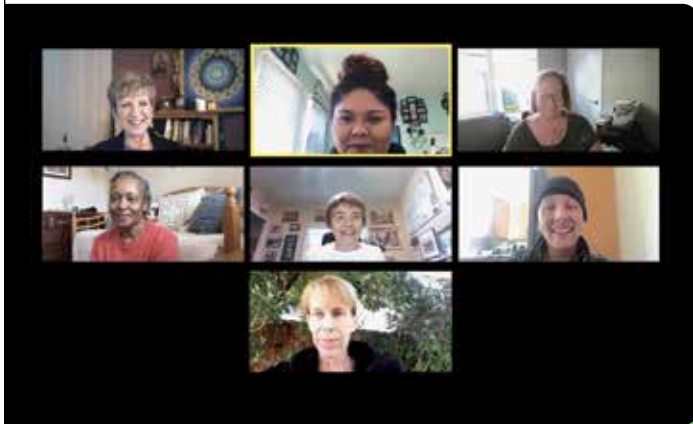
Lucille and Jim enjoy being active as much as possible, with hobbies including snow skiing, scuba diving, backpacking, and photography. They have traveled a lot and have visited the

Great Barrier Reef in Australia as well as Canada and Europe. Lucille and Jim also spend time with family. Lucille’s parents are still in Colorado and she speaks with them every day. Her family has reunions every year, and Lucille loves that Jim embraces her large family.

Jim and Lucille love living in the Bay Area. They enjoy all the hiking and open space even in a metropolitan area. They both have a lot of gratitude for the beautiful, diverse community that we live in.

For more information about the Campbell Veterans Memorial Foundation, please visit www.campbellveteransmemorial.org. For more about the Veterans Memorial and Support Foundation, please see www.honoravet.org.

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- ✓ Emphasis on appropriate medication reduction to promote physical activity and engagement
- ✓ Optimizing functional independence through all stages of memory loss
- ✓ Continuum of care services: including companion and hospice care by interdisciplinary teams, to allow residents to age in-place and reduce traumatic changes in surroundings
- ✓ Robust activities and enrichment programs focused on maintaining residents' physical and emotional wellbeing through engagement and participation
- ✓ Open, landscaped environment with secured perimeter for safety
- ✓ Pet friendly communities
- ✓ High quality gourmet meals and nutritious snacks available throughout the day
- ✓ Our rate structure is all-inclusive, meaning no point system/no add-ons

Happy 4th of July!

After what seemed like a never ending search for a perfect facility for Mom, we found Palm Villas. Our Mom had special requests and Gary agreed immediately saying, "We can do that."

When she entered Palm Villas, she was an elderly frustrated woman just waiting for her life to end. In less



than 6 months, our Mom was a new person, enjoying life and looking forward to each new day. A special thanks to Garry and Michael for helping to make the transition from the family home our mother lived in for over 60 years to her new home. We thank Lu for all the activities he provided which gave her many hours of joy and happiness.

The Harter Family

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THE FLAME OF LIBERTY BURNS BRIGHT

1st Anniversary of a Memorial Dedication Honoring U.S. Military, First Responders & Local 9/11 Heroes

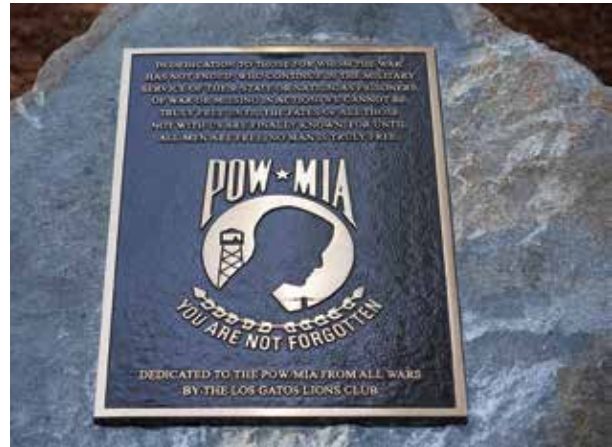


By Ellen Manzo

On June 15, 2020, the Veterans Memorial & Support Foundation honored the courage and sacrifice of all U.S. military service members, veterans, first responders, and two local 9/11 heroes – Mark Bingham and Todd Beamer, as they marked the anniversary of the dedication of The Flame of Liberty. The memorial honors those who are responsible for defending America’s freedom and security. As the Foundation celebrates the first anniversary, they remember the spirit of service and solidarity that so many of America’s citizens showed during the conflicts that plagued our country over time and following the terrorist attacks of 9/11. The examples of heroism are especially inspiring and vital right now when considering the many U.S. service members and first responders who have placed their own lives on the line and are confronting COVID with courage.

Today, Silicon Valley is fortunate to have The Flame of Liberty enlighten us to the fact that our community members now have the chance to celebrate all of those on the front line of battle, on the front line of natural disasters, on the front line of American law and order, on the front line of COVID-19, and on the front line of American values and freedom.

Photos by Glenn Kishi, Tony Avelar, Roy Prasad, Dr. Clyde Horn



A GRATEFUL NATION HONORS THE COURAGE AND SACRIFICE OF ALL VETERANS WHO SERVED TO ENSURE OUR LIBERTY



The work of the Veterans Memorial & Support Foundation is far from complete. The members of the Foundation relish the fact that eight years of planning and securing Town support for The Flame of Liberty is behind them and as a result of their efforts, a beautiful world-class memorial stands in Silicon Valley at the Los Gatos Civic Center. Today, the members of the Foundation continue to secure funds for their capital campaign and plan steps towards accomplishing their next mission of delivering support and improving the lives of veterans, service members, and their families. See www.honoravet.org for more information about the Veterans Memorial and Support Foundation or how you can be part of this important community endeavor.

CASSY: Counseling and Support Services for Youth

By Genevieve Laucher

Counseling and Support Services for Youth, also known as CASSY, aims to de-stigmatize mental health services and make supporting students' social and emotional well-being the norm in our local schools. CASSY started in 2009 with just two therapists running a summer camp in East Palo Alto. Los Gatos High School asked CASSY to come to them that same year, and CASSY has since expanded to over 50 schools in San Mateo and Santa Clara County.

All CASSY clinicians are licensed therapists with graduate degrees. They use experienced therapists to tackle their clients' issues rather than using their clients' issues to train inexperienced therapists.

Schools hire CASSY to provide professional mental health services to students on campus. They are assigned a therapist, or multiple therapists depending on their needs, who are at the school site all day and become interconnected with the school community. The therapists are available for students to drop in, easing the barriers of cost and transportation to make mental health services available.

CASSY clinicians are trained on age-appropriate therapies for their schools. For example, a therapist at an elementary school can provide services in the classroom setting, working with teachers to model mindfulness skills or create Calming Corners to reduce anxiety. Therapists at high schools can offer one-on-one sessions or group counseling. Schools will work with CASSY therapists to identify the needs of their students. CASSY therapists work closely with school staff, are available for consultations and, when necessary, intervene in crisis situations.

Marico Sayoc, former Mayor of Los Gatos, joined CASSY as the executive director in December 2019. She is helping to make sure that all kids have the care they need, even during these challenging times. Since schools closed in March, CASSY therapists have been providing virtual support to students. They faced some difficulties in the beginning, since some students did not have access to devices or wifi. However, CASSY worked with school districts to identify who needed what and made sure that students could still access their services.

During this time of remote therapy and more people being at home, CASSY clinicians have been able to deepen their connections with parents. Some parents have found that they needed more resources to help their children during this time. CASSY has stepped up to support parents too, holding two webinars so far that had over 200 parents attending each one.

CASSY has also supported families with weekly care kits, links to tools and resources based on a specific subject each week, including stress, mindfulness, and parent-child bonding. CASSY has sent these resources to schools as well, and they hope to



continue this in the upcoming school year. They also want to continue to build out parent counseling, whether that is after-hours, remote, or through more webinars.

As CASSY continues to adapt to the unknown, they are currently planning for the upcoming school year, working with school districts to ensure that they can continue to support students whether that is in person or remotely. CASSY would also like to focus on broadening their reach in the community. There is an increased interest in mental health and need for resources and services. CASSY will continue to meet students' needs and look after their well-being in every way they can.

To learn more about CASSY, visit www.cassybayarea.org. View the weekly care kits under "Resources."

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America the Beautiful

By Patricia Himel and Laurel Perusa

2020 marks the 10th anniversary of "America The Beautiful," Saratoga's beloved tradition of patriotic decorating.

Red, white, and blue are not only our patriotic colors; red, white, and blue are also the colors of summer.

Once again Saratoga Village is dressed up to applaud and inspire patriotic spirit for all. Bring family and friends to the Village, stroll up and down Big Basin Way to enjoy the bright and festive display. A multitude of American flags adorn businesses and shops, along with red, white, and blue bunting. Patriotic windsocks sway in the breeze, whirligigs and pinwheels spin in flower pots and window boxes.

Count the patriotic stars and keep an eye out for Uncle Sam!

Peek in shop windows to view special patriotic decorations that will delight children and adults alike.

2020 has been a year of challenge for the people of our country. Patriotic spirit represents pride in our heritage and hope for our future. Decorations will be on display until the end of July.



Be Prepared, Be Safe, Be Firewise!

By Howard Miller, Mayor of Saratoga

Over the past few months, we have faced unprecedented challenges as a community and a country. We have seen many things change, but one thing hasn't—the importance of preparing your home to prevent the threat of wildfire.

You can reduce your wildfire risk and improve your property's chance of surviving a wildfire simply by creating defensible space. This space is essential for slowing or stopping wildfire, as well as protecting the firefighters who defend your home.

One of the key parts of reducing wildfire risk is collaboration, specifically with your neighbors, to form organized communities with unified defensible spaces. Saratoga's Wildfire Public Safety Task Force and the Santa Clara County FireSafe Council can help guide neighborhoods through the process of becoming Firewise Communities—an official designation awarded by the National Fire Protection Association. Once a neighborhood becomes a Firewise Community, it joins a growing network of more than 1,500 recognized Firewise USA sites across the country, united together to increase the ignition resistance of their homes and community.

In order to qualify, neighborhoods must include at least eight homes, receive a written wildfire risk assessment from the local fire department, and create an action plan for reducing wildfire risk. Additionally, communities must host outreach events and actively address action items on their written assessment. I highly encourage neighborhoods in Saratoga, especially those at the highest risk in the Wildland Urban Interface area, to become Firewise Communities. By working together, we can protect homes and save lives in the event of a wildfire. To learn more, visit www.saratoga.ca.us/fire and www.sccfiresafe.org

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A Cancelled Plant Sale Led To Growing Food To Help Our Community!

By Rebecca Jepsen

Due to COVID-19 our annual Spring Garden Market had to be canceled this year. As a long-term Santa Clara Master Gardener, I was concerned about the financial impact to our organization and I couldn't bear the thought of any of those amazing tomatoes and peppers finding their way into a compost pile!

I decided to buy several hundred plants in hopes of donating them to a garden that would grow food for our local safety net organizations and soup kitchens that are struggling to feed our (unfortunately) ever-growing homeless population.

The only problem...I couldn't find a garden explicitly doing that, so I decided to enlist a few friends and find a place to do it ourselves. I called up my good friend, AJ Anderson, the director of facilities and real estate for Uplift Family Services and ask her if she could find us some space at her Los Gatos location.

Of course, not only did AJ say yes – true to her nature – she whole-heartedly jumped in to help! “I thought it was fantastic; there's nothing like being able to give back to families in need,” she added.

I went to two local nurseries and they graciously loaned me over 100 five gallon pots. I then purchased 2½ yards of potting mix, called up some of my fellow Master Gardeners, friends and clients – and in no time we had a team of 12 ready to grow!

We planted about 70 tomatoes, peppers and pollinator plants in the pots and placed them in a terraced planting area that hadn't been used in quite some time. We also planted another 70+ plants in a raised bed garden area.

We are using a trellising method called the “Florida Weave” to shore up the tomatoes. It is much easier and more economical than buying tomatoes cages. We initially planted on May 2nd, and the plants are doing amazingly well!

We can't wait to start harvesting and delivering the produce to our friends and neighbors who are in need. With all the issues around COVID-19, folks need healthy, nutritious food now more than ever. And, there is nothing better than fresh tomatoes and peppers straight “off-the-vine”!

I grew up on a farm in the Midwest, so growing food and eating fresh, seasonal produce is part of my DNA. And, I try to build community in everything that I do. My dad always taught me that, “if you've done well – you need to do good”! And, as a Realtor with Golden Gate Sotheby's Int'l Realty, I have been blessed.

Overall, I spent less than \$1000 on the garden. And, it only took the team about 3 hours for all of the planting. We were able to fit the pots into an area that is about 30' x 40'. We do go back on a regular basis to water, check on the plants, and add rows of twine as the plants grow.

I am hoping to be a catalyst for others to see just how they, with just a few friends and a crazy idea, can truly make a difference in



our community.

If you would like to start a similar project at your company, church, or in your own backyard, just call me — I am here to help!

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Jazz on the Plazz



By Teri Hope

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by Los Gatos Music & Arts

Los Gatos Music and Arts is a non-profit organization, with the mission of providing free-to-the-public music and art productions. We have kept this great summer concert series going for 17 years and we will continue to bring world-class musicians and artists to our community in any way we can.

We are grateful for our sponsors and donors for their support each year; we could not do it without you.

To help continue our efforts there are opportunities for you to support the artists through the LGM&A program on our website.

P.S. If you are having trouble viewing the show at any time please message us at losgatosmusicandarts@gmail.com!!!! We will try and help!!!



From classics to modern hits, they cover a wide repertoire of songs from many genres, seamlessly weaving through rock, country, R&B, blues, 80's rock and new wave, modern hits, and much more!!! www.brookeandemil.com
Photo courtesy of Jazz on the Plazz

Saratoga Spotlight | July 2020

GROWING 2 SHINE!

Growing food & community together...

By Rebecca Jepsen

Your tomato plants should be growing strong now! Some early varieties may even be producing. Tomatoes can be affected by fusarium or verticillium wilts (leaves and branches will turn yellow and wilt) – it's best to remove and replace the plant if you encounter these problems. Try planting resistant varieties in the future. Blossom end rot is a common problem caused by a calcium deficiency and/or uneven watering. Also be on the lookout for tomato hornworms, they can be 4" long and can do significant damage!

Brussels sprouts

Brussels sprouts are known as a "superfood". They are a great source of protein, iron and potassium. They are even a good source of vitamins C, K, and B1 as well as omega-2 fatty acids – talk about a power-house veggie! Try shaving them and sautéing them in olive oil, garlic and mushrooms – I promise you will be truly impressed!



What to Plant in July

Key: • Seed | • Transplant | • Bareroot

- beans
- chayote
- squash, summer
- Brussels sprouts
- okra
- zucchini

Local nurseries should have a good supply of most of these.

Ready to Harvest Now

apricots • beans • blackberries • blueberries • corn • cucumbers
citrus • grape • eggplant • olallieberries • most herbs • nectarines
peaches • radishes • raspberries • tomatoes • turnips • zucchini

Green Tip of the Month

If you are running a quick errand around town, try walking or riding your bike. Not only will you get some fresh air and exercise, you will also save on gas, and – you will only buy what you can carry – now that truly is savings on top of savings!

If you have a question or comment, I'd love to hear from you...

Rebecca Jepsen, 408-357-3990,
rjepsen@ggsir.com



Growing2Shine.com



Beyond Shelter-In-Place: Lifestyle Wellness Tips



By Nita Bhatt

One's lifestyle contributes significantly to the well-being of our mind and body! Today's chaotic times have resulted in changed lifestyles, "a new normal", where the boundaries between work and home are not often clear. We feel uncertainty and anxiety because we don't know what the future

holds. Our sleep and eating schedules may be off and we are not exercising regularly. All of this can eventually lead to physical disease.

Here are some suggestions for improving your overall well-being for a healthy mind and body:

Attitude: Choose victory over becoming the victim!

The key is to develop gratitude and have a positive outlook. Recognize that people may not meet your *expectations* but that you must move forward for your own well-being.

Stress relief: Find what works for you!

Take nature walks, connect with a loved one, read, volunteer/ help others, pursue hobbies or learn a new skill.

Find your purpose: Research shows that doing worthwhile work, however small or big, brings a sense of inner harmony!

Start preparing your mind the night before. Find a "purpose" for the next day!

Diet: You are what you eat!

Maintaining adequate hydration and a healthy diet leads to a healthy mind and body. Minimize caffeine and alcohol.

Exercise: Stay consistent!

Start at your own pace and gradually increase the intensity and frequency. Remember to stretch and warm up. Please consult your doctor if you have pre-existing conditions before you start any exercise program.

Environment: Make your surroundings your sanctuary!

Avoid distractions and clutter. Simplify your space so that it feels soothing and comfortable for you.

Whilst at work: Take short 2-5 min "moving/stretching" breaks, 2-5 times a day.

Open a window to get fresh air circulating. Keep the room temperature comfortable. Rejuvenate by taking a deep breath!

Sleep is the best medicine: Quality over quantity of sleep!




Invest in a good mattress and pillow that supports your head in relation to your shoulders and spine. Seven to nine hours of sleep is recommended for optimal well-being. If you have trouble sleeping, wake up 30 minutes earlier in the morning. This will make you more tired at bedtime.

30 minutes before going to bed: Establish a routine!

Take a warm bath or drink a glass of warm milk, herbal tea or water. As you unwind, turn off all screens, read a book or listen to relaxing music to make your sleeping environment more peaceful. Smile! Spend a few minute meditating.

Wake up with determination and go to bed with satisfaction!

Nita Bhatt is a Board-certified Occupational Therapist and Ergonomist. Apex Homehealth Services provides In-home Nursing, Physical and Occupational therapy services and is MEDICARE certified. For more information, call 408-410-9059 or email: BalanceTherapyServices@gmail.com

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Your Health, The Future, And Medicare



By Lucille Maravilla

Over the past year I have been writing about how to enroll in Medicare, why you enroll, how Medicare covers health costs, and additional plans that are available to complement Medicare and cover some of its costs. We have also discussed deadline pitfalls, and Medicare fraud. These articles have contained Medicare “how to” instructions and information. However, it is important to look at the bigger picture. Many of us forget to think about what the future might hold. As you near Medicare age, here are some questions to consider.

Does my current lifestyle keep me healthy? Are my day-to-day activities contributing to my health or depleting it? If I am healthy, will I need average care or do I want access to state-of-the-art medicine if something goes wrong? If I have health issues, what kind of support will I need? Do I want to keep my doctors or am I open to seeing new ones? Do I want to travel if I have health issues? Have I invested or saved enough for health events not covered by Medicare?

For example, although some Medicare Supplement or Advantage plans may provide dental and vision coverage, this coverage is generally for common problems. If you are going to need dental implants or lots of root canals, or maybe you want the newest lenses when you have cataract surgery: current thinking says that to meet these costs, you can expect to spend almost \$200,000 over your lifetime after age 65.

If you don't already have one, you might consider working with a financial planner to help create a strategy for how you will meet your health expenses. A good financial planner usually introduces many of the situations I just mentioned, in anticipation of addressing these issues. We can't control what will happen, but we can prepare for the possibilities.

If you have children, include them in the discussion of how you are preparing for your health future. If something happens to you where you cannot make decisions or remember where you have stored important information, i.e. Medicare plan names and description of coverage, drug usage with plan name and dosage, then your children can step in to help. No children? Share your strategy and information with a trusted friend or designate a fiduciary. Medicare insurance companies provide authorization forms that can give permission for family and others to review billing, make address changes, pay bills, or make inquiries on behalf of the insured party. The insured party must sign the authorization form. Medicare and Social Security also have these forms.

Much of what I have discussed is not fun to think about. But if you plan ahead, making the shift to Medicare will go smoothly. You will have a clearer picture of what you want. Your Medicare agent will then help you sort thru the choices available to you. You can choose the coverage that financially works best for you and you will feel confident about your choices.

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Victor Adint is a Wealth Advisor and Certified Financial Planner™ professional with Raymond James Financial Services, Inc. Member FINRA/SIPC. Victor has a passion for helping people understand important financial concepts so that they can make smart and informed financial decisions. His approach to investment strategy and planning benefits from his corporate finance background as well as his economics and finance education at U.C. Berkeley and U.C. Davis. *Victor's Branch is located at 229 West Main Street, Los Gatos, CA, 408-402-3059.*

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