

LOS GATOS

Living

An exclusive magazine serving the residents of Los Gatos
The Heart of Los Gatos



NUMU:

*Bringing the
Community Together
with Art*



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Ami Davis,
Executive Director,
NUMU

Photo by Hyunah Jang



County Update

By Mike Wasserman, 2021 President,
Santa Clara County Board of Supervisors

County Supervisor Mike Wasserman represents the Town of Los Gatos on the Santa Clara County Board of Supervisors. After serving eight years on the Los Gatos Town Council as Mayor and Councilmember, Mike was elected to the Santa Clara County Board of Supervisors in November 2010 and re-elected in 2014 and 2018. Besides Los Gatos, Mike also represents Monte Sereno, Morgan Hill, San Martin, Gilroy and 250,000 San Jose residents. Mike and his wife Kim have lived in Los Gatos for 38 years, where they enjoy taking their three French Bulldogs -- Coco, Max and Peaches -- for walks around Town.

Vaccines are our key for returning to normalcy. The more people who receive the vaccine, the sooner kids can go back to school, businesses can operate fully and our health care workers can get relief. I am happy to report that we are well on our way. Last month I reported to you that 322,806 residents age 16 and older had received at least one dose of the vaccine. In just 30 days, that number has more than doubled to 667,000! This means that more than 40 percent of the population age 16 or older has received at least one dose and we are on target to vaccinate at least 85 percent by August 2021. Please help keep our momentum by scheduling yours as soon as you are eligible. Visit www.sccfreevax.org for information on how and where to get vaccinated.

I realize that some residents are wary of vaccines in general and the COVID-19 vaccine specifically. The fact is that all three COVID-19 vaccines have been shown to be highly effective at preventing symptomatic illness and hospitalization. The clinical

trials for all three demonstrated that they were 100 percent effective in preventing deaths from COVID-19. There is also growing evidence that all three help prevent asymptomatic illness, too. This means that people who have been vaccinated are not likely to spread COVID-19 to others who are not vaccinated. With COVID-19 continuing to circulate as we work toward community immunity, our collective medical advice is this: The best vaccine is the one you can get the soonest.

If you have specific questions about vaccines and your health, please speak to your medical provider.

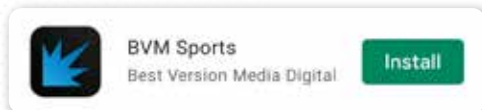
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Mike Wasserman, President
Santa Clara County Board of Supervisors
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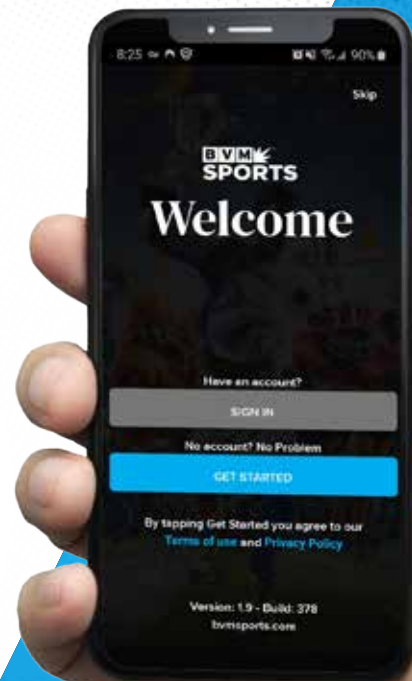
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Dear NEIGHBORS,

We hope you're enjoying the beautiful spring season here in Los Gatos! Between the nice weather, Mother's Day coming up, and some restrictions being lifted, we hope May is a happy and healthy month for you and your families.

This month, we have the pleasure of highlighting NUMU, such an amazing museum right here in town. Executive Director Ami Davis and the rest of the team at NUMU are thrilled to be reopening later this month with free admission for Los Gatos residents! Plus, local artist Sawyer Rose will be exhibiting her Carrying Stones Project, a series of work that highlights labor inequities women face. We know you will enjoy learning more about NUMU and Sawyer Rose!

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 *Los Gatos Living*, we love sharing what's going on in our community!

See you in town!



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"Celebrating life one story at a time..."

Guiding
Grief

Hosted by
Nicholas J. Welzenbach



This podcast is a series of conversations around something we all will feel and yet no one really talks about and we are never prepared for. **Grief**

My goal is to provide a resource people can access to help them understand they are not alone as they experience grief.

Stay tuned for future episodes, we'll host:

- Faith leaders with decades of experience helping people deal with grief
- Hospice workers and Nurses sharing their experiences
- And other Gurus talking about the effect physically and emotionally people may go through as they travel their own grief journey.



<http://bit.ly/2U0PbkF>



Mayor's Corner

By Marico Sayoc, Mayor of Los Gatos

May is Mental Health Awareness Month. In Santa Clara County, approximately 20,000 youth age 10-18 struggle with their mental health. Sixty percent of all youth will experience at least one traumatic childhood event before age 18. Most kids suffering from mental illness or trauma will suffer alone. Now more than ever, no child should suffer alone. Now more than ever, no person should suffer alone. Now more than ever, we need to find ways to stay connected with our community. No one should feel alone or without the information, support or help they need.

One of the silver linings of the pandemic is that the stigma of mental health has decreased as more people discuss how the pandemic has affected our mental wellbeing. We now need to connect this awareness with resources and support. Below is a list of resources available in case of crisis. Please reach out when you need support. Often that one connection can turn a crisis around.

GENERAL YOUTH CRISIS/HELP LINES

Bill Wilson - SOS Crisis Hotline 24/7	408-278-2585	24/7 support for parents, teachers, and community support persons for children and youth who are experiencing an immediate behavioral or mental health escalation or crisis.
CA Youth Crisis Line	800-843-5200	Confidential hotline available for teens and young adults in crisis.
Crisis Text Line	Text "start" to 741-741	Nationwide, 24/7 text line for all people in crisis.
TeenLine	800-TLC-TEEN / Text "teen" to 839863	Teens helping teens line; peer support for any issue.

SUICIDE / SELF-HARM

Uplift Mobile Crisis	408-379-9085 / 877-41-CRISIS	Mobile crisis support for minors: 5150 assessment, support, and safety planning.
SCC Suicide & Crisis Line	855-278-4204	Santa Clara County suicide and crisis 24/7 support and referral line.
Star Vista Suicide Crisis Line	650-579-0350	San Mateo County suicide crisis 24/7 intervention line for all ages.
Safe Alternatives Help Line	800-DONTCUT	Information, support, and referrals for youth who self-harm/cut.

DOMESTIC / DATING VIOLENCE

Love Is Respect Dating Abuse Hotline	866-331-9474 / Text "Loveis" to 22522	Confidential support, education, resources regarding teen dating relationships.
Next Door Solutions DV Crisis Line	408-279-2962	24/7 Crisis line for adult and teen women in abusive relationships.
YWCA DV Crisis Line	800-572-2782	24/7 Bilingual crisis line for adult and teen women in abusive relationships.

SEXUAL ASSAULT

Rape Trauma Services Crisis Line	650-692-7273	Rape crisis intervention, support, and linking to rape crisis center services.
YWCA Rape Crisis Line	408-287-3000 / 650-493-7273	Rape crisis intervention, support, and linking to rape crisis center services.

LGBTQ YOUTH

National LGBTQ Youth Talkline	800-246-PRIDE	Confidential support, info and resources for LGBTQ teens.
Trevor Lifeline	866-488-7386	Support for LGBTQ teens in suicidal crisis or who just need to talk.

RUNAWAY SUPPORT

National Safe Place	Text "SAFE" & location(city/state/zip) to 69866	Access to immediate help, safety, and shelter for teens in crisis.
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PARENT SUPPORT

Parental Stress Hotline	408-279-8228	Crisis support; advice, info, resources, for parents in SCC.
Parent Support Line	888-220-7575	Parenting support, information, referrals, and advice.
National Parent Helpline	855-427-2736	Emotional support, information, referrals, advice for parents.

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FEEDBACK/IDEAS/SUBMISSIONS:

Have feedback, ideas or submissions? We are always happy to hear from you! Deadlines for submissions are the 7th of each month. Go to www.bestversionmedia.com and click "Submit Content." You may also email your thoughts, ideas and photos to: glaucher@bestversionmedia.com.

COMMUNITY INFORMATION:

Santa Clara County Fire Department: Los Gatos Facilities
 Administrative Headquarters: 14700 Winchester Blvd., Los Gatos 95032
 Fire Prevention: 16795 Lark Ave., Suite 200, Los Gatos 95032
 Los Gatos Fire Station: 306 University Ave., Los Gatos 95030
 Winchester Fire Station: 14850 S. Winchester Blvd., Los Gatos 95032
 Shannon Fire Station: 16565 Shannon Rd., Los Gatos 95032
 Redwood Fire Station: 21452 Madrone Dr., Los Gatos 95033
 Emergency: 911
 Non-Emergency 24 Hour Dispatch Center: 408-299-2503
 Administrative Offices Phone Number: 408-378-4010
 Administrative Offices Hours of Operation: Monday - Friday 8 AM - 5 PM
 Website: www.sccfd.org
 Social Media: @SCCFireDept #CountyFire

IMPORTANT PHONE NUMBERS:

Police Department: 408-354-8600
 Fire Department: 408-378-4010
 Town Hall: 408-354-6834
 Library: 408-354-6891
 Parks and Recreation: 408-354-8700
 Los Gatos - Saratoga Joint Union High School District: 408-354-2520
 Los Gatos Union School District: 408-335-2000

CONTENT SUBMISSION DEADLINES:

Content Due:	Edition Month:
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
December 7	January

If the submission deadline falls on a weekend, please submit by the Friday before no later than 5pm.

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Victor Adint, CFP®, Berkeley MBA

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WE MISSED YOU! NUMU reopens May 21

We missed our community like crazy and we're excited to welcome you back to view our NU exhibition, **SAWYER ROSE: Carrying Stones!** And, thanks to the generous support from the Town of Los Gatos admission is free for all Los Gatos residents.

Visit our website to schedule your reservation and view our most up to date hours. We encourage you to book your visit in advance online; however, we are welcoming limited walk-ins based on availability. Of course, masks are required and social distancing is observed.

Major support for NUMU's exhibition **Sawyer Rose: Carrying Stones** provided by **Sixense**. With additional support from **Jan Schwartz & Bob Baden, Wanda Kownacki, The Michael & Alyce Parsons Foundation, and The San Jose Woman's Club.**



Schedule your visit online!

www.numulosgatos.org
 106 E Main St. Los Gatos, CA 95030
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Hyunah Jang Photography

By Genevieve Laucher



Hyunah Jang Photography is a team consisting of photographer Hyunah Jang, hair and makeup artists, and personal stylists. The team specializes in lifestyle photography, including maternity, newborn, family, and wedding photoshoots as well as professional portraits.

Hyunah (pronounced He-un-ah) was born and raised in Busan, a large port city in South Korea. Her parents carefully documented their lives, capturing precious childhood memories for Hyunah and her two siblings through photos and videos. Following in her parents' footsteps, Hyunah loves capturing special moments in peoples' lives.

Hyunah also gets her passion for traveling and adventure from her parents. Growing up in a big city, her family would often get away to nearby Geoje Island on the weekends for camping and underwater diving. Hyunah moved from South Korea to Sedona, Arizona at the age of fifteen with her sister to attend high school in the U.S. Since then, she has also lived in New York, Boston, Kauai, and now calls the Bay Area home.

Hyunah has been doing photography professionally for ten years. When she moved to Kauai, Hyunah worked as the creative director at a hotel, where a big part of her job was booking and helping couples plan their weddings at the hotel. She loved the excitement of getting to help with these happy moments.

After three years living in Kauai, Hyunah knew she wanted to live closer to her sister and brother in the Bay Area. When she moved to the Silicon Valley, she decided to launch her own photography business. With so much experience with wedding and lifestyle photography, Hyunah focuses half of her business on that, but she also decided to expand her business to do professional headshots and portraits.

She started as the head photographer for Silicon Valley Real Producers, a magazine focused on real estate. This opened up opportunities to work with real estate agents, and Hyunah has now done the headshots for more than 200 agents in the Bay Area. Hyunah is also our amazing photographer for Los Gatos Living, Saratoga Spotlight, and The Villages Spotlight magazines.

Hyunah recently got to celebrate a very special moment in her own life: getting married to her husband, Bryan. She first met Bryan through her sister's husband before she moved to Kauai. They stayed friends for the three years she lived there and began dating when she moved to the Bay Area. They had a beautiful wedding in Hyunah's hometown in South Korea, where most of her family still lives. Bryan's family lives nearby in Half Moon Bay. Hyunah and Bryan have a dog named Kubi and love their life together in the Bay Area.

Family is so important to Hyunah, and she believes the influence of her parents and everything that has happened in her life has led her to where she is now. She loves helping other families capture their special moments through her photography and getting to celebrate life's many joys with them.

To get in touch with Hyunah and her team, visit www.hyunahjang.com or call Hyunah at 347-840-1580.

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NUMU: *Bringing the Community Together with Art*

Ami Davis,
Executive Director,
NUMU

By Genevieve Laucher
Photos by Hyunah Jang

New Museum Los Gatos (NUMU) is reopening to the public on May 21st with free admission for Los Gatos residents thanks to the generosity of the Town of Los Gatos. NUMU Executive Director Ami Davis looks forward to working with the community to recover and build resistance after this difficult year. She sees NUMU being part of community building, gathering, and sharing experiences as we move toward a positive future.

Thanks to the Town of Los Gatos, admission to NUMU is free for Los Gatos residents. For now, museums are only reopening at a limited capacity, but Ami is constantly learning new information about when restrictions will be lifted. She wants to be optimistic and plan in-person workshops for later in the summer, but she will be awaiting guidelines to do this safely. In the meantime, NUMU has been successfully running virtual programs and doing their best to stay innovative and nimble to connect with the community however they can.

ArtNow has been one of the ongoing virtual exhibitions at NUMU. This exhibition features artwork from high school students all over Santa Clara County. The theme this year, “Good Trouble,” is inspired by former Congressman John Lewis’s pursuit of justice and equality. \$10,000 in scholarships and awards will be given to participating students during the virtual closing and awards ceremony on May 8th, and the students’ work is viewable online through NUMU’s virtual tour.

Virtual exhibitions like *ArtNow* and virtual artist talks have been a great way of connecting with the community while the museum has been closed due to the pandemic this past year. As NUMU plans its in-person reopening, Ami and the rest of the NUMU team are thrilled to open with *The Carrying Stones Project* from artist Sawyer Rose, an ongoing series of sculpture, data visualization, and social practice work that explores the inequities that working women face.

Bay Area artist Sawyer Rose began *The Carrying Stones Project* when her children were young. On top of being a mother, she also had a professional job as a graphic designer and did the majority of the domestic labor at home. Even with a supportive partner, Sawyer was still finding it difficult to get everything done. She realized that what she was experiencing was part of a much larger story.

Sawyer loves to research, and she began digging into labor statistics and reading about women’s labor inequity. She started asking around and collecting stories from friends. Sawyer soon realized that many women were interested in the topic and she was introduced to more and more women who shared their stories.



Sawyer Rose, Artist

Jan Schwartz,
President of the Board

Julie Ericsson,
Art Curator

Michele Jubilee,
Education Programs Manager

Kimberly Snyder,
Deputy Director

The title of the project, *Carrying Stones*, comes from a Portuguese phrase that women use when referring to working all day at a paid job and working all night at an unpaid job. Sawyer has done multiple installations of the project, all of them featuring women's working data collected in real time. Sawyer developed a timekeeping app so that everyone participating in the project could track their time spent on paid labor and unpaid labor. She then translates the data into a sculpture that visualizes this labor.

Sawyer has discovered that there are as many unique work stories as there are women living them. Many of the inequities women face disproportionately affect women of color, the LGBTQ community, and those experiencing financial struggles. Recently, Sawyer has been diving deeper into particular issues. One piece is on women who have a family member incarcerated, while another focuses on women caring for children with disabilities. She wants to help share these important stories.

In *The Carrying Stones Project*, there are interactive events where people can look into their own personal data and see how many paid and unpaid hours of labor they are doing. It is always interesting for people to see how their work hours align with national averages and how they compare with their partner, friends, or family members they came with. These events are very fun and welcoming, and people always leave with a smile, but also are inspired to look at things differently or start conversations about these topics in an approachable way.

Carrying Stones will be at NUMU from May 21 through January 23, 2022. All of Sawyer's work is going into the NUMU show and it will be the largest scale she has ever shown her art. It's unprecedented for Sawyer to have all her work in one place and it will be a landmark exhibition for *The Carrying Stones Project*. There will be an interactive piece that will allow people to participate in a safe way to think through their own hours and co-create a sculpture that will become part of the exhibition. Over the multiple months, the pieces will evolve, and new installations will be rotated in so that there is always something new to see.

Ami and the team at NUMU have chosen to feature Sawyer's work because of how relevant and relatable it is, especially now. This critical issue has been especially acute during the

pandemic. Women have been disproportionately affected, with one in four U.S. women leaving the workforce or considering it because of their increased burden of domestic responsibilities. Unfortunately, much of the progress of the past decades has been reversed in terms of women in the workforce. With the reopening of NUMU, it will be the perfect opportunity for the community to come together and share their experiences and start conversations around a more equitable future.

Major support for NUMU's exhibitions provided by Sixsense with additional program support from Wanda Kownacki, The Michael and Alyce Parsons Foundation and the San Jose Woman's Club.

About NUMU

New Museum Los Gatos (NUMU), formerly The Museums of Los Gatos founded in 1965, is a public non-profit art and history museum. NUMU's mission is to engage the community at the intersection of art, history and education through innovative, locally connected and globally relevant exhibitions, programs and experiences.

NUMU reopens May 21, 2021 and is located at 106 E. Main Street, in the Los Gatos Civic Center Plaza. Museum admission is \$10 general, \$6 military/seniors. Admission is free for NUMU members, Los Gatos residents, and visitors 18 years and under.

Visit www.numulosgatos.org for more information and www.numulosgatos.org/exhibitions-2/carrying-stones for more about Sawyer Rose and *The Carrying Stones Project*.



CHSSC:

WHAT WE DO, WHO WE ARE AND WHAT WE NEED



By Jeffrey Blum

Being a new resident of Los Gatos, I decided a good way to learn more about the community and make new connections, was to volunteer. That thought led me to apply to be on a town of Los Gatos commission.

The Community Health and Senior Services Commission (“CHSSC”) is a town of Los Gatos commission I was appointed to earlier this year, pre pandemic and post my move to Los Gatos, in November 2019. Having served on Palo Alto’s Human Relations Commission for six years, this volunteer endeavor seemed like a good fit for me.

CHSSC works under the radar. It is little known. However, it is an important component of the town’s efforts to ensure that health and senior needs in the community are met.

CHSSC reviews applications by local service providers for town funds. It considers whether these service providers are meeting the

needs of Los Gatos citizens in areas as diverse as mental health, domestic violence, transportation, social activity, and housing.

CHSSC also participates in developing the town’s general plan public health component. It provides input to the developers of the general plan on issues such as race, diversity inclusiveness, health hazards to the community and the effectiveness and quality of health services.

CHSSC also assists the town in determining the health needs that are most relevant to Los Gatos. Currently, these include behavioral health (mental health, well-being, and substance abuse), communicable diseases, healthcare access and delivery, nutrition and fitness and domestic violence and abuse. One way the commission fulfills this aspect of its role is by participating in a coalition of local service providers.

Recently, CHSSC co-sponsored a well-attended drive through fair during which seniors were given goody bags containing some essential personal effects items and information about the local public health and service provider resources available to them.

My 42 plus years as a litigator and mediator in family law, along with my prior volunteer endeavors, has taught me to grab the initiative and be proactive if you want to accomplish anything. As this relates to my commission role, what I lack in knowledge and experience in public health, I try to make up for by investigating, questioning and applying my analytical skills and giving my time to fulfilling our tasks.

However, the commission needs help. We are a small group. Many of us still work part-time or full-time, and in the case of our student representative, still attend school. We come from a broad range of backgrounds, but we need more experts in the areas of public health and in assisting seniors; the very areas we are assigned to work on.

CHSSC also needs help in grabbing the bully pulpit. I learned from my years as a volunteer on Palo Alto’s Human Relations Commission and elsewhere, that help follows those who speak out. I have some experience in fulfilling that publicizing role. However, I too need help since I am neither a Twitter expert nor a Facebook aficionado. Occasionally, I glance at LinkedIn.

My humble plea to Los Gatos citizens is straightforward. Follow us as you may follow other aspects of our town government, send us your suggestions about how we might improve, attend our meetings, assist us in small projects, such as in improving our public outreach, or apply to join our commission.

For more information, please visit www.losgatosca.gov/278/Community-Health-Senior-Services-Commiss.

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GROWING 2 SHINE! *Growing Food & Community Together*

By Rebecca Jepsen

Well, it's time to truly "dig into" your garden and get your summer crops growing! With hundreds of varieties of tomatoes and peppers to choose from – not to mention dozens of options of eggplant, corn, beets, radishes, herbs and even edible flowers – deciding what to grow will be your toughest challenge! Every year I try to grow something I have never tried before, this year I am going to grow 'Red Pear' tomatoes, 'Bossa Nova' zucchini and sweet potatoes.

Melons

Since melons are made up of 90% water, they are a great thirst-quenching snack. They are low in fat and calories and high in essential vitamins and minerals like Vitamins A, C, B6 and calcium, potassium, lutein and zeaxanthin.

Melons come in all sizes, shapes and colors. Melons do best when grown in full sun (at least 6-8 hours per day). If you have a large garden area you can grow most any kind of watermelon, cantaloupe, honeydew, casaba, etc. Limited on space? There are several compact options that will even do well in a container. Make sure you use well-draining potting mix and a large pot (like half a whiskey barrel). Try 'Minnesota Midget', 'Yellow Doll', 'Kazakh' or 'Green Machine'.



What to Plant in May

Key: • Seed | • Transplant | • Bareroot

- | | | |
|-------------|-------------|--------------------------|
| •• arugula | • corn | •• pumpkins |
| • basil | •• cucumber | • radishes |
| •• beans | • dill | •• squash, summer |
| • beets | • eggplant | •• squash, winter |
| • chayote | •• melons | • sweet potatoes (slips) |
| •• chard | • parsley | • tomatoes |
| •• cilantro | • peppers | •• zucchini |

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

What to harvest Now

asparagus * apricots * avocado * blueberries * blackberries
boysenberries * cherries * grapes * navel oranges * peas * strawberries

Green Tip of the Month

Pocket Gophers make their presence known by building crescent shaped mounds of dirt. They feed on plant and tree roots as they tunnel through the soil. They are active year-round and can have up to three litters a year in well-watered areas. They also gnaw on irrigation lines to divert water into their tunnels, making it difficult to properly water plants. Adults live about three years. Trap them using Macabee or box traps for the best means of control. <http://www.ipm.ucdavis.edu/PMG/PESTNOTES/pn7433.html>

If you have a garden question for Rebecca, email her at: rjepsen@ggsir.com

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We enjoyed every moment of the process and we can highly recommend Rebecca as the realtor/person/professional/master gardener/coffee lover and friend to go to! Dear Rebecca, thank you so much for your help, support and unconditional understanding of the life and schedule of two very busy doctors."

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Does it ever make sense to aggressively pay down a mortgage?

By Victor Adint

Recently, I have been getting more questions on home mortgages and if it makes sense to be aggressive in paying off a home loan. The easy and safe answer is "yes," and this is the advice that seems most often given. However, when we take a closer look, consider the goals and a person's particular financial situation, the answer could be "yes", "no", or "maybe", particularly if they have a 30 year fixed rate below 4%. I know it sounds like a bad song... "could be, yes, no, maybe so" but there it is and I'll volunteer to collect any royalties.

Why Yes?

For many Americans, paying off their mortgage makes a lot of sense and is the right thing to do.

Cash Flow. The ability to limit expenses can be important in retirement. No mortgage means that more income is available for living expenses and quality of life.

Investment Return and loss. Interest not paid can be considered interest gained. If your mortgage interest is 4% and you make an extra \$1,000 payment, you save 4% per year on the \$1,000. A 4% simple return may not be very exciting, but it might be acceptable if having less debt and less money at risk in the market is important to you.

Less Total Interest Paid. By accelerating payments, you can pay off your mortgage early and pay less in total interest over the life of the loan to the bank.

Temptation. The temptation of having a big pile of money is too much for some. A significant investment account might encourage loose spending habits and even the use of these assets for nonessential items. Locking money in your home equity can make it easier to save and easier to "say no" to a tempting purchase or a desperate loan request.

Why No?

Being less aggressive in paying down a mortgage with a low fixed interest rate might allow for some financial flexibility if the funds are used instead to invest in a diversified portfolio with an appropriate level of risk and with a return that is equal to or greater than the interest rate being paid.

Please note that the question is on if it makes sense to make excess payments to pay off a loan early. I would never recommend that anyone take money out of their home to invest.

Liquidity and Return. This can be a benefit if these funds are liquid and accessible to help cover expenses. With a 30 year rate locked at 4% or lower, the possibility of having an equal or higher return on the funds is more likely. However, remember that every dollar invested in the market is at risk and may lose value.

Leverage. With a \$1 million home appreciating at 3%, a \$500k mortgage and \$500k in invested capital (equity), the effective return can be higher than 3%. To illustrate, 3% appreciation on \$1 million = \$30k and \$30k/\$500k is = 6% (less interest and property expenses/costs). Leverage does, however, represent risk; if it becomes difficult to make payments, you could lose your home.

Shared Risk. If your mortgage is a nonrecourse loan and the home is destroyed, the mortgage owner (bank) may only be able to recover the value of the collateral (the home). Your loss might be limited to your equity in the home; meaning that your separate portfolio may not be subject to recovery by the bank.

Financial Flexibility. Some people end up needing to access the equity in their home in retirement. However, it can be difficult to qualify for cash-out refinancing if your income is low and you might face higher rates. It might become necessary to consider the sale of the home or a reverse amortization mortgage.

Why Maybe?

Because life is more complex than a song and the answer might be "maybe," I recommend you consult your Financial Advisor, CPA, attorney, and mortgage consultant when planning for retirement and considering your mortgage options. Every situation is different, the choice may not be an obvious one, and these decisions can get complicated.

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