

The Coastal Breeze



February /March 2014, Volume 3 Issue 2

CALENDAR

Sunday April 20, 2014

Sunday April 13, 2014

Saturday April 26, 2014

Sunday May 18, 2014

Sunday June 1, 2014

EASTER

Newport to Ensenada—Stroll, Sample, Sip—Balboa Peninsula— Noon-5pm

Info: www.balboavillage.com (check for other events)

Balboa Island—All Island Garage Sale—In the Alleys of Balboa Island

7:30 am-3 pm Info: 949.422.8570

Balboa Island Art Walk—Over a Mile of Art on South Bayfront 9 am-5 pm

www.balboaislandartwalk.info

Balboa Island Parade Marine Avenue 11 am-2pm

www.balboa-island.com

SHOOTING THE BREEZE

OOPS—Spell check doesn't catch wrong phone numbers or dates! The Balboa Island Garage Sale—as was pointed out to me by several people—is the LAST Saturday in April—NOT the first!! Saturday April 26, 2014. I hope this doesn't cause as much trauma as it has in prior years!! Thank You for your patience with this editor!



We have a new columnist this edition—**Rudy Baron—Tax Tips.** Information we all need to get ready for April 15th. Rudy's column reflects his desire to help. He will prepare your taxes with precision in a timely manner. Welcome to a long time friend from Balboa Island.

A little bit of information from my regular columnist—**Dee Dawson.** Watch for a Burger Place where the Sushi Restaurant was. Word on the street is the burgers are 'darn good' and a welcome option for the locals. Can't wait to try them!

IF you are shopping for your **Valentine** (or any other special occasion)—don't forget the **Environmental Nature Center.** Lots of gifts that are Fair Trade and Recycled.



With a \$30 membership donation, they will release a butterfly in honor of your sweetie, into their **Butterfly House** and send a truly unique certificate of that honor. Go to encenter.org/become-a-member/butterfly-gift for more information.

The **Environmental Nature Center** is located next to Newport Harbor High School at **1601 E. 16th Street.** Check their website for hours of operation and coming events. I have a membership and enjoy escaping there for a mental reprieve whenever I have time.

And Now for a little Shameless Promotion for a Company I love—**Blackberry.** I know, I know everyone loves the iPhone. We all have opinions—and here is mine— you don't have to agree with it! However, when I got ready to get a new phone a year and a half ago I consulted my phone tech expert, **Debora Goy.** She told me if I was really interested in doing business—the Blackberry remained my best bet. So that is what I stayed with.

When I took Mike's business phone from a Land Line and wanted to do a lot of social networking—I upgraded to the Q10. Loved it! Loved it!! But then they introduced the new iPhone and the price on the older models fell to almost nothing! So I switched—full knowing it could become a black hole with all the Apps! And it has. I read my newspaper, do a lot of Social Networking (Facebook, 4-Square, Houzz, Twitter, Linked In, etc.) for Mike's work. And on and on!

However, when it comes to e-mail I prefer being able to see all my accounts separated on the Home Screen and knowing if an important e-mail might have arrived in a certain account. Switching screens for punctuation is annoying. Finally, being a typist, I love a physical keyboard. My personal cell phone remains a Blackberry. Once someone laughingly asked my why I had 2 cell phones—was I a drug dealer? Only if joy and happiness are drugs!

I then encountered something odd when attending a seminar in the Mandalay Bay Convention Center. The iPhone was never on—I was trying to get a signal—trying—trying. Then I switched to the Blackberry—it was working just as usual. So I wrote Blackberry and Kiyomi, a Public Relations Manager, answered me promptly with this information:

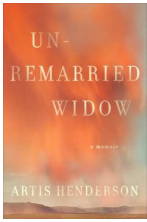
"I looked into the question about the WiFi. I hope I'm explaining this correctly. Apparently, we stay connected to the WLAN even when your phone goes to sleep which helps keep a good WiFi signal. And it also helps keep the red blinking light we are known for going when you get a new message. iOS turns off the WLAN when the screen goes black. Likely to conserve power. This makes staying connected to the WiFi more difficult. We do some things on the battery saving side so we don't have to worry about this."

Then, as I walked around the Convention Center I encountered others who had also made the switch to an iPhone (often at their company's insistence) and wanted their Blackberry back!!

HAPPY VALENTINE'S DAY EVERYONE!!!

WINTER READING

UN-REMARIED WIDOW , , , Artis Henderson

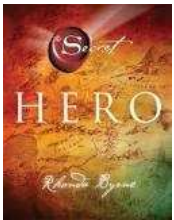


As honest a look at an individual as I have seen in an autobiography. This woman has done a lot of soul searching before writing.

A close look at the men and women who serve our country. How they work, how they live, how they survive a life that is truly heroic. A tremendous amount of insight into the workings of our country's armed services.

This is a true, first hand account into this one family's happy life and humbling experience. Read this book—it was a great learning experience for me.

HERO Rhonda Byrne



An interesting, easy-to-read, educational and just plain fun follow up to Ms. Byne's best selling book—**The Secret**. Rhonda interviewed x people from John Paul DeJoria, founder of Paul Mitchell to Pete Carroll, coach extraordinaire. This book is a map to your greatness—a map using the ideas generated by 12 extremely successful individuals and their seemingly impossible journey to greatness and your heart's desire.

Use this map to follow your dreams—it can happen in 2014!

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DEE'S TALK OF THE COAST DEE DAWSON

Calling all Valentines!

It's that time of the year once again, and Marine Ave. is lined with hearts & flowers. As I strolled thru town recently collecting interesting 'gift ideas' for this very special day, the one item that really caught my eye was the Candy selections at our fingertips. **'Too Sweet' 302B Marine Ave.** is one of the best Gourmet candy places I have ever sampled. The range of unique Chocolate creations was an endless and refreshing departure from the 'typical' commercial options most people run to. You must try the hand-dipped White Chocolate covered Rice Krispie treats sprinkled with M&M's!! To DIE for - yet, surprisingly light! I especially enjoyed the chewy 'White Chocolate covered Red Velvet Caramels'- so good! Also available & rare; White Chocolate-dipped Red Licorice Sticks @ 75 cents ea. AND for Diabetics, great 'Sugar-Free' Chocolate section offered for you as well! The store will make up custom gift-packages according to your wishes and of course, they are happy to ship. For special Orders: **949.723.0223**.

Across the street at **301-A Marine**, you (also) have our longtime Island fixture from which to choose, **Balboa Candy**. Love the old-fashioned barrels of taffy and other by-the-pound sweets. As usual, for Valentine's Day, a special section featuring creations themed and pre-packaged in festive wrap. Jelly Belly brand offers several reasonably-priced options. Or mix & match your own 'pinks & reds' by the pound. The Mngr. wants us to know that Balboa Candy is soon adding a third store in Downtown Palm Springs - Grand Opening, coming any day!

Another 'must stop into' is the lively **Amore Boutique 211 Marine Ave.** Owner 'A.K.' (also of **Rachel's Fashions 216 Marine**) continues to wow her Customers with the sexiest, flirtiest fashions along Marine Ave. You will find countless glamorous Maxi-dresses, her 'signature' slinky Palazzo-pants in multiple BOLD prints, as well as lots of 'bling' to bejewel yourself, or a special Valentine with - most priced under **20.00 ea.** You'll also discover other ways to shop for fab fashion at www.shopamorestyle.com or phone the store directly, **949.723.0285**.

Amelia's Restaurant 311 Marine Ave is a splendid dinner idea for you and your Valentine! One of their delicious meals with a glass of red wine is 'tres romantic!' Call ahead for reservations—they fill up fast! **949.673.6580**. Lastly, do not forget the flowers! **Le Petite Jardin 114 Agate Avenue** Florist is a regular standby in town and they will be on hand to create some really lovely, custom-creations for your order - just be sure to place them in due time! The shop gets busy this time of year, so please phone ahead @ **949.675.9484**.

Happy Valentine's Day, to You And Yours!!!



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TAX TIPS Rudy Baron Estimated TaxesWho Needs to Pay Them?

If the bulk of your taxable income is from wages, your tax liability is probably covered by withholding from your paycheck. However, if you have income that is not subject to withholding, you may need to pay quarterly tax estimates. Many taxpayers who switch from being an employee to being self-employed find out about the quarterly estimate requirements too late.

Self-employed individuals must also include FICA taxes in their tax estimates. If you have acquired income-producing property, you may have a tax increase that is large enough to require quarterly estimates. Quarterly payments may be necessary even when taxes are being withheld from wages or retirement income.

If you fail to pay required income tax estimates on time, the result may well be a penalty plus interest. Here are the rules:

- General Rule: At least 90% of your income tax must be pre-paid either by withholding or estimate tax. If you fall short of that, you may be able to avoid penalties if you meet the "safe harbor" rules.
- Safe Harbor Rule: Taxpayers with Adjusted Gross Income (AGI) of \$150,000 or less can avoid underpayment penalties by prepaying an amount equal to 100% of last year's tax liability. Those with AGI of over \$150,000 must prepay 110% of their prior-year tax liability.
- Due Dates— 1st Payment for 2014 is due on April 15. 2nd Payment: June 16, 3rd Payment: September 16. Final Payment January 15, 2015.

Please contact us if you have had a significant change in your income or if the new Medicare surtaxes affect you—your estimated taxes may all be affected.

Rudy Baron, CPA has served Balboa Island residents since 1981. You may reach him @949.640.0588

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Whole Health Everyday



Rebecca Clubb's Whole Health Everyday is a great service for residents of Balboa Island and Newport Beach—and it isn't as expensive as you think! At \$30/hour you save time in planning, shopping, cooking, and cleaning—if you are someone who is busy that is a huge gift!

When you hire Rebecca she can create a menu based on your preferences or use your own recipes. Then you or Rebecca will shop for the ingredients. Next comes the really easy part—Rebecca shows up at your house to cook and clean up too!

She usually makes 3 dinners with 6-8 servings and a dessert or salad— your family can eat all week without you lifting a finger! For \$120 plus groceries (4 hours of shopping, cooking and cleaning) you can be ready for a week of delicious meals—and no cooking!



Here is a testimonial from one of Rebecca's clients:

Fresh, Healthy and Affordable . . . Can you really find all that in a personal chef? I have! I hesitate to share this great news with too many of you for fear that Rebecca will become too popular and unavailable however she is just too good to keep to myself. We have specialty diets (gluten and dairy free), she has no problem modifying many of our favorite dishes to meet our needs. Rebecca is prompt, efficient, but most of all the house smells divine on the day she cooks for us. The rest of the week I can relax knowing, even if I have a long day, I will not be stressed because dinner will be ready in a few moments. No more what's for dinner and having to rush for take out on the way home. A personal chef started as a luxury in our home, but it is so cost effective that I don't know if I will ever go back. If you want wonderful tasting, healthy, ready meals you really must give **Whole Health Everyday** a try!
Stephanie Nielsen

If you don't need a personal chef, but would like a few meals each week to make your life easier, you can provide Rebecca with your e-mail and she will send you a menu from which you select the meals you want Rebecca to make for you. Each week is a different experience.

My husband loves the Split Pea Soup, the Meatloaf and many of the pastas. I love Rebecca's 'bars' which I keep in my purse for emergency energy.

Give Rebecca a try—it is a wonderful way to eat organic, healthy food without the price tag of an expensive restaurant! **949.235.7036.**
Rebecca@WholeHealthEveryday.com

TIPS OF THE MONTH

Buying an item and putting it on your credit card to save 10% makes sense only if your credit card interest is below 10% or you pay it off each month.

If we have Santa Ana winds—within 10 days we will have some type of rain shower (From a Native Californian—and it is true!)

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