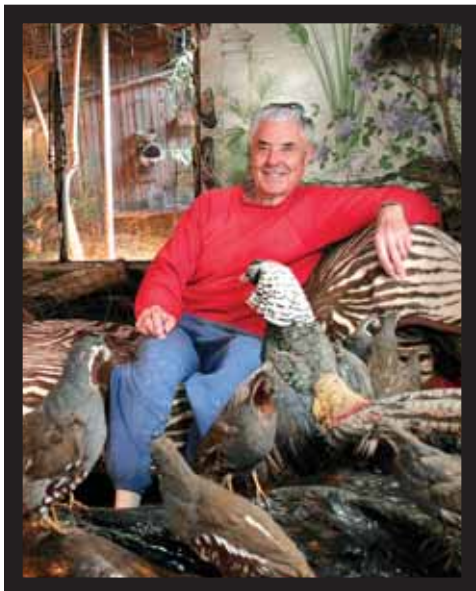


MOUNTAIN VIEW VOICE Home+Garden

HIS OWN *tropical paradise*



By Don Frances



PHOTOS BY VERONICA WEBER

Charles Hirschbek sits with some of his pigeons in his Mountain View home, which is decorated with tikis, waterfalls, lush plants and tropical flowers.

While fighting in the Korean War, Charles Hirschbek was exposed to several tropical locales — the Philippines, Guam and Hawaii.

The culture of these places wore off on him, and today Hirschbek, 76, has created his own tropical paradise in his home on Ormonde Drive.

The result of decades of work, the home features four complete Polynesian huts, birds in cages, sky-high bamboo, ponds and tropical plants, numerous waterfalls he makes out of bamboo and driftwood, and hand-carved tikis by the dozens.

“It’s my whole life’s dream,” he said.

Born and raised in Mountain View, Hirschbek is also a cancer survivor, former amateur boxer (super middleweight) and has been a certified tree surgeon for more than half a century. His storied past, skilled hands and love of Polynesian culture naturally combined in his favorite hobby: Polynesian woodcarving.

“That’s what I specialize in,” he said. “On the side, I started out years ago” while living in Hawaii.

Today, the many tiki statues in his home were all carved by either Hirschbek or William Sosa, to whom Hirschbek is a close friend and mentor.

His knowledge and love of plants isn’t limited to tropical ones. “I always loved trees and shrubs and horticulture,” he said.

He noted, for example, that “The redwood makes a beautiful hedge. ... You get it the height you want and just top it.” Fourteen large redwood trees surround his Ormonde Drive property — “All you see is the driveway, and the rest is hedges.”

Hirschbek welcomes visitors — by appointment only. Appointments can be made by calling (650) 967-3724 before 9 a.m. ▀

E-mail Don Frances at dfrances@mv-voice.com



Keeping the cold at bay

WEATHERIZING YOUR HOME IS THE CHEAPEST,
BEST WAY TO STAY ON TOP OF ENERGY BILLS

By Forrest Linebarger

Winter winds can make your home drafty and drive energy bills through the roof. With energy costs so high, now is a good time to consider weatherizing your home.

Only 20 percent of homes built before 1980 are well insulated. Tightening up your house is the cheapest and most effective ways to reduce energy bills, summer and winter. A tight home also reduces your carbon footprint while making your home considerably more comfortable.

In a typical house, a third of the conditioned air escapes from the ceiling, walls and floor. Because hot air rises, in winter the ceiling is area of greatest concern. If you have an older home, checking the insulation levels in the ceiling and floor is usually fairly straightforward: If you have less than 10 inches of insulation in your ceiling, consider adding more. If you have no insulation in your floor, add it there as well.



Checking exterior walls for insulation takes more ingenuity. Sometimes you can tell by removing a cover plate from a switch and looking through the gap with a flashlight. Because insulating existing walls is more difficult, I recommend insulating the ceilings first, then the floor, and the walls last.

The R value is a measure of resistance to heat flow. Higher R-values increase resistance to heat flow. Ceilings should be insulated to at least R-30, but preferably R-38; walls to R-13; and floors to R-19.

A caveat on R values: They do not take into account the tightness of the seal. Imperceptibly small gaps allow air exchange with the exterior. And different installation methods can make a big difference in the tightness of your home's envelope.

The Cadillac of insulation is the spray-on foam. This method seals virtually every gap, making the thermal resistance of the wall far better than with any other method. Blown-in insulation works very well at first, but has a tendency to settle and get pushed aside by air flows, reducing its effectiveness over time.

Insulation batts tend to stay in place well, but are subject to small gaps around pipes, electrical lines and other impediments

which have a big impact on the tightness of the installation. Careful fitting of the batts makes a big difference.

Make no mistake, all these methods are far and away better than no insulation at all.

What the insulation is made of is almost as important as the method by which it is installed. Fiberglass, the standard until recently, has competition from products that are better in many ways. Some of the products, such as cellulose and recycled cotton, are competitive in price and quality to fiberglass but much more environmentally friendly. Other products, such as the spray-on foams, are of much higher quality than fiberglass but come at a price premium.

Sealing air gaps is another inexpensive way to combat heat loss. Check your

doors and window for gaps by looking from the inside out toward daylight. Installing weather stripping will greatly reduce losses.

Wall and ceiling penetrations by exhaust fans, attic doors, electrical boxes, flues and pipes also have a big influence on efficiency. On a windy day, hold an incense stick up to the various penetrations in the walls and ceiling. If the smoke moves horizontally, you have an air leak. Caulking, canned foam, electrical box gaskets and a bit of insulation can seal most of these cracks, reducing heat loss by as much as 20 percent.

If you are building an addition or a new

► See **LINEBARGER**, page 24

INSULATION TYPES

TYPE	R-VALUE/ INCH	TIGHTNESS	COST	ENVIRONMENTAL HAZARDS	FIRE HAZARD	RECYCLED CONTENT
BATTS						
Fiberglass	3.7	poor	low	med	low	25%
Slag Wool	3.7	poor	med	low	none	75%
Recycled Cotton	3.5	poor	med	low	low	85%
Wool	3.5	poor	high	low	low	0% (but renewable)
BLOWN IN						
Fiberglass	2.5	poor	low	med	low	25%
Slag Wool	3.1	poor	med	low	none	75%
Cellulose	3.4	poor	low	low	low	85%
SPRAY ON						
Polyurethane	6.2	best	high	high	high	0%
Icnene	3.7	better	high	low	low	0%
RIGID BOARD						
Expanded						
Polystyrene (EPS)	5	better	high	high	high	0%
Extruded						
Polystyrene (XPS)	4.4	better	high	med	high	0%



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Sales at a glance

TOTAL SALES REPORTED: 46

LOWEST SALES PRICE: \$350,000

HIGHEST SALES PRICE: \$1,455,000

HOME SALES

Home sales are provided by California REsource, a real estate information company that obtains the information from the County Recorder's Office. Information is recorded from deeds after the close of escrow and published within four to eight weeks.

Mountain View

437 Bedford Loop Pulte Homes to F. Zhou for \$650,000

441 Bedford Loop Pulte Homes to A. & M. Timofeyeva for \$803,000

443 Bedford Loop Pulte Homes to M. Nejedly for \$747,500

445 Bedford Loop Pulte Homes to J. Perry for \$714,500

447 Bedford Loop Pulte Homes to W. Liu for \$794,000

451 Bedford Loop Pulte Homes to D. Pai for \$744,000

452 Bedford Loop Pulte Homes to D. Chow for \$666,500

453 Bedford Loop Pulte Homes to P. Kim for \$821,000

407 Bella Corte A. & C. Lowe to A. & L. Orion for \$777,000

108 Bryant St. #15 D. Siemens to W. Kao for \$646,000

230 Bryant St. #20 A. Caprara to H. & B. Kwan for \$605,000

229 Bush St. T. & D. Pare to D. Reidy for \$930,000

1451 California St. Mestel-Reade Trust to L. Liu for \$790,000

2349 Carol Ave. J. & C. Myers to L. Smith for \$1,298,000

222 Central Ave. D. & J. Ciccone to J. Moore for \$605,000

938 Clark Ave. #15 L. Nelson to K. Phillips for \$540,000

505 Cypress Point Drive #107

Kawaguchi Trust to M. Galecki for \$350,000

1845 Elsie Ave.

Halverson Trust to M. & S. Omander for \$690,000

712 Emily Drive T. Renkel to K. Li for \$657,000

190 Fable Court Pulte Homes to W. Tang for \$679,000

192 Fable Court Pulte Homes to S. & T. Clark for \$733,000

193 Fable Court Pulte Homes to M. & S. Fielden for \$712,000

194 Fable Court Pulte Homes to Y. Wang for \$740,000

134 Fair Oaks Ave.

Countrywide Bank to A. & G. Mehta for \$650,000

1068 Farley St. J. Gonzales to F. & A. Alagueuzian for \$715,000

1700 Fordham Way

E. Falsetti to K. & A. Okamoto for \$1,174,000

13321 Franklin Ave. I. Christensen to C. Parry for \$1,080,000

195 Goli Court Pulte Homes to Wagner Trust for \$743,000

209 Granada Park Circle

Granada Park Townhomes to W. Yoshimoto for \$935,000

2350 Hilo Court F. Carlyle to S. Hung for \$1,430,000

539 Hope St. D. & M. Levy to Sutherland Trust for \$1,200,000

2028 Jardin Drive P. & S. Berevoescu to M. Azar for \$900,000

99 E. Middlefield Road #8 L. Newman to D. Watts for \$435,000

278 Monroe Drive #38 G. Lai to V. & V. Agrawal for \$460,000

1063 Morton Court Lap Trust to D. Fiore for \$975,000

1858 Orangetree Lane B. Tyrrell to A. Gandhi for \$1,455,000

177 Owens Court N. Fry to H. Yang for \$712,000

255 S. Rengstorff Ave. #40

P. Vilcek to D. Danylov for \$388,000

255 S. Rengstorff Ave. #99

G. Chaban to J. Cheng for \$450,000

1460 San Marcos Circle D. Low to L. & P. Albiol for \$840,000

933 Sladky Ave.

J. & S. Raimondo to M. & J. Jarntgaard for \$1,213,000

1643 S. Springer Road D. & D. Smith to G. Yee for \$1,150,000

1090 Tulane Drive B. Majors to M. Postlethwaite for \$446,500

532 Tyrella Ave. #17

Greenpoint Mortgage to Y. Sun for \$455,000

2424 Villa Nueva Way GMAC Global Relocation to A.

& J. Miller for \$1,260,000

458 Whisman Park Drive A. & K. Chun to A. Shah for \$900,000



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LINEBARGER

► Continued from page 22

house, the typical insulation and sealing methods used today leave a lot to be desired. But if you hire an architect with knowledge of the latest science on building envelopes, the quality of your final product will be far better.

New methods are now available to evaluate how well a house is insulated and sealed. For example, some tests pressurize your house to find out how quickly the air leaks out. Thermal cameras take

pictures of where heat escapes, alerting you to problem areas. These relatively inexpensive tests expose problems in workmanship common to construction.

As everyone knows — at least everyone in a drafty house in the coldest months of winter — a well-sealed house is a wise investment. ▀

Forrest Linebarger is the CEO and chief designer at VOX Design Group Inc. located at 421 Castro Street in downtown Mountain View. Linebarger has been designing and building sustainable homes for more than a decade. He can be reached at forrest@voxdesigngroup.com or at (650) 694-6200.

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HIGHLIGHT

"TRUE WEST"

Sam Shepard's comedic saga of sibling rivalry taken to Biblical extremes. Through Feb. 3, Thu.-Sat. at 8 p.m.; Sun. at 2 p.m. \$15-30. The Pear Avenue Theatre, 1220 Pear Ave., Mountain View. Call 650-254-1148. www.thepear.org

ART GALLERIES

"THE ART OF COLLAGE: WORKS BY SYLVIE A. SEREX-BONNET" All proceeds from sale of artwork will benefit CSMA's financial-aid program. Exhibitions in Mohr Gallery presented by Heritage Bank of Commerce. Through Jan. 26, 7 a.m. Free. Community School of Music and Arts at Finn Center, 230 San Antonio Circle, Mountain View. Call 650-917-6800 ext. 305. www.arts4all.org

"SOMETHING CHANGED" A retrospective of the photographic work of Karen Schreiber of Palo Alto from the past four years. Through Feb. 2, Mon.-Thu. 9 a.m.-11 p.m.; Fri-Sat 9 a.m.-midnight; Sun. 9 a.m.-10 p.m. Free. Books Inc. Cafe Gallery, 301 Castro St., Mountain View. Call 650-428-1234.

CLASSES/WORKSHOPS

HEALTH DISEASE IN WOMEN Join Dr. Sutherland will explain the differences between

men and women, how to modify risks and what strategies to use for prevention of heart disease. Light refreshments will be served. Wed., Jan. 30, 6:30-7:30 p.m. Free. Women Physicians Ob-Gyn, 2485 Hospital Dr., Suite 221, Mountain View. Call 650-988-7550. Lisa Reid

MARC SILBER A series of free introductory workshops entitled "Capturing the Spirit of Photography." Wed., Jan. 23, 7-8:30 p.m. Free. SmugMug, 67 East Evelyn, Mountain View. Call 650-265-0405. <http://dgrin.com/showthread.php?t=80485>

MEDITATION FOR TEENS The Mountain View High School PTSA workshop series "Understanding Academic Stress: Tools to Thrive" continues with Gina Biegle MA, MFT (Kaiser Santa Teresa) leading students, parents and staff in a meditation. Wed., Jan. 23, 7-8:30 p.m. Free. Mountain View High School Theater, 3535 Truman Ave., Mountain View.

CLUBS/MEETINGS

READING THE WORLD BOOK CLUB A

discussion of Tahmina Anam's "A Golden Age," a story of passion and revolution. Wed., Jan. 23, 7:30 p.m. Free. Books Inc. Mountain View, 301 Castro St., Mountain View. Call 650-428-1234. www.booksinc.net

COMMUNITY EVENTS

BURNS SUPPER The South Bay Scottish Society's Robbie Burns Supper. Celebrate the birthday of Scotland's bard Robert Burns, with music, poetry, toasts, Scottish food and dancing. Sat., Jan. 19, 6-9:30 p.m. \$32 members \$38 nonmembers. Robert Burns Supper, 890 Church St., Mountain View. Call 408-275-6889. www.southbayscots.org

DR. M.L.K. JR. COMMUNITY AND INTER-FAITH CELEBRATION "Continuing Dr. King's Dream of Truth, Justice, and Freedom." Guest Speaker: Rev. Robert Olmstead Sr., Pastor Emeritus of First United Methodist Church of Palo Alto. Master of Ceremonies: Hon. LaDoris H. Cordell. Musical numbers. Refreshments served. Sun., Jan. 20, 3-4:30 p.m. Free. First United Methodist Church, 625 Hamilton Ave., Palo Alto.

DANCE

GREEK DANCE LESSON SFD presents: Sofia Efstratiou, Greek dance teacher. Jan. 18, 8-11 p.m. \$6 regular, \$3 students, under 12 free. Flex-It Aerobics Studio, 425 W. Evelyn Ave., Mountain View. Call 408-733-5529. <http://dance.blochq.com>

SCOTTISH COUNTRY DANCING CLASSES Beginning and experienced classes in Scotland's traditional ballroom dance style. Good exercise, no partner necessary, casual attire. Parties with live music. Wednesday evenings in Mountain View. Through May 21, 7:45-10 p.m. \$5 per night. Mt. View Sports Pavilion, 1185 Castro Ave., Mountain View. Call 650-962-1939. www.mtview-rscds.org

ENVIRONMENT

IT'S EASY BEING GREEN The Commonwealth Club presents a panel discussion on ways to green your everyday life with Jeffrey Schaub, CBS 5 Green Beat reporter; Keely Wachs, environmental communications manager for

PGandE; Matt Nauman, energy reporter for the San Jose Mercury News; and Peter Whiteley of Sunset Magazine. Wed. Jan. 23, 7-8:15 p.m. \$5 for Commonwealth Club members; \$10 for non-members. The Computer History Museum, 1401 N. Shoreline Blvd., Mountain View. Call 408-280-5842. www.commonwealthclub.org/sv

TREE PLANTING Meet in parking lot. Instructions on how to plant a tree and tools will be provided. This will mark the second year anniversary for Mountain View Trees, a nonprofit group of volunteers. Sat., Jan. 26, 10 a.m.-noon. Free. Whisman Sports Pavillion, 500 Middlefield Road, Mountain View.

EXHIBITS

MOFFETT FIELD HISTORICAL SOCIETY MUSEUM Museum displays memorabilia, artifacts, photos and aircraft models; tours of museum and view of the exterior of Hangar One. 10 a.m.-2 p.m. Wed.-Sat. Free. Moffett Field Historical Society Museum, Building 126, Moffett

► Continued on next page



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► *Continued from previous page*

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FAMILY AND KIDS

"BELLA'S AMERICAN TALE" A 35-minute mini-musical about a young immigrant who

comes to America in 1911. For families with children ages 5 and up. Sat., Jan. 19, 2-2:45 p.m. Free. City of Mountain View Public Library, 585 Franklin St., Mountain View. Call 650-903-6897. http://www.mountainview.gov/city_hall/library/

BABIES AND BOOKS A workshop for pre-walking infants and their parents featuring books, music, nursery rhymes and parent-

ing resources. There is time for discussion, practice, play and socializing for parents and babies. Thu., Jan. 24, 6:30-7:30 p.m. Free. City of Mountain View Public Library, 585 Franklin St., Mountain View. Call 650-526-7054. <http://library.mountainview.gov>

CEL SCHOOL INFO NIGHT Learn about Monta Loma School's Community Enhanced Learning (CEL) Program: a parent participation K-5 program in the Mountain View Whisman School District. Wed, Jan. 20; Tue., Feb. 5; Thu., Feb. 28, 7-8 p.m. Monta Loma School, 470 Thompson St., Mountain View. <http://montaloma.mvwsd.org/cel.html>

MVPNS OPEN HOUSE Mountain View Parent Nursery School is a parent-participation preschool accredited by the National Association for the Education of Young Children. Parents and children are invited to meet the staff and share a morning of play. Sat., Jan. 19, 10 a.m.-noon. Free. MVPNS Open House, 1299 Bryant Ave., Mountain View. Call 650-969-9506. www.mvpns.org

HEALTH

ASH KICKERS STOP-SMOKING CLASSES Breathe California's 6-week stop-smoking class. Jan. 23-Feb. 8, 7-8:30 p.m. \$70 or Senior 65+ \$50. Camino Medical Group, 701 E. El Camino Real, Conference Room A, Mountain View. Call 408-998-5865. www.lungsrus.org

LICK THE SUGAR HABIT "How to break free from sugar dependency." Sat., Jan. 26, 10-11 a.m. Free. Integrative Nutrition and Wellness Center, 277 Castro St., Mountain View.

LIVE MUSIC

THE JACK CONWAY TRIO Release party for the new CD "Just Like We Rehearsed." The Jack Conway Trio, featuring vocalist Juanita Harris, plays classic jazz. Sat., Jan. 19, 8-10 p.m. Dana Street Roasting Company, 744 Dana St., Mountain View. Call 408-828-6705. www.jackconwaytrio.com

ON STAGE

"THIRD" TheatreWorks honors Pulitzer Prize-winning playwright Wendy Wasserstein by producing her final play, the comic drama "Third." Wed., January 16 through Sun., February 10, Tue.-Wed., 7:30 p.m., Thu - Sat., 8 p.m.; Sun., 2 and 7 p.m. \$20-56. TheatreWorks at the Mountain View Center for the Performing Arts, 500 Castro St., Mountain View. www.theatreworks.org

SENIORS

YOUR GENEALOGY PUZZLE "Join Alan as he shares his journey of genealogic exploration and how learning about his past has enriched his life today." Thu., Jan. 24, 1-2 p.m. Free. Mountain View Senior Center, 266 Escuela Ave., Mountain View. Call 650-903-6330.

SPORTS

MVLA U8 BOYS SOCCER TRYOUT Boys born Aug. 1, 1999-July 31, 2000 are invited to tryout for this MVLA U8 Boys Soccer Program. Tryouts will take place on Sun. Jan. 27, 3:30-5 p.m. Graham Middle School, 1175 Castro St., Mountain View. Call 650-799-2962.

TALKS/AUTHORS

NEW YEAR'S KIMONO SHOW See original kimonos, designed in styles seen throughout the ages, at a New Year's Kimono Show with Kyoto kimono stylist Nobuaki Tomita. Sat., Jan. 19, 2-4 p.m. \$15 general admission; \$5 for members, students (under 12), children Community School of Music and Arts, Tateuchi Hall, 230 San Antonio Circle, Mountain View. Call 415-986-4383. <http://japansocietyofnorthandcalifornia.myshopify.com/products/kimono>

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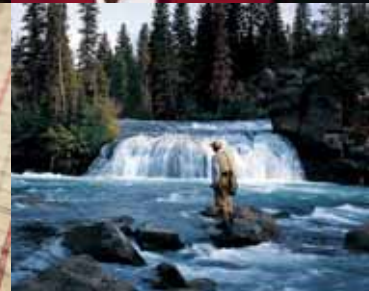
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100-199
- **FOR SALE**
200-299
- **KIDS STUFF**
330-399
- **MIND & BODY**
400-499
- **JOBS**
500-599
- **BUSINESS SERVICES**
600-699
- **HOME SERVICES**
700-799
- **FOR RENT/
FOR SALE
REAL ESTATE**
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- **PUBLIC/LEGAL
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fogster.com is a unique web site offering **FREE** postings from communities throughout the Bay Area and an opportunity for your ad to appear in the Palo Alto Weekly, The Almanac and the Mountain View Voice.

Bulletin Board

115 Announcements
\$8 Prescription Eyeglasses

Custom made to your prescription, stylish plastic or metal frame, Highindex, UV protection, antiscratch lens, case, lenscloth for only \$8. Also available: Rimless, Titanium, Children's, Bifocals, Progressives, Suntints, ARcoating, etc. <http://ZENNOPTICAL.COM> (AAN CAN)

Considering Adoption?

We match Birthmothers with Families nationwide. Living Expenses Paid. Toll Free 24/7 Abby's One True Gift Adoptions. 1-866-459-3369. (Cal-SCAN)

Pregnant? Considering Adoption

Talk with caring agency specializing in matching Birthmothers with Families nationwide. LIVING EXPENSES PAID. Call 24/7 Abby's One True Gift Adoptions 866-413-6293 (AAN CAN)

Writers Wanted

The Academy for Alternative Journalism, established by papers like this one to promote diversity in the alternative press, seeks talented journalists and students (college seniors and up) for a paid summer writing program at Northwestern University's Medill School of Journalism. The eight-week program (June 22 - August 17, 2008) aims to recruit talented candidates from diverse backgrounds and train them in alt-weekly style feature writing. Ten participants will be chosen and paid \$3,000 plus housing and travel allowances. For information and an application visit <http://aaj.aan.org>. You may also email us at altacademy@northwestern.edu. Applications must be postmarked by February 8, 2008. Northwestern University is an equal opportunity educator and employer. (AAN CAN)

12U GIRLS SOFTBALL TRYOUTS 1/12

Art 4 Growth starting January 15

Artist's Way "Creative Cluster"

Co-Dependents Anonymus (CoDA)

Dancer Dejour Retail Store

Emerson School Open Houses

Friday Night Chess

GREEN Home Improve Contractor

JKD Self Defense School

One Stop Dance & Theater Store

Palo Alto Unified School District
Mandarin Chinese/English Dual Immersion Program beginning Aug. 2008 for Kindergarten and First Graders. Ohlone Elementary School, 950 Amarillo Avenue, Palo Alto, CA 94303. Information meeting for the 2008-09 kindergarten/first grade program will be held on January 30, 2008 at 7:30pm in the Ohlone School multipurpose room. This meeting is mandatory for Palo Alto parents who are requesting enrollment for their children. Only residents of Palo Alto may apply. The Equal Access drawing will take place on Thursday, February 21, 2008.

Public Speaking Jitters? Then...

130 Classes & Instruction

Media Make-Up Artists

earn up to \$500/day for television, CD/videos, film, fashion. One week course in Los Angeles while building portfolio. Brochure 310-364-0665 <http://www.MediaMakeupArtists.com> (AAN CAN)

Adult Spanish Lessons

GERMAN Language Class

FOGSTER.COM

Instruction for Hebrew

Bar and Bat Mitzvah
For Affiliated and Unaffiliated
George Rubin, M.A. in
Hebrew/Jewish Education
650/424-1940

Qi Gong with Wei Ling Yi

Square Dance Class

133 Music Lessons

A Piano Teacher

Children & Adults
Ema Currier (650)493-4797

Barton-Holding Music Studio

Roger Emanuels, cello and Laura Barton, vocals. 6 week "singing for the non-singer" class. Starts 1/15. 650/965-0139

Hope Street Studios

In Downtown Mountain View
Most Instruments, Voice
All Ages, All Levels
(650) 961-2192

Jazz & Pop Piano Lessons

Learn how to build chords & improvise. Bill Susman, M.A., Stanford. (650)906-7529

McCOOL PIANO 566-9391(MP)

mccoolpiano.com 5 min walk fr.
Burgess gym

Piano Lessons in Palo Alto

Call Alita (650)838-9772

Violin - all styles, all ages.

MV & Cupertino. MM, Eastman; tchg credential; former SJ Symphony. 408/446-5744

135 Group Activities

Art 4 Preschool kids/6507990235

Art/Spring workshops for kids

Art/Valentines Workshops kids!
- 650 799 0235

BRAIN INJURY SUPPORT GROUP - \$1

Moms, Get Fit!

PARENT OF A TEEN???

Scrabble-Bstn Mkt-Mon Evg-Free

140 Lost & Found

Found Diamond Ring

Lost grey bird w/ red cheeks

Runaway Cat!

145 Non-Profits Needs

Bilingual Outreach Associate

150 Volunteers

We Can End Global Warming!

ALSJCC Community Day of Service

Bilingual Volunteer Receptionist

Bipolar Depression Study

Bipolar Weight Loss Study

Children's Art Docents

DEPRESSION?

Do You Have Bipolar Disorder?

feed homeless cats in Menlo Park

Gallery Shop Volunteer

Help a Child Learn to Read

Hidden Villa seeks guides

Library Volunteers Needed

Mentor a Great Young Person!

Outreach Associate

Read to Children

Readers for Visually Impaired

Stanford University Research

Volunteer Receptionist

volunteers needed to visit

155 Pets

Alpaca and Llama

Looking for a home for 1 Alpaca and 1 Llama. Currently residing in Woodside. Approx age is 16yrs. Please contact Lisa 650-283-3424

For Sale

201 Autos/Trucks/ Parts

\$1000 Gift

Donate Car! IRS Deduction, Any Condition, Lost Title OK, help Kids. Espanol 1-888-548-4543. (Cal-SCAN)

\$500 Police Impounds

Cars from \$500! Tax repos, US Marshal and IRS sales! Cars, trucks, SUVs, Toyotas, Hondas, Chevy's, more! For listings, call 1-800-298-4150 xC107. (AAN CAN)

Donate Vehicle

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BMW 1991 850i

Run upto 175mph. 105K mls, V-12 gets 16 city and 21 hwy. XLNT cond. 20" MOMO wheels. Must See. Must Sell. (775) 846-2277

BMW 1993 325iS - \$3500

Cable Tire Chains - \$15

Chevy 2001 Tahoe Z71 - \$15,650

Formula Vee 1968 Racecar - \$ 2,000

Isuzu 1988 Trooper 2 - \$1,500 f

Jaguar XKR, conv. 2000, \$22K obo
Low mi, 47K mi, blk ext, crm int, spr chrg V8 eng, GPS, hnds free phne, CD chngr, nu 18" Pirelli tires, nu batt, lthr sts, burl/ walnut wood console. 650-888-2204

Lexus 2002 SC430 - \$32,750

Mazda 2001 626 ES - \$5500 obo

Mercedes Benz 1970 280 SEL - \$2300 obo



TOYOTA 1997 CAMRY

5 Speed,Low Mileage, 80k, Excellent Condition, One owner. 650 853 0200

Toyota Corolla '96

4 door, teal, 153K mi. Very good cond., MP3, \$3200. 650/494-0268; cell, 650/468-4063

Volkswagon 2001 Passat Wagon GLS - \$7500 OBO

210 Garage/Estate Sales

Menlo Park, 1441 Modoc Ave,

Jan 11- Jan 20, 6-9

Mercedes 4dr 70' 2K; SVHs Cameras \$120 ea.,HP Pavilion 8235nr Notebook pc \$1350. 650.521.0454

PA: 472 Oak Rd.

Fri. 1/18, 1-4pm; Sat 1/19, 9am-1pm
Weather permitting, outdoor bargain area opens at 8:30am on Sat. BIG RUMMAGE SALE benefits Lucile Packard Children's Hospital. From Sand Hill Rd, turn on Stock Farm Rd. Go one block to 472 Oak Rd (at corner). CASH ONLY (650)497-8591

Palo Alto, 200 Channing Avenue, Mon. Jan. 21 from Noon to 4PM
ESTATE SALE: NEW, never used Women's clothes,shoes, purses, jewelry & more. CASH ONLY.

215 Collectibles & Antiques

LOS ALTOS JAN. USED BOOK SALE
Saturday Jan. 26 10 am - 3 pm
Sunday Jan 27 12-3 pm \$4 BAG
Hillview Community Center, 97 Hillview Ave., Los Altos, Ca. NO EX-LIBRARY, 100% DONATED

220 Computers/ Electronics

Bose 501 Speakers - \$50 /pair

BRAND NEW UNLOCKED NOKIA N95 8GB - \$350

FREE Satellite TV

Pioneer CS-66 3-way Speakers

- Best Offer

Sony CMRX100 Analog cellphone - Best Offer

230 Freebies

2007 Sweets Catalog - FREE

FREE MULCH - FREE

Full-size Weber Grill - FREE

LexMark Z25 Printer - FREE

235 Wanted to Buy

2 matching girl's twm beds

Antique dolls

237 Barter

Quit Smoking Today

240 Furnishings/ Household items

2 Suitcases and Laptop case

BUFFET PECAN WOOD - \$150.00

ENTERTAINMENT CENTER-BOOKSHELF

Futon - \$50.00

High Boy - \$100.00

Mikasa Vase and Arthur Court S&P

Sectional Couch \$450

Burgundy. Contact mjbrand@aol.com

THOMASVILLE BED SET - \$599.00

245 Miscellaneous

Sawmills for Sale

From only \$2,990 - Convert your Logs To Valuable Lumber with your own Norwood portable band sawmill. Log skidders also available. www.NorwoodSawmills.com/300N -FREE Information: 1-800-578-1363 -x300-N. (Cal-SCAN)

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Barbies and toys for sale

FIREWOOD A-1 Dry

Aim \$315/cd \$165 1/2 cd

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quit smoking - \$25

260 Sports & Exercise Equipment

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Golf Clubs New & Used - Call

Ski, Rossignol 9X Pro - \$125

Skis, Dynastar Speed SX - \$150

Wooden Canoe - \$ 700

270 Tickets

Rosanne Cash tickets - \$204

Kid's Stuff

330 Child Care Offered

Babysitting-PT/FT

Educated, experienced nanny!

Experienced Morning Nanny avail.

Full time nanny available

Get spousal funding 4 child care

Grandma W/2 openings for Infants

Grandma w/loving arms Infants

Loving Nanny

Resp. flexible, creative nanny seeking F/T pos. Interested? Call Anna 650-839-1844

Loving Nanny available

Nanny w/ 20 yrs exp. speaks excellent English, is terrific regarding safety and enjoys taking children to the park and other activities. She has a CA drivers license and has excellent references. 35-40 hours per week. 1-408-242-5852.

Mary Poppins For Hire!

All ages. CPR cert., TrustLine, top refs. 650/926-9717

nanny

nanny looking for family.

Preschool reviews - Neighbor.com

SEEKING PART-TIME POS

340 Child Care Wanted

After School Care (PortolaVly)

Full-time Live-in Nanny Required

Full-time NANNY Wanted

(SAN CARLOS)Seeking experienced full-time live-out nanny, infant experience, some driving req. 415-413-4261

Los Altos Nanny Needed!

NeedLive in Housekeeper/Babysit

Part-time Nanny/Housekper/Driver
Looking for part-time, nanny/ housekper/driver in Palo Alto. Must speak English, own car and clean driving record. M-F, 12PM to 6:30PM (some flex. w/hours). Hourly rate is \$15, or higher depending on experience level. Call Julie at 650-269-1041.

PT babysitter wanted



Stanford Park
Nannies

Los Altos family needs a Loving Nanny, 6 mon old. 8:30-6:30, M-F, \$3,600/mo.

Excellent ref. req'd, Palo Alto to care for 2 wk, 2 & 6 yr old. 11:00-7:00, up to \$800/wk+med.

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345 Tutoring/ Lessons

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Ideal candidates would be computer
literate and a fast learner to a variety
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This entry-level, part-time position
(approx. 16-20 hours) would work out
of our downtown Palo Alto office.
Students needing to work around school
schedules are welcome to apply. While
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position, it is flexible to the right can-
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other commitments. Telecommuting
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Submit letter, resume and hours you
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P/T, flex hours. Needed for shopping
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resume to 408/727-6550.

P/T Bookstore Help Needed

Stanford Bookstore has positions open
in Cafe, Books, Customer Service,
Clothing, and Gift depts, all shifts. Email
resume: szapko@fhcg.follett.com

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P/T for Bryn Walker, a women's clothing
boutique in downtown PA. Fashion and
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puter savvy, detail oriented, friendly team
environment. Fax resume: 650/322-9984
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Scandia Down Sales Associate

We are accepting applications for per-
manent part-time Sales Associates to
work Saturdays and some evenings.
Please apply in person during weekday
hours if possible. Scandia Down, 132
Stanford Shopping Center, Palo Alto.
Must enjoy giving excellent customer
service - sell high-end bed and bath
products - detail oriented.

Scheduling/Office Assistant

Guy Plumbing & Heating is looking for
an Office Asst. to schedule service calls
and general office needs. Must be fluent
in English. susanguy@guyplumbing.com
or fax resumes to: 650-323-1307

Signature Partner Marketing Manager
Sonopia Corp. Menlo Park. M.B.A and 2
years exp. Fax: 650-323-1286 ATTN: Stine

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Seasoned Housekeeper Needed! F/T for
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Several positions available. No experi-
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resume specifying Job Title & Requisition
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Menlo Park, 5+ BR/4+ BA - \$2300000

Mountain View, 2 BR/1.5 BA - \$599,000

Mountain View, 3 BR/2 BA - \$809,000

Palo Alto, 2 BR/2 BA - \$000.000

Palo Alto, 3 BR/2.5 BA - \$1,349,000

Palo Alto, 5+ BR/4+ BA - \$5,900,000

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**EL CAMINO HOSPITAL DISTRICT
INDEPENDENT AUDITOR'S REPORT
AND
CONSOLIDATED FINANCIAL STATEMENTS
WITH
SUPPLEMENTAL INFORMATION
JUNE 30, 2007 AND 2006**

CONTENTS

	PAGE
MANAGEMENT DISCUSSION AND ANALYSIS	1 - 17
INDEPENDENT AUDITOR'S REPORT	18
CONSOLIDATED FINANCIAL STATEMENTS	
Balance sheets	19
Statements of revenues, expenses, and changes in net assets	20
Statements of cash flows	21
Notes to financial statements	18 - 44
SUPPLEMENTAL SCHEDULES	
Consolidating balance sheet information, June 30, 2007	45 - 46
Consolidating statements of revenues, expenses, and changes in net assets information, year ended June 30, 2007	47

EL CAMINO HOSPITAL DISTRICT
Management Discussion and Analysis
For the Years Ended June 30, 2007 and 2006

El Camino Hospital District is comprised of five (5) entities: El Camino Hospital District (the "District"), El Camino Hospital (the "Hospital"), El Camino Hospital Foundation (the "Foundation"), CONCERN: Employee Assistance Program ("CONCERN"), and El Camino Surgery Center ("ECSC"). The ECSC was a 50/50% partnership between the Hospital and a group of physicians until September 16, 2005. On September 17, 2005 the Hospital acquired 100% of the ECSC for \$5.2 million in cash. In February 2007, the Hospital Board approved the sale of no more than 49% of the total ownership interests in ECSC to qualified physicians at a price equal to fair market value. At June 30, 2007, 18 physicians own a 23% interest in ECSC.

Overview of the Financial Statements

This annual report consists of financial statements and notes to those statements. These statements are organized to present the District as a financial whole, an entire operating entity. These statements then proceed to provide an increasingly detailed look at specific financial activities.

The balance sheets, the statements of revenues, expenses, and changes in net assets, and statements of cash flows provide an indication of the District's financial health. The balance sheets include all the District's assets and liabilities, using the accrual basis of accounting. The statements of revenues, expenses, and changes in net assets report all of the revenues and expenses during the time periods indicated. The statements of cash flows report the cash provided by the operating activities, as well as other cash sources such as investment income and cash payments for capital additions and improvements.

Financial Highlights

Year Ended June 30, 2007

- Total assets increased \$403.8 million over fiscal year 2006. Total cash and investments increased by \$103.5 million as a result of operating cash flows, net investment income, and property taxes.
- Current liabilities increased by \$28.3 million over the prior fiscal year 2006. Primarily this increase was due to recording various construction in progress general contractor retentions payable and in the actuarially determined workers compensation liability and hospital professional liability.
- The increase in net assets for 2007 was \$78.9 million over fiscal year 2006. Net operating income contributed \$45.7 million of this increase, with non-operating incomes, net of unrealized gains on investments, and including property tax revenues contributed \$28 million.

EL CAMINO HOSPITAL DISTRICT
Management Discussion and Analysis
For the Years Ended June 30, 2007 and 2006

Year Ended June 30, 2006

- Total assets increased \$52 million over fiscal year 2005. Total cash and investments decreased \$12.7 million as a result of operating cash flows, net investment income, and property taxes offset by unrealized losses and significant capital expenditures during fiscal year 2006.
- Current liabilities increased by \$6.9 million over the prior fiscal year 2005. Primarily this increase was due to recording various construction in progress general contractor retentions payable and in the actuarially determined workers compensation liability and hospital professional liability.
- The increase in net assets for 2006 was \$44.0 million over fiscal year 2005. Net operating income contributed \$29.6 million of this increase, with non-operating incomes, net of unrealized losses on investments, and including property tax revenues contributed \$14.4 million.

Summary of Assets, Liabilities, and Net Assets

As of June 30, 2007, 2006 and 2005

(In Thousands)

	2007	2006	2005
Assets:			
Current assets	\$ 184,669	\$126,524	\$106,033
Board designated & restricted funds	235,198	194,630	215,976
Funds held by trustee	195,662	-	-
Capital assets, net	285,463	212,160	161,156
Other assets	50,282	14,135	12,260
Total assets	\$ 951,274	\$547,449	\$495,425
Liabilities:			
Current liabilities	\$71,069	\$42,729	\$35,804
Bonds payable	295,697	-	-
Other liabilities	36,150	35,218	34,169
Total liabilities	\$ 402,916	\$77,947	\$69,973
Net assets:			
Unrestricted and invested in capital assets	\$ 346,546	\$463,329	\$422,236
Retained earnings reserved for minority interest	279	-	-
Restricted	201,533	6,173	3,216
Total net assets	\$ 548,358	\$469,502	\$425,452
Total liabilities & net assets	\$ 951,274	\$547,449	\$495,425
Operating cash equivalents & short-term investments	\$ 121,108	\$58,167	\$49,505
Board designated & restricted funds	235,198	194,630	215,976
Total available cash & investments	\$ 356,306	\$252,797	\$265,481

EL CAMINO HOSPITAL DISTRICT

Management Discussion and Analysis

For the Years Ended June 30, 2007 and 2006

The combined District maintains sufficient cash balances to pay all short-term liabilities. Excess cash is transferred to the District's trustee (Bank of New York) as surplus cash and is subsequently invested, according to investment policy guidelines, by one of the District's current money managers.

Capital Assets

Capital assets increased to \$285.5 million from \$212.2 million in fiscal year 2006 for a \$73.3 million increase over the prior year. This net increase includes: \$11 million in land improvements and buildings, \$9.2 million in equipment; \$66.6 million in construction in progress; offset by \$13.5 million in current year depreciation.

In 1994, the California legislature enacted Senate Bill 1953, which requires that California hospitals evaluate and upgrade acute care facilities by 2008 in order to meet the requirements of the Hospital Seismic Safety Act. As amended by subsequent legislation, the statute allows hospitals to apply for extensions beyond the 2008 deadline under certain circumstances. During 2007 the Hospital received its requested extension to January 2013 to ensure compliance with the Seismic Safety Act.

The Hospital developed a Facilities Master Plan (the "Plan"), which determined the location of the replacement building to be constructed over the next several years. On April 5, 2006 the Hospital Board of Directors approved Resolution 2006-5 approving a "Hospital Replacement Project" in the amount of \$480,000,000 for five (5) construction phases and the related furniture, fixtures, and equipment, soft costs and contingencies that are required to successfully complete the Hospital Replacement Project (including all previously approved expenditures for the Hospital Replacement Project). On June 8, 2006, the ground breaking occurred signaling the start of the new Hospital Replacement Project. The North Addition that is connected to the original building, constructed in 1973, requires substantial interior renovations, but will continue to be utilized as part of the Plan. The Orchard and Willow Pavilions are compliant with State of California Seismic requirements and will remain in service.

The Plan called for the "old" Oak Pavilion that housed the Dialysis Center on the first floor and administrative offices on the second floor to be demolished as it is in the footprint of the new Hospital Project. In February 2005, the Hospital Board approved as separate project, totaling \$10.2 million to replace this structure with a "new" Oak Pavilion on the southwest corner of the Hospital campus. This new structure was completed in March 2006 and the old structure was vacated.

The "old" Oak Pavilion was put on accelerated depreciation schedules to be fully depreciated at the end of 2006. It was subsequently demolished in the summer of 2007 and the cost of the demolition was expensed. The Main Tower of the Hospital is on an accelerated depreciation schedule to be fully depreciated by June 2010, the expected date of its complete vacancy and demolition. During 2005, the Hospital implemented FASB Interpretation (FIN) No. 47, *Accounting for Conditional Asset Retirement Obligations*, and \$2.6 million was reserved for the projected asbestos abatement costs. The asbestos abatement will be necessary before demolition can occur.

3

EL CAMINO HOSPITAL DISTRICT

Management Discussion and Analysis

For the Years Ended June 30, 2007 and 2006

In addition to the on-going Hospital Replacement Project, during 2007 the Hospital closed out the enhancement to its Radiology/Interventional Services Departments by completing the renovation of certain areas and placing into service state-of-the-art radiology medical equipment. These are housed in the North Addition of the Hospital which will remain after the Hospital Replacement Project opens in the summer of 2009, and subsequently will be renovated for other medical services. In August 2006 the Hospital completed the shell of a Medical Office Building known as the Melchor Pavilion. Subsequent to the shell completion, there continues to be build out of physician offices, primarily on the second and third floors. In late June 2007, the Hospital's Cancer Center suite was completed on the first floor and will open during the summer of 2007.

Also during the fiscal year, the Hospital made major investments in clinical equipment. It replaced all its infusion pumps used at the bedside with "smart" pumps that are equipped with alarms and upper and lower medication dosage information to prevent incorrect programming of levels of fluids and medications being administered. The Hospital also purchased the Da Vinci Surgical System that has human-guided robotic arms that assist physicians in minimally incentive surgeries for prostate and other urologic surgeries. The Hospital continued to functionalize and enhance its new web-based physician order entry clinical information system installed in March 2006. This clinical information system will be upgraded to the latest release of the system during the upcoming fiscal year.

5

EL CAMINO HOSPITAL DISTRICT

Management Discussion and Analysis

For the Years Ended June 30, 2007 and 2006

The District plans to finance the Plan using proceeds from a combination of: (1) General Obligation bonds, totaling \$148 million, to be issued by the County of Santa Clara as approved by the November 4, 2003 Measure D; (2) revenue bonds to be issued by the Hospital, and (3) cash reserves.

On December 13, 2006, El Camino Hospital District sold \$148 million of General Obligation Bonds through a negotiated sale with Citigroup Global Markets. Based upon the Hospital District's strong credit rating and the purchase of municipal bond insurance, the Bonds were sold at an all in interest rate cost of 4.45%. The Hospital District was able to take advantage of historically low interest rates in the municipal bond market producing the lowest possible cost to the taxpayers. The Bonds have a final maturity date of August 1, 2036. The Hospital District closed this issue on December 31, 2006 and received the proceeds into Project Fund held by Wells Fargo Bank as the Trustee and Paying Agent. As of June 30, 2007 \$57,739,698 has been expended from the Project Fund for certain costs of the Hospital Replacement Project that qualify as public fund expenditures. It is projected that the total of these funds will be spent by the spring of 2008.

On March 14, 2007 the Board of Directors of El Camino Hospital approved a \$150 million tax-exempt Revenue Bond borrowing. The Hospital may do another bond issue up to a maximum of \$100 million in 2008.

The \$150 million in Revenue Bonds were sold and closed on March 27, 2007. These bonds are insured by Ambac, a large financial guarantor of municipal bonds. Accordingly, this obligation was rated Triple-A by both Moody's and Standard and Poor's, the highest available from investor services. The Bonds have a final maturity date of February 1, 2041. Through a forward interest rate hedge agreement with a major Triple-A financial institution, the Hospital locked in a 3.204% fixed rate. This rate is significantly below the average over the last ten years for similar borrowing instruments. As of June 30, 2007 \$49,803,449 has been expended from the Project Fund proceeds, also held by Wells Fargo Bank as Trustee and Paying Agent, for the non-public expenditures of the Hospital Replacement Project. It is expected that the total of these funds will be spent by the fall of 2008.

As of June 30, 2007, the Hospital Replacement Project expenditures total \$107.9 million and the Project is currently on budget and on track for completion in the summer of 2009.

4

EL CAMINO HOSPITAL DISTRICT

Management Discussion and Analysis

For the Years Ended June 30, 2007 and 2006

Revenues and Expenses

The following table displays revenues and expenses for 2007, 2006 and 2005:

REVENUES & EXPENSES

(In Thousands)

Years ended June 30, 2007, 2006 and 2005

	2007	2006	2005
Net patient service revenue	\$ 391,876	\$334,263	\$291,196
Other revenue	18,084	15,973	17,664
Total operating revenue	\$ 409,960	\$350,236	\$308,860
Operating expenses:			
Salaries, wages and benefits	195,988	176,035	157,891
Supplies	49,772	49,749	43,665
Pro fees & purchased services	51,540	43,156	35,139
Provision for uncollectible accounts	22,920	15,270	11,455
Rent & utilities	9,177	6,923	6,632
Depreciation & amortization	27,588	23,091	20,034
Interest	470	839	-
Other	6,813	5,558	3,986
Total operating expenses	\$ 364,268	\$320,621	\$278,802
Operating income	\$ 45,692	\$29,615	\$30,058
Non-operating income (loss) items:			
Investment income	16,525	13,139	11,326
Changes in net unrealized gains and losses on investments	4,722	(8,247)	1,695
Property tax revenue	13,022	7,475	6,884
Restricted gifts, grants & other	(677)	2,416	1,432
Other, net	(149)	(348)	1,395
Minority interest in subsidiary earnings	(279)	-	-
Total non-operating revenues and expenses	33,164	14,435	22,732
Increase in net assets before cumulative effect of change in accounting principle	\$ 78,856	\$44,050	\$52,790
Cumulative effect of change in accounting principle	-	-	(1,942)
Increase in net assets	78,856	44,050	50,848
Total net assets, beginning of year	\$ 469,502	\$425,452	\$374,604
Total net assets, end of year	\$ 548,358	\$469,502	\$425,452

6

EL CAMINO HOSPITAL DISTRICT

Management Discussion and Analysis

For the Years Ended June 30, 2007 and 2006

Fiscal Year 2007 Financial Analysis

Patient Services Revenues

Gross revenues increased by 19.2% or \$244 million over fiscal year 2006. The Hospital implemented overall average 17% price increase on July 1, 2006, but this gross increase was notably offset by contractual adjustments from payers (see Deductions from Revenue section). This price increase would have been significantly higher had the hospital not considerably reduced its gross pharmacy charges by \$44 million. The hospital experienced a 3% increase in high acuity cardiac and orthopedic cases that accounts for \$17 million in gross charge increases. Although overall inpatient volumes declined (predominately NICU, Psychiatry, and Sub-Acute), medical and surgical inpatient volumes increased. Overall outpatient volumes decreased, however higher volumes in the emergency department, ambulatory surgery, short-stay, surgery, endoscopy, and CT scanner contributed an additional \$15 million in gross charges.

Inpatient Business Activity

Specialty	2007 Days	2006 Days	% Change
Medical/Surgical	45,851	45,225	1.4
Maternity	11,102	10,574	5.0
Pediatrics	312	305	2.3
NICU	4,385	4,585	(4.4)
Psychiatry	6,385	6,735	(5.2)
Subacute	7,000	12,908	(45.7)
Normal newborn	10,509	9,808	7.1
TOTAL	85,544	90,140	

Specialty	2007 LOS	2006 LOS	% Change
Medical/Surgical	4.3	4.1	4.9
Maternity	2.5	2.4	4.2
Pediatrics	1.6	1.6	---
NICU	9.4	10.4	(9.6)
Psychiatry	8.4	8.2	2.4
Subacute	365.0	365.0	---
Normal newborn	2.6	2.5	3.8
TOTAL	4.1	4.4	

The overall case mix index, which is an indicator of patient acuity, was .99 in fiscal year 2007 compared to 1.0 in fiscal year 2006.

7

EL CAMINO HOSPITAL DISTRICT

Management Discussion and Analysis

For the Years Ended June 30, 2007 and 2006

This designation is important, as in January 2004 the State of California implemented new RN to patient ratios, which have increased the need for registered nurses and has made the recruitment and retention of RNs an ongoing challenge. During 2007, the Hospital decreased its time to fill RN positions by 18% over 2006.

PRN (Professional Resources of Nurses) in the second year of its contract was provided an across-the-board increase of 3% on March 25, 2007.

Employees represented by SEIU/United Healthcare Workers began its second year of a two-year contract by being provided a 4% increase on July 2, 2006.

The Hospital's Stationary Engineers – Local 39, per their contract were provided a 4% increase on November 5, 2006.

The non-contractual, non-management employees received an across-the-board increase of 4% on July 2, 2006.

Directors and managers received increases of 4% on August 13, 2006. Certain senior management salaries were adjusted based on national salary benchmark data provided by an outside consultant, which was reviewed by the Compensation Committee of the Board, and subsequently approved by the full Board of Directors. These adjustments also became effective on August 13, 2006.

Employees of El Camino Surgery Center received an average 6% salary increase effective July 10, 2006.

FTE's (Full Time Equivalents) increased in fiscal year 2007 to 1,729 from 1,678 in fiscal year 2006.

Employee Benefits

Overall, employee benefits cost increased by \$6.1 million in 2007 compared to 2006, an increase of 19.6%

Significant increases were in the areas of:

- Employer paid healthcare increased \$2.6 million for medical, dental, pharmacy, vision, and an employee assistance program.
- Incentive and special recognition pay totaling \$700,000 for executive and management staff was given for meeting or exceeding performance goals. Also the Hospital reserved \$500,000 to be paid to all employees in recognition of their achievements that produced the most successful financial year the Hospital has ever experienced.
- Pension and retirement increases of \$1.2 million was driven by the actuarially determined expense for this fiscal year.

9

EL CAMINO HOSPITAL DISTRICT

Management Discussion and Analysis

For the Years Ended June 30, 2007 and 2006

Deductions from Revenue

Contractual allowance adjustments, (expressed as a percentage of gross patient revenues) were 74% for 2007 compared to same percentage of 74% for 2006. There was no increase in contractual allowance adjustments largely due to revenue recoveries associated with contract underpayments from previous years. In addition, contractual allowance adjustments were reduced in 2007 by favorable settlements of prior years' Medicare cost reports.

Operating Expenses



Salaries & Wages

Salaries and benefits in fiscal year 2007 were 54% of operating expenses compared to 55% in fiscal year 2006. Total salaries and benefits increased \$19.9 million in 2007 compared to 2006. At the Hospital, \$6.3 million of total increase were for registered nurses salaries.

The Hospital, like most others in the nation, continued to be faced with a shortage of nurses and other clinical professionals. In an on-going response to this shortage in this fiscal year, the Hospital continued strategies such as: a recruitment retention taskforce, an enhanced Refer-a-Friend program, and upgrades to revitalize the recruitment website will be completed in September 2007. Since the El Camino Hospital nursing division received the American Nurses Association Credentialing Center's prestigious Magnet Designation, El Camino Hospital has been one of only two hospitals in Northern California to hold this prestigious award and only 5% of hospitals nationwide have this designation. This magnet designation has had a very positive effect on nurse recruitment because of the high quality of nursing care this award represents. During 2007, the Hospital's nurse vacancy rate was 2.8% compared to 7.2% for hospitals in Northern California.

8

EL CAMINO HOSPITAL DISTRICT

Management Discussion and Analysis

For the Years Ended June 30, 2007 and 2006

- Actuarially determined reserves for workers compensation of \$993,000 were offset by a credit to expense for actual worker compensation claims paid during the year of \$427,000.
- Employer paid Social Security/Medicare taxes increased by \$630,000.

Supplies

Total supply costs only increased by an immaterial \$23,000. Typically medical supply expense exceeds the cost of inflation, which would have resulted in a supply expense increase of approximately \$3.0 million in fiscal year 2007. The reason the Hospital did not see this type of increase is due to the engaging of a new Group Purchasing Organization (GPO) at the end of fiscal year 2006, which greatly assisted in reducing on-going price increases, especially in medical supplies.

Professional and Purchased Services

Total professional fees and purchased services increased by \$8.4 million in 2007 over 2006. In the area of professional fees there were increases to physicians providing 24x7 call cover to the Emergency Room and in providing new medical directorships in the areas of Heart & Vascular and Cancer for \$568,000 and for legal fees due to increased activities by the Hospital for establishing new businesses (such as the Cancer Clinic), contract review for new medical directorships, various consulting contracts, physician recruitment compensation arrangements, Medicare certification issues, and contract negotiations with a labor union totaling \$645,000.

For purchased services there were increases for information services technology (IT), \$2.3 million for providing a greater amount of IT support to the new web-based physician order entry clinical information system and maintenance costs for new systems; \$1.1 million for the management of the pharmacy department that was outsourced to a third party; \$505,000 for increased medical transcription services within the health information management services department; \$490,000 for increased services for obtaining a new and on-site mail room and copy center vendor which provides all copiers, scanners, and faxes through out the Hospital; \$316,000 for outside reference laboratory services; and \$199,000 for increased services in laundry and linen due to increased volumes.

Rent and Utilities

The rent and utilities expense category increased in 2007 by \$2.3 million over 2006 primarily due to leasing new state of the art Radiology and Interventional Radiology services medical equipment. The Hospital entered into a tax exempt operating lease with Siemens Financial Services, Inc. with very favorable terms and conditions for the duration of the new hospital construction. It was decided to lease equipment that was Picture Archiving Communications System (PACS) capable in order to operationalize PACS prior to moving into the new hospital. Another increase in equipment leases is for the automated medical/pharmaceutical supply case carts that have gradually been deployed into other clinical areas of the Hospital during the year. Utilities accounted for \$342,000 of this total increase in 2007.

10

EL CAMINO HOSPITAL DISTRICT

Management Discussion and Analysis

For the Years Ended June 30, 2007 and 2006

Other Expenses

Other expenses increased by \$15.3 million in 2007 over fiscal year 2006. The provision for bad debt expense increased by \$7.7 million largely due to the rate increase that occurred June 2006. Depreciation expense increased by \$4.5 million over the prior year due to new buildings ("new" Oak Pavilion, parking structure, and Melchor Pavilion) that came on line at the end of 2006 or during 2007. In addition equipment depreciation and amortization for the new web-based physician clinical order entry system began the end of 2006 and also for such items as the new infusion "smart" bedside pumps came on-line 2007 (refer to the Capital Assets discussion for additional detail). Some of the increases with general and administrative expenses were in the areas of hospital professional liability insurance in the amount of \$443,000; advertising/marketing expenses for \$308,000, and \$151,000 of forgiveness occurring under the physician recruitment program.

Change in Net Unrealized Gains & Losses on Investments

In fiscal year 2007, the Hospital started using a second money manager (Wells Capital Management) for a certain portion of the Hospital's surplus cash investments. Total net unrealized gains/losses in stocks and bonds are reported in the District's financial statements during the year this fiscal year, future changes in the market value may show different results.

Barrow, Hanley, Mewhinney & Strauss (BHMS)

Stock market investments generated an increase in unrealized gains of \$3.6 million during fiscal year 2007. This change represents a 15.2% increase in market value during the year.

Bond investments managed for the entire fiscal year by BHMS reflect a reduction in the amount of unrealized losses resulting in a change that is a net gain of \$2.7 million. The bond investments change represents a modest 1.3% increase in market value as a result of slightly lower interest rates over the entire fiscal year. For example, the rate on the Treasury five year note was 4.92% at June 30, 2007 compared to 5.09% at June 30, 2006.

Wells Capital Management (WCM)

Bond investments for WCM reflect a partial fiscal year as the first funding occurred in December 2006. The change in net unrealized losses of \$1.6 million represents a decline in market value of 2.1%. The decline in market value was due primarily to a rise in interest rates during 2007. During the six (6) months between the first funding in December and the end of the fiscal year, yields on intermediate U.S. Treasuries rose 35 to 40 basis points. Bond prices have an inverse relationship to bond yields, resulting in the decline in the price of bonds in this portfolio.

Total bond market investments generated a change that is a net gain of \$1.13 million and is comprised by combining the two investment managers.

11

EL CAMINO HOSPITAL DISTRICT

Management Discussion and Analysis

For the Years Ended June 30, 2007 and 2006

HIPAA Status

Procedures for all the privacy components of the HIPPA requirements were adopted in 2003 and are being well exercised. In addition, all orientation procedures now include training to ensure that all staff, physicians, and volunteers are aware of the privacy requirements prior to starting their work assignments.

In 2006, the Hospital continued to monitor privacy and security procedures to ensure it is meeting all Federal and State regulations. Audit processes were instituted in the main hospital systems including the medical information physician order entry and medical records systems. These implemented processes detected one instance where corrective action and disciplinary action was taken due to violation of Hospital policy on confidentiality.

Fiscal Year 2006 Financial Analysis

Patient Services Revenues

Gross revenues increased 32% or \$311 million between years with \$16.2 million of this increase due to the acquisition of the ECSC. The Hospital implemented overall average 30% and 7% price increases on July 1, 2005 and June 1, 2006, respectively. These price increases account for \$53 million of additional gross revenue generated by the Hospital in fiscal year 2006, but this gross increase was significantly offset by contractual adjustments from payers (see Deductions from Revenue section). While overall inpatient volumes declined, (predominately maternity, nursery & subacute) medical & surgical, inpatient volumes and overall outpatient volumes increased. Higher volumes in psychiatric acute, dialysis, CT scanner, laboratory, and cardiac cath lab contributed an additional \$63 million in gross charges.

13

EL CAMINO HOSPITAL DISTRICT

Management Discussion and Analysis

For the Years Ended June 30, 2007 and 2006

Economic Factors and Next Year's Budget

The Board approved the fiscal year 2008 budget at their July 2007 meeting. The fiscal year 2007-2008 budget for El Camino Hospital District (all five entities) projects total expenditures of approximately \$427.6 million. This estimate includes all operating costs (\$375.6 million), non-operating expenses (\$1.5 million) and costs of capital (\$30.5 million). The projected net income is more than \$64.1 million and represents a 13.8% net margin. Included in the net margin is the projected income from operations of \$36.7 million. Non-operating sources of revenue net of expenses continue to be strong at a projected level of \$27.4 million, which represents about 42.8% of the District's total net income and predominately consists of District property tax receipts of \$8.0 million for maintenance and operations and investment incomes of all entities of \$19.9 million.

The operating revenue focus for fiscal year 2008 will be on maintaining AR days in the mid 50s, while also negotiating cost based rational pricing from health plans. This payer strategy is one of revenue neutrality which is predominately reducing outpatient prices while increasing inpatient prices with the ultimate (multi year) goal of having all services lines cover their total cost and contribute toward profitability. The Hospital will also continue to aggressively pursue underpayment recoveries from health plans. The Hospital expects modest increases from Medicare that do not keep pace with expense increases including inflation and the latest mandated nursing staff ratios.

With regard to expense changes, the Hospital has taken the approach of investing in several strategic initiatives (such as Heart & Vascular and Cancer) while simultaneously looking for productivity gains in other areas such as the Clinical Lab and Imaging Services. The Hospital is expecting to add several new programs and services to its Heart & Vascular Institute which include: electrophysiology, a vascular lab, and a wound care clinic. There are also plans to open a state of the art Cancer Center in mid calendar year of 2007, which will contain a cancer clinic and infusion center and will be housed in the new Melchor Pavilion on campus.

There is a continued focus on reducing supply costs, particularly medical and pharmaceutical supplies by using a new GPO, focusing on operating room inventory and standardizing vendors. Depreciation expense will increase due to the expansion of the central plant (part of the Hospital Replacement Project), and \$30.5 million of anticipated capital requests in fiscal year 2008. Operating expenses are budgeted to increase 8.9% from 2007 levels (largely related to new programs, services and inflation) and total \$32.3 million.

In order to ensure the Hospital's long-term success, it is committed to maintaining strong financial performance from operations while maintaining high levels of satisfaction and quality outcomes. The Hospital continues to focus on its long term goal of facility replacement, which requires it to continue to achieve "A" level financial performance and strong positive margins.

12

EL CAMINO HOSPITAL DISTRICT

Management Discussion and Analysis

For the Years Ended June 30, 2007 and 2006

Inpatient Business Activity

Specialty	2006 Days	2005 Days	% Change
Medical/Surgical	45,225	43,120	4.9
Maternity	10,574	10,784	(1.9)
Pediatrics	305	387	(21.2)
NICU	4,585	4,420	3.7
Psychiatry	6,735	5,958	13.0
Subacute	12,908	17,219	(25.0)
Normal newborn	9,808	10,004	(2.0)
TOTAL	90,140	91,892	(1.9)

Specialty	2006 LOS	2005 LOS	% Change
Medical/Surgical	4.1	4.1	---
Maternity	2.4	2.5	(4.0)
Pediatrics	1.6	1.6	---
NICU	10.4	9.2	13.0
Psychiatry	8.2	8.1	.1
Subacute	365.0	365.0	---
Normal newborn	2.5	2.5	---
TOTAL	4.4	4.5	(2.2)

The overall case mix index, which is an indicator of patient acuity, was 1.0 in fiscal year 2006 compared to .98 in fiscal year 2005.

14

EL CAMINO HOSPITAL DISTRICT

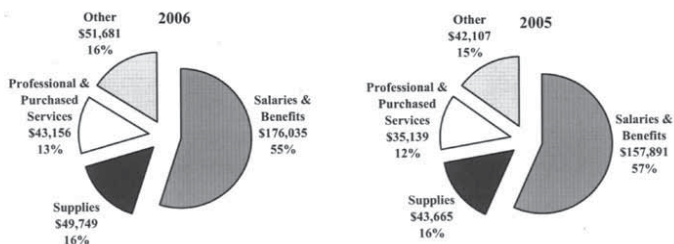
Management Discussion and Analysis

For the Years Ended June 30, 2007 and 2006

Deductions from Revenue

Contractual allowance adjustments, (expressed as a percentage of gross patient revenues) were 74% for 2006 compared to 70% for 2005, an increase of 4% including \$8.5 million with the acquisition of the ECSC. The increase in contractual allowance adjustments is due largely to unrealized price increases as a result of the July 1, 2005 rate increase of 30%. In addition, contractual allowance adjustments were reduced in 2005 by favorable settlements of prior years' Medicare cost reports.

Operating Expenses



Salaries & Wages

Salaries and benefits in fiscal year 2006 were 55% of operating expenses compared to 57% in fiscal year 2005. Total salaries increased \$16.0 million in 2006 compared to 2005, with \$2.8 million of this increase due to the acquisition of the ECSC. At the Hospital, \$7.5 million of total increase were for registered nurses salaries.

The Hospital, like most others in the nation, continues to be faced with a shortage of nurses and other clinical professionals. In an on-going response to this shortage in this fiscal year, the Hospital continued strategies such as: a recruitment retention taskforce, an enhanced Refer-a-Friend program, and a revitalized recruitment web site. Additionally, in December 2005, the El Camino Hospital Nursing Division received the American Nurses Association Credentialing Center's prestigious Magnet Designation. El Camino Hospital is the only hospital in Northern California to hold this prestigious award and only 3% of hospitals nationwide have the designation. This award is truly a magnet for nurses because of the high quality of nursing care that this award represents.

This designation is important, as in January 2004 the State of California implemented new RN to patient ratios, which have increased the need for registered nurses and has made the recruitment and retention of RNs an ongoing challenge. During 2006, the Hospital decreased its time to fill RN positions by 80% over 2005.

15

EL CAMINO HOSPITAL DISTRICT

Management Discussion and Analysis

For the Years Ended June 30, 2007 and 2006

The PRN (Professional Resources of Nurses) began its first year of a two year contract on March 26, 2006 with a 7% across-the-board increase in salaries.

Employees represented by SEIU-Local 715 started their second year of their two year contract with the Hospital on July 3, 2005 with a 4% across-the-board increase in salaries, plus certain classifications of employees who were provided market rate adjustments.

The Hospital's Stationary Engineers-Local 39, per their contract were provided a 4% across-the-board increase effective November 6, 2005.

The Hospital Board of Directors approved the non-management, non-contractual employees across-the-board increase of 4.5% on July 3, 2005.

Management received increases on the average of 4.5% on August 14, 2005.

FTE's (Full Time Equivalents) increased in fiscal year 2006 to 1,678 from 1,629 in 2005.

Employee Benefits

Overall, employee benefits cost increased by \$2.3 million in 2006 compared to 2005, an increase of 8.0%. Of the \$2.3 million increase, \$443 thousand was attributable of acquiring the ECSC in 2006.

Other significant increases were in the areas of pension expense (\$954,000), employer Social Security/Medicare taxes (\$935,000), healthcare premiums (\$669,000), and special one-time payment (\$243,000) to all non-management Hospital employees as a thank you for their achievements that produced a successful prior fiscal year. These increases were offset by decreases in both actual workers compensation payments and the actuarially determined expense for workers compensation (\$850,000) at the Hospital over the prior year.

Supplies

Total supply costs increased by \$6.1 million in 2006 compared to 2005, of which \$1.7 million was due to the acquisition of the ECSC. Other areas of significant increases are: 1) pharmaceutical expenses increased due to on-going price increases and utilization, specifically in the dialysis areas for the drugs Epogen and Zemplar, and 2) the addition of chemotherapy drugs for the Infusion Center that opened early in fiscal year 2006.

Professional and Purchased Services

Total professional and purchased services increased by \$8.0 million in 2006 compared to 2005, of which \$870 thousand was due to the acquisition of the ECSC. During 2006 considerable costs (\$2.4 million) were spent for the construction of the Hospital Project that did not meet accounting criteria to be capitalized. This included significant costs for demolition and asbestos abatement for the Make Ready projects and demolition of buildings and land improvements to allow for various new building

16

EL CAMINO HOSPITAL DISTRICT

Management Discussion and Analysis

For the Years Ended June 30, 2007 and 2006

construction projects (refer to Capital Assets section). In 2006, parking and shuttle services had to be provided to employees during the construction of the new parking structure, as the surface parking was severely limited. To assist patients and visitors also affected by this limited availability of parking, management put in place a free valet parking service for all patients and visitors that will continue through out the construction of the Hospital Project. Specialty collection agencies were further utilized in 2006 to assist the Hospital in collecting under payments from third party payers due the Hospital. Other significant increases included: 1) additional outsourced IT services for the Laboratory and Radiology including implementation of a new RIS/PACS medical information system plus IT maintenance contracts for various software/hardware equipment; 2) consulting expense for heart & vascular and oncology strategic objectives, and 3) recruitment activities for certain positions within the Hospital.

Other Expenses

Other expenses increased by \$9.6 million in 2006 over the prior 2005 fiscal year, of which \$1.3 million was due to the acquisition of the ECSC. Approximately \$3.8 million of this increase occurred in bad debt largely due to the rate increase that occurred in July 2005. Depreciation expense increased due the new building projects coming on-line (refer to the Capital Assets section). Other increases were for interest expense on leased IT and medical equipment plus general liability/malpractice premiums and actuarially determined reserves for the same.

Change in Net Unrealized Gains & Losses on Investments

Stock market investments saw a slight decline in unrealized gains during the fiscal year ended June 30, 2006. The net change resulted in an immaterial unrealized loss. Bond market investments saw a decrease in market value as interest rates rose during the past fiscal year resulting in a net change to unrealized losses of \$8.4 million. For all investments this results in a change to net unrealized loss of \$8.2 million.

The bond investments change in net unrealized loss represents a 3.4% decline in market value. However, given a 139 basis point increase in rates on Treasury five year notes from 3.69% to 5.09% this loss was expected over the fiscal year period. While this change in net unrealized loss is reported in the hospital's financials during this reporting period, future changes in market value may show different results and bond investments may now generate higher levels of income.

17

MOSS ADAMS LLP

CERTIFIED PUBLIC ACCOUNTANTS | BUSINESS CONSULTANTS

INDEPENDENT AUDITOR'S REPORT

The Board of Directors
El Camino Hospital District

We have audited the accompanying consolidated balance sheets of El Camino Hospital District as of June 30, 2007 and 2006 and the related consolidated statements of revenues, expenses, and changes in net assets and cash flows for the years then ended. These financial statements are the responsibility of the District's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the District's internal control over financial reporting. Accordingly, we express no such opinion. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of El Camino Hospital District as of June 30, 2007 and 2006, and the changes in its financial position and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Our audit was conducted for the purpose of forming an opinion on the consolidated financial statements that collectively comprise El Camino Hospital District's basic consolidated financial statements. The supplemental schedules of 2007 consolidating information set forth is presented for purposes of additional analysis and is not a required part of the basic consolidated financial statements. The consolidating supplemental information has been subjected to the auditing procedures applied in our audit of the basic consolidated financial statements and, in our opinion, is fairly stated, in all material respects, in relation to the consolidated financial statements taken as a whole.

Management's discussion and analysis on pages 1 through 17 is not a required part of the consolidated financial statements but is supplementary information required by the accounting principles generally accepted in the United States of America. We have applied certain limited procedures, which consisted principally of inquiries of management regarding the methods of measurement and presentation of the supplementary information. However, we did not audit the information and express no opinion on it.

Moss Adams LLP

San Francisco, California
October 19, 2007

18

EL CAMINO HOSPITAL DISTRICT
BALANCE SHEETS
JUNE 30, 2007 AND 2006
(In Thousands)

	2007	2006
ASSETS		
Current assets		
Cash and cash equivalents	\$ 20,194	\$ 8,145
Short-term investments	100,914	50,022
Patient accounts receivable, net of allowances for doubtful accounts of \$3,391 and \$3,789 in 2007 and 2006, respectively	54,827	59,337
Prepaid expenses and other current assets	8,081	8,593
Estimated third-party payor settlements	-	414
Notes receivable, current	653	13
Total current assets	184,669	126,524
Board-designated funds	229,297	188,457
Restricted funds	5,901	6,173
Funds held by trustee	195,662	-
Capital assets, net	285,463	212,160
Pledges receivable	858	1,747
Other long-term investments	23,708	-
Other assets	25,716	12,388
Total assets	\$ 951,274	\$ 547,449
LIABILITIES AND NET ASSETS		
Current liabilities		
Short-term capital leases	\$ 1,388	\$ 2,120
Accounts payable and accrued expenses	29,740	13,606
Salaries, wages, and related liabilities	23,201	20,941
Other current liabilities	7,131	6,062
Estimated third-party payor settlements	5,499	-
Current portion of bonds payable	4,110	-
Total current liabilities	71,069	42,729
Capital lease obligations, net of current portion	1,408	3,203
Bonds payable, net of current portion	295,697	-
Other long-term obligations	3,005	3,147
Workers' compensation	18,752	15,809
Postretirement medical benefits	12,985	13,059
Total liabilities	402,916	77,947
Net assets		
Unrestricted	63,879	256,492
Retained earnings reserved for minority interest	279	-
Invested in capital assets	282,667	206,837
Restricted	201,533	6,173
Total net assets	548,358	469,502
Total liabilities and net assets	\$ 951,274	\$ 547,449

19

See accompanying notes.

EL CAMINO HOSPITAL DISTRICT
STATEMENTS OF CASH FLOWS
YEARS ENDED JUNE 30, 2007 AND 2006
(In Thousands)

	2007	2006
Cash flows from operating activities		
Cash received from patients	\$ 379,379	\$ 309,585
Other cash receipts	18,084	15,973
Cash payments to employees	(190,859)	(172,531)
Cash payments to suppliers	(113,527)	(105,380)
Net cash from operating activities	93,077	47,647
Cash flows from noncapital financing activities		
Property tax revenue received	13,022	7,475
Restricted contributions and investment income	212	2,066
Transfers from restricted funds and other	272	(2,957)
Net cash from noncapital financing activities	13,506	6,584
Cash flows from capital and related financing activities		
Purchases of property, plant, and equipment	(100,891)	(73,242)
Payments on capital leases	(2,527)	(1,520)
Receipts from additions of bonds, net	299,807	-
Net cash from capital and related financing activities	196,389	(74,762)
Cash flows from investing activities		
Purchases of investments	(115,028)	(122,640)
Sales of investments	4,310	131,029
Investment income	16,376	13,139
Increase in notes receivable	(640)	(2)
Funds held by trustee	(195,662)	-
Other	(279)	-
Net cash from investment activities	(290,923)	21,526
Net increase in cash and cash equivalents	12,049	995
Cash and cash equivalents at beginning of year	8,145	7,150
Cash and cash equivalents at end of year	\$ 20,194	\$ 8,145
Reconciliation of operating income to net cash from operating activities		
Operating income	\$ 45,692	\$ 29,615
Adjustments to reconcile operating income to net cash from operating activities		
Depreciation and amortization	27,588	23,091
Provision for uncollectible accounts	22,920	15,270
Changes in assets and liabilities		
Patient accounts receivable	(17,996)	(24,678)
Prepaid expenses and other current assets	(12,816)	(2,727)
Current liabilities, excluding short-term capital lease obligations	24,962	5,852
Other long-term obligations	2,801	1,026
Postretirement medical benefits	(74)	198
Net cash from operating activities	\$ 93,077	\$ 47,647
Supplemental disclosure of noncash transactions		
New capital lease obligations	\$ (402)	\$ 1,201
Interest paid, net of capitalized interest	\$ 777	\$ -

21

See accompanying notes.

EL CAMINO HOSPITAL DISTRICT
STATEMENTS OF REVENUES, EXPENSES, AND CHANGES IN NET ASSETS
YEARS ENDED JUNE 30, 2007 AND 2006
(In Thousands)

	2007	2006
Operating revenues		
Net patient service revenue	\$ 391,876	\$ 334,263
Other revenue	18,084	15,973
Total operating revenues	409,960	350,236
Operating expenses		
Salaries, wages, and benefits	195,988	176,035
Supplies	49,772	49,749
Professional fees and purchased services	51,540	43,156
Provision for uncollectible accounts	22,920	15,270
Rent and utilities	9,177	6,923
Depreciation and amortization	27,588	23,091
Other	7,283	6,397
Total operating expenses	364,268	320,621
Operating income	45,692	29,615
Nonoperating revenues and expenses		
Investment income, including realized gains and losses, net	16,525	13,139
Change in net unrealized gains and losses on investments	4,722	(8,247)
Property tax revenue	13,022	7,475
Restricted gifts, grants and bequests, and other	(677)	2,416
Other, net	(149)	(348)
Minority interest in subsidiary earnings	(279)	-
Total nonoperating revenues and expenses	33,164	14,435
Increase in net assets	78,856	44,050
Total net assets, beginning of year	469,502	425,452
Total net assets, end of year	\$ 548,358	\$ 469,502

See accompanying notes.

20

EL CAMINO HOSPITAL DISTRICT
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2007 AND 2006

Note 1 – Organization and Summary of Significant Accounting Policies

Organization – El Camino Hospital District (the “District”) includes the following component units which are included as blended component units of the District’s financial statements: El Camino Hospital (the “Hospital”), El Camino Hospital Foundation (the “Foundation”), CONCERN: Employee Assistance Program (“CONCERN”), and most recently the El Camino Surgery Center (“ECSC”). The ECSC was 100% acquired by the Hospital on September 17, 2005. Prior to this complete acquisition, the Hospital owned a 50% interest in the ECSC. The ECSC is a Limited Liability Company. In February 2007, the Hospital Board approved the sale of no more than 49% of the total ownership interest in ECSC to qualified physicians at a price equal to fair market value. At June 30, 2007, 18 physicians own a 23% interest in ECSC.

The District is organized as a political subdivision of the State of California and was created for the purpose of operating an acute care hospital and providing management services to certain related corporations. The District is the sole member of the Hospital, and the Hospital is the sole corporate member of the Foundation and CONCERN. As sole member, the District (with respect to the Hospital) and the Hospital (with respect to the Foundation and CONCERN) have certain powers, such as the appointment and removal of the boards of directors and approval of changes to the articles of incorporation and bylaws.

In July 1999, the Hospital established CONCERN and subsequently transferred funds to establish CONCERN as a separate affiliated entity. The purpose of CONCERN is to provide and operate a specialized health care service plan for various business organizations nationwide. On March 5, 2001, CONCERN was granted a limited Knox-Keene license from the Department of Corporations of the State of California and commenced its operations.

All significant inter-entity accounts and transactions have been eliminated in the financial statements.

Accounting Standards – Pursuant to Government Accounting Standard Board (GASB) Statement No. 20, *Accounting and Financial Reporting for Proprietary Funds and Other Governmental Entities That Use Proprietary Fund Accounting*, the District has elected to apply the provisions of all relevant pronouncements of the Financial Accounting Standards Board (FASB), including those issued after November 30, 1989, which do not conflict or contradict GASB pronouncements.

Use of Estimates – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the report amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements. Estimates also affect the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

22

Proprietary Fund Accounting – The District utilizes the proprietary fund method of accounting whereby revenues and expenses are recognized on the accrual basis and financial statements are prepared using the economic resources measurement focus.

Cash and Cash Equivalents – Cash and cash equivalents include deposits with financial institutions, and investments in highly liquid debt instruments with an original maturity of three months or less. In addition, in 2007 and 2006, cash and cash equivalents include repurchase agreements, which consist of highly liquid obligations of U.S. governmental agencies. Cash and cash equivalents exclude amounts whose use is limited by board designation or by legal restriction.

Investments in Marketable Securities – Short-term investments consist primarily of highly liquid debt instruments and other short-term interest-bearing certificates of deposit, U.S. Treasury bills, U.S. government obligations, and corporate debt, excluding amounts whose use is limited by board designation or other arrangements under trust agreements.

Board-designated and restricted funds include assets set aside by the board for future capital improvements and other operational reserves, over which the board retains control and may at its discretion use for other purposes; assets set aside for qualified capital outlay projects in compliance with state law; assets set aside in accordance with agreements with third-party payors; and assets restricted by donors or grantors.

Investment income, realized gains and losses and unrealized gains and losses on investments are reflected as nonoperating income or expense.

Deferred Financing Costs – Financing costs incurred with the issuance of bonds are amortized over the term of the bonds using a method that approximates the effective interest rate method. Amortization of these costs is included in interest expense.

Bond Assets Held in Trust – According to the terms of both indenture agreements (General Obligation and Revenue Bonds), these certain amounts are held by the bond trustee and paying agent and are maintained and managed by the trustee and are invested in short term cash equivalents. These assets are available for the settlement of future current bond obligations.

Unexpended Bond Funds for the Hospital Project – Proceeds in the Project Funds not yet expended for the intended purpose from both the December 2006 General Obligation Bonds and the March 2007 Revenue Bonds at June 30, 2007 amount to \$190,266,303. They are invested in short term cash equivalents. They are restricted to expenditures for the Hospital Project.

Statements of Revenues, Expenses, and Changes in Net Assets – For purposes of display, transactions deemed by management to be ongoing, major, or central to the provisions of health care services are reported as revenues and expenses. Peripheral or incidental transactions are reported as gains and losses. These peripheral activities include investment income, property tax revenue, gifts, grants and bequests, change in net unrealized gains and losses on investments in marketable securities and are reported as nonoperating. Investments in the El Camino Surgery Center, Pathways, Home Health, Hospice, and Continuous Care are accounted for under the equity method. The District's share of the operating income of these entities is included as investment gains and losses in the District's financial statements.

Net Patient Service Revenue – Net patient service revenue is reported at the estimated net realizable amounts from patients, third-party payors, and others for services rendered, including estimated retroactive adjustments under reimbursement agreements with third-party payors. Retroactive adjustments are accrued on an estimated basis in the period the related services are rendered and adjusted in future periods as final settlements are determined.

Property Tax Revenue – Property tax revenue is recorded based on taxes levied for the current fiscal year.

Charity Care – The Hospital provides care to patients who meet certain criteria under its charity care policy without charge or at amounts less than its established rates. Because the Hospital does not pursue collection of amounts determined to qualify as charity care, they are not reported as revenue. The Hospital subsidizes the cost of treating patients who are on governmental assistance where reimbursement is below cost.

Uncollectible Accounts – The Hospital provides care to patients without requiring collateral or other security. Patient charges not covered by a third-party payor are billed directly to the patient if it is determined that the patient has the ability to pay. A provision for uncollectible accounts is recognized based on management's estimate of amounts that ultimately may be uncollectible.

Income Taxes – The District operates under the purview of the Internal Revenue Code, Section 115, and corresponding California Revenue and Taxation Code provisions. As such, it is not subject to state or federal taxes on income. CONCERN has also been granted tax-exempt status. However, income from the unrelated business activities of the Hospital and the Foundation is subject to income taxes.

Reclassifications – Certain amounts in the 2006 financial statements have been reclassified to conform to the 2007 presentation.

Capital Assets – Capital assets are recorded at cost. Donated property is recorded at its fair-market value on the date of donation. Depreciation is computed using the straight-line method over the estimated useful lives of the assets as follows:

Land improvements	16 years
Buildings and fixtures	25 – 40 years
Equipment	3 – 16 years

Leasehold improvements are amortized using the straight-line method over the shorter of the lease term or the estimated useful life of the related assets.

Investments in Health Care-Related Activities – The District currently holds an interest in Pathways Home Health & Hospice and Private Duty (formerly Continuous Care), which is reported on the equity method of accounting. In fiscal year 2006, the Hospital acquired a 100% ownership in ECSC for \$5.2 million in cash. Prior to that time the Hospital held a 50% interest in ECSC and reported it using the equity method of accounting. In February 2007, the Hospital Board approved the sale of no more than 49% of the total ownership interest in ECSC to qualified physicians at a price equal to fair market value. At June 30, 2007, 18 physicians own 23% of ECSC and the Hospital continues to report its interests using the equity method.

Risk Management – The Hospital is exposed to various risks of loss from torts; theft of, damage to, and destruction of assets; business interruption; errors and omissions; employee injuries and illnesses; natural disasters; and employee health, dental, and accident benefits. Commercial insurance coverage is purchased for claims arising from such matters. Settled claims have not exceeded this commercial coverage in any of the three preceding years.

Self-Insurance Plans – The District maintains professional liability insurance on a claims-made basis, with liability limits of \$30,000,000 per claim, and which is subject to a \$50,000 deductible. Additionally, the District is self-insured for workers' compensation benefits. The District purchases a Workers' Compensation Excess Policy that insures claims greater than \$1,000,000 with a limit of \$10,000,000. Actuarial estimates of uninsured losses for professional liability and workers' compensation have been accrued as liabilities in the accompanying financial statements.

Interest Rate Swap Agreements – The Hospital uses derivative instruments in the form of swap agreements to hedge variable interest rate exposures. The Hospital does not use derivative information for speculative purposes. Refer to Note 10 for a full description of the interest rate swap agreements.

Restricted Net Assets – Restricted net assets are those whose use by the Foundation has been limited by donors to a specific time period or purpose or to be maintained by the Foundation in perpetuity.

Accounting Change – The District adopted FASB Interpretation (FIN) No. 47, *Accounting for Conditional Asset Retirement Obligations*, as of July 1, 2004. FIN 47 clarifies that an entity is required to recognize a liability for the fair value of a conditional asset retirement obligation if the fair value of the liability can be reasonably estimated. Because asbestos abatement is mandated under State of California laws, asbestos removal and disposal costs qualify as conditional asset retirement obligations under FIN 47. The District will be required to remove and dispose of asbestos in the main tower of the existing Hospital which will be demolished in 2010 as part of the District's facilities master plan.

Upon adoption of FIN 47, the District was required to recognize in its balance sheet: (1) a liability for any existing asset retirement obligation; (2) an asset retirement cost capitalized as an increase to the carrying amount of the associated long-lived asset; and (3) accumulated depreciation on that capitalized cost. The accumulated depreciation on the capitalized asset retirement cost was calculated from the passage of California legislation on asbestos abatement (1986) to July 1, 2004. This amount, totaling \$1,942,000, was recognized as the cumulative effect of a change in accounting principle in the accompanying statement of revenues, expenses, and change in net assets. At June 30, 2006 and June 30, 2007, the estimated liability for the asset retirement obligation of \$2,590,000 is included in other long-term obligations in the accompanying balance sheet.

Note 2 – Operating Revenues

Gross patient revenue is recorded on the basis of usual and customary charges. Gross patient revenue was \$1,518,039,500 and \$1,274,030,000 for 2007 and 2006, respectively. The percentage of inpatient and outpatient services is as follows:

	2007	2006
Inpatient services	64%	66%
Outpatient services	36%	34%

The following table reflects the percentage of gross patient revenues by major payor group:

	2007	2006
Medicare	39%	39%
Contracted rate payors	5%	5%
Commercial insurance and other	50%	50%
Medi-Cal	6%	6%

The Hospital has agreements with third-party payors that provide for payments to the Hospital at amounts different from its established rates. Payment arrangements include prospectively determined rates per discharge, reimbursed costs, discounted charges, prepaid payments per member, and per diem payments. Net patient service revenue is reported at the estimated net realizable amounts from patients, third-party payors, and others for services rendered, including estimated settlements under reimbursement agreements with third-party payors.

Inpatient acute care services rendered to Medicare program beneficiaries are paid at prospectively determined rates per discharge. These rates vary according to a patient classification system based on clinical, diagnostic, and other factors. Inpatient nonacute services related to Medicare beneficiaries are paid based on a cost-reimbursement methodology through March 31, 2004. Inpatient nonacute services subsequent to April 1, 2004 are paid at prospectively determined rates per discharge. Payments for outpatient services are based on a stipulated amount per diagnosis. The Hospital is reimbursed for cost reimbursable items at a tentative rate, with final settlements determined after submission of annual cost reports by the Hospital and audits thereof by the Medicare fiscal intermediary. The effect of updating prior year estimates for Medicare and other liabilities was to increase 2007 and 2006 net operating income by \$3,759,000 and \$4,708,000, respectively. The Hospital's cost reports have been audited by the Medicare fiscal intermediary through June 22, 2002.

Medi-Cal and contracted rate payors are paid on a percentage of charges, per diem, per discharge, fee schedule, or a combination of these methods.

Laws and regulations governing the Medicare and Medi-Cal programs are complex and are subject to interpretation. As a result, there is at least a reasonable possibility that recorded estimates will change in the near term.

Included in other revenue are amounts from investments in health-related activities, rental income, cafeteria, and other nonpatient care revenue.

The District participates in a cash management program provided by its primary depository institution that allows cash in District concentration accounts to be swept daily and invested overnight in reverse repurchase agreements that are not exposed to custodial credit risk because the underlying securities are held by the buyer-lender. At June 30, 2007 and 2006, balances in repurchase agreements had carrying values of \$20,072,000 and \$10,620,000, respectively, and are included in the carrying amounts above.

Note 5 – Board-Designated and Restricted Funds

Board-designated funds, restricted funds, and short-term investments, collectively, investments, as of June 30, 2007 and 2006 comprised the following (in thousands):

	Amortized Costs	Gross Unrealized Gains	Losses	Carrying Value
2007				
Cash and cash equivalents	\$ 16,149	\$ -	\$ -	\$ 16,149
Equities	34,579	5,653	(186)	40,046
Fixed income securities	307,001	32	(9,309)	297,724
Restricted pledges and deposits	5,901	-	-	5,901
	<u>\$ 363,630</u>	<u>\$ 5,685</u>	<u>\$ (9,495)</u>	<u>\$ 359,820</u>
2006				
Cash and cash equivalents	\$ 15,681	\$ -	\$ -	\$ 15,681
Equities	6,553	2,211	(253)	8,511
Fixed income securities	227,018	22	(10,511)	216,529
Restricted pledges and deposits	3,931	-	-	3,931
	<u>\$ 253,183</u>	<u>\$ 2,233</u>	<u>\$ (10,764)</u>	<u>\$ 244,652</u>

Interest Rate Risk – Through its investment policies, the District manages its exposure to fair value losses arising from increasing interest rates by limiting maturity of fixed income securities in its portfolio to no more than ten years.

At June 30, 2007, District investment balances and average maturities were as follow:

Investment Type	Fair-Value (in thousands)	Investment Maturities (in years)		
		Less than 1	1 to 5	6 to 10
Short-term money market	\$ 91,451	\$ 91,451	\$ -	\$ -
Government and agencies	143,543	2,805	85,334	55,404
Corporate bonds	82,035	17,390	55,460	9,185
Foreign fixed income	2,771	-	1,481	1,290
	<u>319,800</u>	<u>\$ 111,646</u>	<u>\$ 142,275</u>	<u>\$ 65,879</u>
Equities	41,362			
Restricted pledges and deposits	5,901			
Total fair-value	<u>\$ 367,063</u>			

Note 3 – Charity Care

The Hospital maintains records to identify and monitor the level of direct patient charity care it provides. These records include the charges foregone for providing the patient care furnished under its charity care policy. For the years ended June 30, 2007 and 2006, the estimated costs of providing patient charity care services and supplies in excess of reimbursement from governmental programs were as follows:

	2007	2006
	(in thousands)	
Unpaid costs of Medi-Cal programs	\$ 15,131	\$ 11,779
Unpaid costs of Medicare programs	20,618	17,497
Indigent charity care	826	330
Other community-based programs	<u>15,964</u>	<u>9,245</u>
Total charity care	<u>\$ 52,539</u>	<u>\$ 38,851</u>

In furtherance of its purpose to benefit the community, the Hospital provides numerous other services to the community for which charges are not generated and revenues have not been accounted for in the accompanying financial statements. These services include providing access to health care through interpreters, referral and transport services, health care screening, community support groups and health educational programs, and certain home care and hospice programs.

The Hospital also provides services to the community through the operations of the El Camino Hospital Auxiliary, Inc. (the "Auxiliary"). Services provided by volunteers of the Auxiliary, free of charge to the community, include assistance and counseling to patients and visitors, provision of scholarship awards to qualifying paramedical students, and daily personal contact with members of the community who are living alone. In both 2007 and 2006, these volunteers contributed approximately 105,000 hours in providing these services, the value of which is not recorded in the accompanying financial statements.

Note 4 – Cash Deposits

At June 30, 2007 and 2006, District cash deposits had carrying amounts of \$20,194,000 and \$8,145,000, respectively, and bank balances of \$25,540,770 and \$3,254,100, respectively. Of the bank balances at June 30, 2007 and 2006, \$927,100 and \$337,600, respectively, were covered by federal depository insurance.

Credit Risk – District investment policies limit investments to investment grade assets. The investment policy requires investment managers maintain an average of Aa/AA or higher ratings as issued by a nationally recognized rating organization. Additionally, the investment policy requires no more than 50% of total investments to be invested in US corporate notes and bonds.

Foreign Currency Risk – The District's investment policy permits it to invest up to 15 percent of total investment in foreign currency denominated investments. These investments must have a minimum quality rating of BAA3/BBB, or its equivalent or higher, as issued by at least two of the three nationally recognized rating organizations. Those assets identified as foreign fixed income investments above are securities issued by Non-U.S. domiciled issuers. All securities are denominated and payable in (both interest and principal) U.S. dollars. None represent foreign currency risk.

Note 6 – Capital Assets

Capital assets activity for the year ended June 30, 2007 is as follows (in thousands):

	Balance June 30, 2006	Increases	Decreases	Balance June 30, 2007
Capital assets not being depreciated				
Land	\$ 10,585	\$ -	\$ -	\$ 10,585
Construction in progress	47,618	86,666	20,097	114,187
	<u>58,203</u>	<u>86,666</u>	<u>20,097</u>	<u>124,772</u>
Capital assets being depreciated				
Land improvement	5,712	629	-	6,341
Buildings	209,230	18,618	8,246	219,602
Capital equipment	126,267	12,358	3,174	135,451
	<u>341,209</u>	<u>31,605</u>	<u>11,420</u>	<u>361,394</u>
Less accumulated depreciation for				
Land improvement	4,200	287	-	4,487
Buildings	104,096	14,604	8,246	110,454
Capital equipment	78,956	8,807	2,001	85,762
	<u>187,252</u>	<u>23,698</u>	<u>10,247</u>	<u>200,703</u>
Total capital assets being depreciated, net	<u>153,957</u>	<u>7,907</u>	<u>1,173</u>	<u>160,691</u>
Total capital assets, net	<u>\$ 212,160</u>	<u>\$ 94,573</u>	<u>\$ 21,270</u>	<u>\$ 285,463</u>

EL CAMINO HOSPITAL DISTRICT
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2007 AND 2006

Capital assets activity for the year ended June 30, 2006 is as follows (in thousands):

	Balance June 30, 2005	Increases	Decreases	Balance June 30, 2006
Capital assets not being depreciated				
Land	\$ 10,585	\$ -	\$ -	\$ 10,585
Construction in progress	37,325	58,463	48,170	47,618
	<u>47,910</u>	<u>58,463</u>	<u>48,170</u>	<u>58,203</u>
Capital assets being depreciated				
Land improvement	4,522	1,232	42	5,712
Buildings	169,020	41,361	1,151	209,230
Capital equipment	101,453	27,432	2,618	126,267
	<u>274,995</u>	<u>70,025</u>	<u>3,811</u>	<u>341,209</u>
Less accumulated depreciation for				
Land improvement	3,904	326	30	4,200
Buildings	93,613	11,613	1,130	104,096
Capital equipment	64,232	17,158	2,434	78,956
	<u>161,749</u>	<u>29,097</u>	<u>3,594</u>	<u>187,252</u>
Total capital assets being depreciated, net	<u>113,246</u>	<u>40,928</u>	<u>217</u>	<u>153,957</u>
Total capital assets, net	<u>\$ 161,156</u>	<u>\$ 99,391</u>	<u>\$ 48,387</u>	<u>\$ 212,160</u>

Construction contracts of approximately \$325.1 million exist for the construction of the new hospital facility. At June 30, 2007, the remaining commitment on these contracts approximated \$257.3 million.

Note 7 – Employee Benefit Plans

The District sponsors a cash-balance pension plan (the Plan), which has been in effect since January 1, 1995. The Plan covers employees who are 21 years of age and have completed one year of credited service. Participants are entitled to a lump-sum distribution or monthly benefits at age 65 based on a predetermined formula that considers years of service and compensation. Effective July 1, 1999, employer Plan benefits are calculated as 5% of a participant's annual plan compensation, and the annual interest is an indexed rate based on the return on ten-year U.S. treasury securities. Participants are fully vested in their account balances after five pension years.

Certain retired and terminated employees and certain participants covered by a collective bargaining agreement continue to participate under provisions of a defined-benefit retirement plan in effect prior to January 1, 1995. Any costs and liabilities related to this plan are included below.

31

EL CAMINO HOSPITAL DISTRICT
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2007 AND 2006

Components of pension activity for the years ended June 30, 2007 and 2006 consist of the following:

	2007	2006
	(in thousands)	(in thousands)
Pension expense	\$ 1,882	\$ 774
Employer contributions	2,731	5,700
Benefits paid	2,498	3,256

Eligible employees of the Hospital may also elect to participate in a separate deferred compensation plan (the 403(b) plan) pursuant to Section 403(b) of the Code. The Hospital acts as the administrator and sponsor, and the 403(b) plan's assets are held by trustees designated by the Hospital's management. Employees are eligible to participate upon employment, and participants are immediately vested in their elective contributions plus actual earnings thereon. The Hospital will match employee contributions to the 403(b) plan, subject to a maximum of 4% of each participant's annual plan compensation. Participants are eligible for employer match in the second plan year in which they work at least 1,000 hours, and they must be on the payroll at the end of the plan year (December 31). Employer matching contributions under the 403(b) plan are made to the cash balance pension plan and earn interest as defined by that plan. Employer matching contributions to the 403(b) plan of \$3,367,000 and \$2,993,000 in 2007 and 2006, respectively, are included in benefits expense. Participants are immediately vested in the employer contributions included in the cash balance pension plan.

Note 8 – Postretirement Medical Benefits

The Hospital provides health care benefits and life insurance for retired employees who meet eligibility requirements as outlined in the plan document, as approved by the board of directors of the Hospital. All employees who attain age 55 with a minimum of 20 years of enrollment in the Hospital's health care program and are enrolled in one of the plans upon retirement, and who were hired prior to July 1, 1994 are eligible. Under the plan, employees are credited with employment history accumulated under a prior District plan.

Benefits are funded by the Hospital on a pay-as-you go basis. If a participant terminates from the Hospital after 20 years of enrollment but before reaching age 62, he or she can choose to contribute to the plan between ages 55 and 61 to retain the plan's benefits. At age 62, eligible retirees are given an annual credit based on years of service to pay for health benefits. As of June 30, 2007, approximately 133 employees and former employees were eligible to participate in the plan.

33

EL CAMINO HOSPITAL DISTRICT
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2007 AND 2006

Analysis of Funding Progress - Pension Plan – The following table summarizes the funding status of the District's cash-balance pension plan (in thousands):

Fiscal Year	Actuarial Value of Assets (a)	Actuarial Accrued Liability (AAL) - Projected Unit Credit (b)	Assets in Excess of AAL (a-b)	Funded Ratio (a/b)	Covered Payroll (c)	Assets in Excess AAL as a Percentage of Covered Payroll ((a-b)/c)
2003	\$ 65,271	\$ 52,647	\$ 12,724	124.2%	\$ 74,342	17.1%
2004	\$ 64,231	\$ 58,846	\$ 5,385	109.2%	\$ 86,091	6.3%
2005	\$ 77,946	\$ 65,366	\$ 12,580	119.2%	\$ 95,430	13.2%
2006	\$ 84,129	\$ 72,616	\$ 11,513	115.9%	\$ 103,024	11.2%
2007	\$ 91,100	\$ 78,764	\$ 12,336	115.7%	\$ 111,238	11.1%

The following table summarizes the net pension obligation (NPO) or prepaid pension cost for the District's cash-balance pension plan (in thousands):

Fiscal Year	Beginning of Year NPO (a)	Annual Pension Cost (b)	Actual Contribution (c)	Increase (Decrease) in NPO (b-c)	End of Year NPO/ (Prepaid Pension Cost) ((a)+(b-c))
2003	\$ 622	\$ 1,627	\$ -	\$ 1,627	\$ 2,249
2004	\$ 2,249	\$ 1,116	\$ 1,271	\$ (155)	\$ 2,094
2005	\$ 2,094	\$ 16	\$ 3,101	\$ (3,085)	\$ (991)
2006	\$ (991)	\$ 774	\$ 5,700	\$ (4,926)	\$ (5,917)
2007	\$ (5,917)	\$ 1,882	\$ 2,731	\$ (849)	\$ (6,766)

The following table summarizes the actuarial assumptions used to determine the District's cash-balance pension plan liabilities as of June 30:

	2005	2006	2007
Expected long-term return on assets	8.5%	8.5%	8.5%
Rate of compensation increases	4.0%	4.0%	4.0%
Date of actuarial valuation	January 2004	January 2005	January 2006
Amortization period of NPO	3 years	3 years	3 years

32

EL CAMINO HOSPITAL DISTRICT
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2007 AND 2006

The following table sets forth the plan's funded status, as actuarially determined on an accrual basis, reconciled with the amounts shown in the District's balance sheets as of June 30, 2007 and 2006:

	2007	2006
	(in thousands)	(in thousands)
Accumulated benefit obligation	\$ 13,312	\$ 12,871
Fair-value of plan assets	-	-
Funded status	<u>\$ (13,312)</u>	<u>\$ (12,871)</u>
Accrued benefit cost recognized in the balance sheets	<u>\$ (12,985)</u>	<u>\$ (13,059)</u>

The net period postretirement benefit activity for 2007 and 2006 included the following components:

	2007	2006
	(in thousands)	(in thousands)
Benefit expense	\$ 516	\$ 686
Employer contributions	590	489
Plan participants' contributions	214	173
Benefits paid	814	662

The measurement date for the actuarial analysis is June 30 for both 2007 and 2006. For measurement purposes, annual rates of increase in the per capita cost of covered health care benefits of 8% and 9% were assumed for fiscal years 2007 and 2006, respectively. The rate was assumed to decrease gradually to 5.5% over the next four years and remain at that level thereafter. The dental benefit trend rate was assumed to be 5% in all future years. The discount rates used are 6.25% for 2007 and 2006.

The following table summarized projected future post-retirement plan benefits payments:

2008	\$ 641,000
2009	722,000
2010	828,000
2011	887,000
2012	970,000
2013-2017	<u>6,502,000</u>
	<u>\$ 10,550,000</u>

34

Note 9 – Insurance Plans

The District's professional, general, automobile, and directors and officers liability insurance is purchased from BETA Health Care Group (BHG). BHG was formed in 1979 for the purpose of operating a self-insurance program for the above insurance coverage for certain hospital districts of the Association of California Hospital Districts (ACHD). Effective October 1, 1989, BHG became a separate joint powers authority, establishing itself as a public agency and distinct from ACHD. BHG is managed by a board of 16 representatives (the BHG Council), 14 of whom are elected by the members.

The District's other insurance needs are brokered by Driver-Alliant Insurance Services (Driver-Alliant). This relationship was developed by BHG. Through Driver-Alliant, the District purchases its all-risk property insurance (including limited flood), fiduciary, crime, and excess workers' compensation coverage. Given the extreme costs and high deductible of acquiring earthquake insurance, the District has developed a board-designated self-funded earthquake "catastrophic fund." The fair value of this fund was \$12,847,000 and \$12,379,000 at June 30, 2007 and 2006, respectively.

The District is self-funded for its workers' compensation and has been issued by the State of California's Department of Industrial Relations, a Certificate of Consent to Self-Insure. The District purchases excess workers' compensation insurance coverage.

Selected coverages are (in thousands):

Coverage	Policy Limit	Self-Insured Retention
Hospital professional and general liability	\$ 30,000	\$ 50
Automobile insurance	20,000	-
Directors and officers	10,000	25
All-risk property	1,000,000	40
Fiduciary	5,000	25
Excess workers' compensation	10,000	1,000
Commercial crime	5,000	3
Course of construction	325,000	50

Settled claims have not exceeded the District's policy limits in any of the past three years.

General Obligation Bonds – Upon voter approval in November 2003 the District issued \$148,000,000 principal amount of General Obligation Bonds, \$115,665,000 of Current Interest Bonds and \$32,335,000 of Capital Appreciation Bonds. Interest on the Current Interest Bonds is payable semiannually at rates ranging from 4% to 5% and principal maturities ranging from \$545,000 in 2008 to \$18,050,000 in 2036 are due annually on August 1. Interest at rates ranging from 4.38% and 4.48% and principal of the Capital Appreciation Bonds are payable only at maturity.

The Current Interest Bonds maturing on or before August 1, 2016 are not subject to redemption. The Current Interest Bonds maturing on or after August 1, 2017, may be redeemed prior to their respective stated maturity dates, at the option of the District, from any source of available funds, as a whole or in part on any date on or after February 1, 2017 at a redemption price equal to the principal amount of the Current Interest Bonds called for redemption, together with interest accrued thereon to the date of redemption, without premium.

The Bonds are general obligations of the District payable from ad valorem taxes. Payment of principal, interest and maturity value of the Bonds when due is insured by a municipal bond insurance policy.

Revenue Bonds, Series 2007 - Each Series of Bonds initially will bear interest at Auction Rates for successive seven-day Auction Periods. Interest on the Bonds will be payable on the Business Day immediately following the applicable Auction Period. Principal maturities on the serial bonds range from \$2,475,000 in 2008 and \$7,200,000 in 2041, and are due annually on February 1.

The bonds are secured by a pledge of gross revenues to an Indenture of Trust (Indenture) dated March 16, 2007. The Indenture contains certain covenants that, among other things, require the District to deposit all Gross Revenues of the Hospital as soon as practicable upon receipt. The Indenture also requires the Hospital to maintain a long-term debt service coverage ratio of 1.15 to 1. Failure to comply with the restrictive covenants of the Indenture could result in all of the unpaid principal and accrued interest of the bonds becoming due immediately, at the option of the trustee.

Interest costs – Interest costs incurred for the year ended June 30, 2007 and 2006, are:

	June 30, 2007
Capitalized	\$ 29
Nonoperating expense	3,336
	<u>\$ 3,365</u>

The District has actuarial estimates performed annually on its self-insurance plans of professional liability and workers' compensation benefits. Estimated liabilities (which have not been discounted) have been actuarially determined at an expected 75% confidence level and include an estimate of incurred, but not reported, claims. The change in the liability for self-insurance is as follows (in thousands):

	2007	2006
Beginning balance	\$ 21,211	\$ 19,329
Current year claims and changes in estimates	6,863	5,757
Payment of claims	(4,207)	(3,875)
Ending balance	<u>\$ 23,867</u>	<u>\$ 21,211</u>

The balances are included in salaries and wages payable and long-term liabilities in the accompanying balance sheets.

Note 10 – Long-Term Debt

	June 30, 2007
El Camino Hospital District 2006	
General Obligation Bonds	
Principal	\$ 148,000
Unamortized premium	1,807
El Camino Hospital Revenue Bonds, Series 2007	<u>150,000</u>
	299,807
Less current maturities	<u>4,110</u>
	<u>\$ 295,697</u>

	2007			
	Balance at June 30, 2006	Additions	Payments	Balance at June 30, 2007
General obligation bonds	\$ -	\$ 149,807	\$ -	\$ 149,807
Revenue bonds	-	150,000	-	150,000
	<u>\$ -</u>	<u>\$ 299,807</u>	<u>\$ -</u>	<u>\$ 299,807</u>

There were no interests costs incurred for bonds during the year ended June 30, 2006.

Year ending June 30,	General Obligation Bonds		Revenue Bonds	
	Principal	Interest	Principal	Interest
2008	\$ 1,635	\$ 3,279	\$ 2,475	\$ 4,753
2009	545	5,112	2,550	4,687
2010	845	5,090	2,625	4,604
2011	1,170	5,061	2,625	4,549
2012	1,525	5,014	2,775	4,479
2013-2017	8,485	24,162	15,375	20,805
2018-2022	20,285	21,271	18,075	18,147
2023-2027	19,649	32,391	21,375	15,020
2028-2032	18,681	48,689	25,125	11,340
2033-2037	75,180	10,603	29,550	6,993
2038-2041	-	-	27,450	1,940
	<u>\$ 148,000</u>	<u>\$ 160,672</u>	<u>\$ 150,000</u>	<u>\$ 97,317</u>

Interest Rate Swaps – On March 7, 2007, the Hospital entered into three interest rate swap agreements in connection with the issuance of the Series 2007 Revenue Bonds. The intention of the swap is to create debt with a synthetic, fixed interest rate on the variable-rate Revenue Bonds. The swaps were effective March 23, 2007 with a termination date of February 1, 2041 and notional amounts of \$50 million each, these terms match the terms of the underlying Series 2007 Revenue Bonds. Under each swap transaction, the Hospital pays a fixed rate of interest of 3.204% and the counterparty pays a variable rate of interest equal to the sum of (i) 56% of USD-LIBOR-BBA plus (ii) .23%. The one-month LIBOR rate at June 30, 2007 was 5.32%.

Risks Associated with the Swap Agreements – From the Hospital's perspective, the following risks are generally associated with swap agreements:

Credit Risk – The counterparty becomes insolvent or is otherwise not able to perform its financial obligations. In the event the counterparty become insolvent or their credit rating falls below BBB-/Baa2 the Hospital has the right to terminate the swap. Upon exercise of early termination the amounts due from or to the counterparty will be determined by the market pricing of the swaps at the time of termination.

Basis Risk – The variable interest rate paid by the counterparty under the swap and the fixed rate paid by the Hospital on the associated bonds may not be the same. If the counterparty's rate under the swap is lower than the fixed interest rate, then the counterparty's payment under the swap agreement does not fully reimburse the Hospital for its interest payment on the associated bonds. Conversely, if the fixed interest rate is lower than the variable rate, there is a net benefit to the Hospital.

Termination Risk – The Hospital or counterparty may terminate the swap if the other party fails to perform under the terms of the contract. If, at the time of the termination, the swap has a negative fair value, the Hospital would be liable to the counterparty for that payment.

Fair Value – As of June 30, 2007, the swaps had a fair value of \$3,822,000. The fair value of the swaps may be countered by changes in total interest payments required under the variable rates. In accordance with GASB Technical Bulletin 2003-1, *Disclosure Requirements for Derivatives Not Reported at Fair Value on the Statement of Net Assets*, the fair value has not been recorded in the financial statements.

Note 11 – Capital Leases

Capital leases outstanding as of June 30, 2007 are as follows (in thousands):

Description	Maturity	Interest Rates	Original Issue	June 30, 2007
Capital leases - equipment	September 2007 - June 2010	0% to 7.75%	\$ 9,702	\$ 2,796
net of interest				1,388
Less current portion				1,408

Description	June 30, 2006	Increases	Decreases	Outstanding June 30, 2007
Capital leases - equipment	\$ 5,323	\$ -	\$ 2,527	\$ 2,796

Description	June 30, 2005	Increases	Decreases	Outstanding June 30, 2006
Capital leases - equipment	\$ 5,642	\$ 1,201	\$ 1,520	\$ 5,323

Although these gifts are irrevocable, applicable GASB pronouncements permit financial statement recognition only upon satisfaction of all eligibility requirements. Since the Foundation is not eligible to receive the assets held in the trusts until maturity of the trusts (generally the donor's death), long-term receivables from charitable remainder trusts and pooled income funds are not recognized in the financial statements.

The total of these contributions, measured at the fair value of assets to be received, discounted to their estimated net present value, is \$1,718,000 and \$1,301,000, respectively, at June 30, 2007 and 2006. The applicable federal discount rate for June 2007 and 2006 of 5.5% per annum and the Standard Ordinary Mortality Rate Table were used to arrive at the present value.

Note 13 – Related Party Transactions

In 2002 and 2004, the Hospital's board of directors approved housing loans to two executives.

The loan made in 2004 secured by the associated real property was paid off by the executive during fiscal year 2006. A portion of the accrued interest on the loan paid by the Hospital was forgiven as the executive had met a certain milestone. The remaining balance of accrued interest was repaid to the Hospital by the executive.

The loan made in 2002 was made pursuant to the executive's employment agreement, was secured by the associated real property and was paid off by the executive during fiscal year 2006. The entire principal amount loaned directly by the Hospital to the executive was repaid by the executive, as was the accrued interest on the loan that was not forgiven by the Hospital for the executive meeting certain milestones.

Thus, as of the end of fiscal year 2007 and 2006, no loans existed to executives of the Hospital.

On April 26, 2007 the Foundation entered into a Loan Agreement by and between The Fogarty Institute for Innovation (the "borrower"), a California nonprofit, public benefit corporation located at the Hospital's Melchor Pavilion (medical office building), and El Camino Hospital Foundation (the "lender"). The Foundation agrees to lend to the borrower from time-to-time amounts not less than \$50,000 (the "Advance"), which in the aggregate at any one time the outstanding amount does not exceed the sum of \$1 million. The final date that Advances will be made to the borrower is June 30, 2008, and all principal balances loaned and accrued interest are to be repaid no later than June 30, 2009. Interest rate on each Advance will be the prime rate as reported in the Wall Street Journal as of the date of requested Advance. As of June 30, 2007 the Advances total \$192,209 and accrued interest represents \$1,137.

Debt service requirements for capital leases are as follow (in thousands):

Period Ending June 30,	
2008	\$ 1,626
2009	1,196
2010	505
Less interest	531
	3,858
Less current portion	1,388
	\$ 2,470

Note 12 – Restricted Net Assets

Restricted net assets consist of donor-restricted contributions and grants and cash restricted for regulatory requirements, which are to be used as follow (in thousands):

	2007	2006
Equipment and expansion	\$ 3,629	\$ 3,304
Charity and other	617	1,210
Endowments	1,575	1,609
Restricted by donor for specific uses	5,821	6,123
Restricted by Department of Managed Health Care	50	50
Bond assets held in trust	195,662	-
Total restricted net assets	\$ 201,533	\$ 6,173

Permanently restricted contributions (endowments) remain intact, with the earnings on such funds providing an ongoing source of revenue to be used primarily for education.

The Foundation is the beneficiary of gifts through testamentary and other trusts in which the gift assets are held by the trustees and administered for the benefit of the Foundation and Hospital. Pooled income trust assets are donated to the Foundation under life annuity agreements. The donors maintain the right to income earned on the assets during their lifetime and, in some cases, during the lifetime of their survivors.

Note 14 – Commitments and Contingencies

Litigation – The District is a defendant in various legal proceedings arising out of the normal conduct of its business. In the opinion of management and its legal representatives, the District has valid and substantial defenses, and settlements or awards arising from legal proceedings, if any, will not exceed existing insurance coverage, nor will they have a material adverse effect on the financial position, results of operations, or liquidity of the District.

Lease Commitments – The District is obligated for land and office rental under the terms of various operating lease agreements. Following is a schedule by year of future minimum lease payments under operating leases as of June 30, 2007 (in thousands):

	Operating Lease Commitments	Lease Income	Net Lease Benefit
2008	\$ 1,184	\$ 3,704	\$ 2,520
2009	1,009	2,385	1,376
2010	871	2,286	1,415
2011	842	2,269	1,427
2012	596	2,219	1,623
Thereafter	3,918	7,714	3,796
	\$ 8,420	\$ 20,577	\$ 12,157

Total rental expense in 2007 and 2006 for all operating leases was approximately \$4,428,000 and \$2,606,000, respectively.

Regulatory Environment – The health care industry is subject to numerous laws and regulations of federal, state, and local governments. These laws and regulations include, but are not necessarily limited to, matters such as licensure, accreditation, government health care program participation requirements, reimbursement for patient services, and Medicare and Medi-Cal fraud and abuse. Recently, government activity has increased with respect to investigations and allegations concerning possible violations of fraud and abuse statutes and regulations by health care providers. The District is subject to routine surveys and reviews by federal, state and local regulatory authorities. The District has also received inquiries from health care regulatory authorities regarding its compliance with laws and regulations. Although the District management is not aware of any violations of laws and regulations, it has received corrective action requests as a result of completed and on going surveys from applicable regulatory authorities. Management continually works in a timely manner to implement operational changes and procedures to address all corrective action requests from regulatory authorities. Breaches of these laws and regulations and non-compliance with survey corrective action requests could result in expulsion from government health care programs together with the imposition of significant fines and penalties, as well as significant repayments for patient services previously billed. Compliance with such laws and regulations can be subject to future government review and interpretation, as well as regulatory actions unknown or unasserted at this time.

Hospital Seismic Safety Act – In 1994, the California legislature enacted Senate Bill 1953, which requires that California hospitals evaluate and upgrade acute care facilities to meet the requirements of the Hospital Seismic Safety Act beginning in 2008, depending upon the hospital's structural performance category classification. As amended by subsequent legislation, the statute allows hospitals to apply for extensions beyond the 2008 deadline under certain circumstances. El Camino Hospital is in the process of completing a request for extension until January 2013 to ensure compliance with the regulations. The Hospital developed a Facilities Master Plan (the "Plan"), which determined the location of the replacement building to be constructed over the next several years. On April 5, 2006, the Hospital Board of Directors approved Resolution 2006-5 approving a "Hospital Project" in the amount of \$480,000,000 for five (5) construction phases and the related furniture, fixtures, and equipment, soft costs and contingencies that are required to successfully complete the Hospital Project (including all previously approved expenditures for the Hospital Project). On June 8, 2006 the ground breaking occurred for the Hospital Project. The North Addition that is connected to the original building, constructed in 1973, requires substantial interior renovations, but will continue to be utilized a part of the Plan. The Orchard and Willow Pavilions are compliant with State of California Seismic requirements and will remain in service.

The Plan called for the "old" Oak Pavilion that housed the Dialysis Center on the first floor and administrative offices on the second floor to be demolished as it is in the footprint of the new Hospital Project. In February 2005, the Hospital Board approved a separate project, totaling \$10.2 million to replace this structure with a "new" Oak Pavilion on the southwest corner of the Hospital campus. This new structure was completed in March 2006 and the old structure was vacated.

The "old" Oak Pavilion was put on accelerated depreciation schedules to be fully depreciated at the end of 2006. It was subsequently demolished in the summer of 2007 and the cost of the demolition was expensed. The Main Tower of the Hospital is on an accelerated depreciation schedule to be fully depreciated by June 2010, the expected date of its complete vacancy and demolition. During 2005, the Hospital implemented FASB Interpretation (FIN) No. 47, *Accounting for Conditional Asset Retirement Obligations*, and \$2.6 million was reserved for the projected asbestos abatement costs. The asbestos abatement will be necessary before demolition can occur.

The District plans to finance the Plan using proceeds from a combination of: (1) General Obligation bonds, totaling \$148 million, to be issued by the County of Santa Clara as approved by the November 4, 2003 Measure D; (2) revenue bonds to be issued by the Hospital, and (3) cash reserves.

On December 13, 2006, El Camino Hospital District sold \$148 million of General Obligation Bonds through a negotiated sale with Citigroup Global Markets. Based upon the Hospital District's strong credit rating and the purchase of municipal bond insurance, the Bonds were sold at an all in interest rate cost of 4.45%. The Hospital District was able to take advantage of historically low interest rates in the municipal bond market producing the lowest possible cost to the taxpayers. The Bonds have a final maturity date of August 1, 2036. The Hospital District closed this issue on December 31, 2006 and received the proceeds into Project Fund held by Wells Fargo Bank as the Trustee and Paying Agent. As of June 30, 2007 \$57,739,698 has been expended from the Project Fund for certain costs of the Hospital Replacement Project that qualify as public fund expenditures. It is projected that the total of these funds will be spent by the spring of 2008.

On March 14, 2007 the Board of Directors of El Camino Hospital approved a \$150 million tax-exempt Revenue Bond borrowing. The Hospital may do another bond issue up to a maximum of \$100 million in 2008.

The \$150 million in Revenue Bonds were sold and closed on March 27, 2007. These bonds are insured by Ambac, a large financial guarantor of municipal bonds. Accordingly, this obligation was rated Triple-A by both Moody's and Standard and Poor's, the highest available from investor services. The Bonds have a final maturity date of February 1, 2041. Through a forward interest rate hedge agreement with a major Triple-A financial institution, the Hospital locked in a 3.204% fixed rate. This rate is significantly below the average over the last ten years for similar borrowing instruments. As of June 30, 2007 \$49,803,449 has been expended from the Project Fund proceeds, also held by Wells Fargo Bank as Trustee and Paying Agent, for the non-public expenditures of the Hospital Replacement Project. It is expected that the total of these funds will be spent by the fall of 2008.

As of June 30, 2007, the Hospital Replacement Project expenditures total \$107.9 million and the Project is currently on budget and on track for completion in the summer of 2009.

EL CAMINO HOSPITAL DISTRICT
CONSOLIDATING SCHEDULE – BALANCE SHEET
JUNE 30, 2007
(In Thousands)

	El Camino Hospital	El Camino Hospital District	El Camino Hospital Foundation	CONCERN	Surgery Center	Eliminations Increase (Decrease)	El Camino Hospital District and Affiliates
ASSETS							
Current assets							
Cash and cash equivalents	\$ 17,404	\$ 647	\$ 149	\$ 289	\$ 1,705	\$ -	\$ 20,194
Short-term investments	86,470	4,072	5,803	4,569	-	-	100,914
Patient accounts receivable, net of allowances for doubtful accounts of \$3,391	53,685	-	-	242	900	-	54,827
Prepaid expenses and other current assets	8,257	62	-	27	396	(661)	8,081
Notes receivable, current	-	-	193	10	450	-	653
Total current assets	165,816	4,781	6,145	5,137	3,451	(661)	184,669
Board-designated funds	212,473	7,871	8,953	-	-	-	229,297
Restricted funds	15	-	5,836	50	-	-	5,901
Funds held by trustee	97,970	97,692	-	-	-	-	195,662
Capital assets, net	271,391	12,705	8	389	1,293	(323)	285,463
Pledges receivable	-	-	858	-	-	-	858
Other long-term investments	23,708	-	-	-	-	-	23,708
Other assets	30,652	1,750	-	-	-	(6,686)	25,716
Total assets	\$ 802,025	\$ 124,799	\$ 21,800	\$ 5,576	\$ 4,744	\$ (7,670)	\$ 951,274

45

	El Camino Hospital	El Camino Hospital District	El Camino Hospital Foundation	CONCERN	Surgery Center	Eliminations Increase (Decrease)	El Camino Hospital District and Affiliates
LIABILITIES AND NET ASSETS							
Current liabilities							
Short-term capital leases	\$ 1,388	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,388
Accounts payable and accrued expenses	26,379	2,634	-	224	503	-	29,740
Salaries, wages, and related liabilities	22,531	-	-	338	332	-	23,201
Other current liabilities	6,723	-	296	773	-	(661)	7,131
Estimated third-party payor settlements	5,499	-	-	-	-	-	5,499
Current portion of bonds payable	2,475	1,635	-	-	-	-	4,110
Total current liabilities	64,995	4,269	296	1,335	835	(661)	71,069
Capital lease obligations, net of current portion	1,408	-	-	-	-	-	1,408
Bonds payable, net of current portion	147,525	148,172	-	-	-	-	295,697
Other long-term obligations	2,590	-	415	-	-	-	3,005
Workers' compensation	18,752	-	-	-	-	-	18,752
Postretirement medical benefits	12,985	-	-	-	-	-	12,985
Total liabilities	248,255	152,441	711	1,335	835	(661)	402,916
Net assets							
Unrestricted	187,190	(138,039)	15,275	3,802	2,616	(6,965)	63,879
Retained earnings reserved for minority interest	-	-	-	-	-	279	279
Invested in capital assets	268,595	12,705	8	389	1,293	(323)	282,667
Restricted	97,985	97,692	5,806	50	-	-	201,533
Total net assets	553,770	(27,642)	21,089	4,241	3,909	(7,009)	548,358
Total liabilities and net assets	\$ 802,025	\$ 124,799	\$ 21,800	\$ 5,576	\$ 4,744	\$ (7,670)	\$ 951,274

46

EL CAMINO HOSPITAL DISTRICT
CONSOLIDATING SCHEDULE – REVENUES, EXPENSES, AND CHANGES IN NET ASSETS
YEAR ENDED JUNE 30, 2007
(In Thousands)

	El Camino Hospital	El Camino Hospital District	El Camino Hospital Foundation	CONCERN	Surgery Center	Eliminations Increase (Decrease)	El Camino Hospital District and Affiliates
Operating revenues							
Net patient service revenue	\$ 381,339	\$ -	\$ -	\$ -	\$ 10,537	\$ -	\$ 391,876
Other revenue	10,194	73	2,553	6,270	-	(1,006)	18,084
Total operating revenues	391,533	73	2,553	6,270	10,537	(1,006)	409,960
Operating expenses							
Salaries, wages, and benefits	188,392	-	909	2,725	4,105	(143)	195,988
Supplies	47,683	-	20	228	1,851	(10)	49,772
Professional fees and purchased services	47,717	-	778	2,139	1,134	(228)	51,540
Provision for uncollectible accounts	22,740	-	-	-	180	-	22,920
Rent and utilities	8,760	-	54	169	819	(625)	9,177
Depreciation and amortization	26,998	197	4	118	271	-	27,588
Other	6,593	-	255	110	325	-	7,283
Total operating expenses	348,883	197	2,020	5,489	8,685	(1,006)	364,268
Income (loss) from operations	42,650	(124)	533	781	1,852	-	45,692
Nonoperating revenues and expenses							
Investment income, including realized gains and losses, net	15,545	(253)	908	202	123	-	16,525
Change in net unrealized gains and losses on investments	3,820	(33)	938	(3)	-	-	4,722
Property tax revenue	-	13,022	-	-	-	-	13,022
Restricted gifts, grants and bequests, and other	-	-	(677)	-	-	-	(677)
Other, net	(21)	(1)	7	-	(134)	-	(149)
Minority interest in subsidiary earnings	-	-	-	-	-	(279)	(279)
Total nonoperating revenues and expenses	19,344	12,735	1,176	199	(11)	(279)	33,164
Increase in net assets before capital transfers	61,994	12,611	1,709	980	1,841	(279)	78,856
Capital transfers	101,003	(99,360)	(16)	-	(1,627)	-	-
Increase (decrease) in net assets	162,997	(86,749)	1,693	980	214	(279)	78,856
Total net assets, beginning of year	390,773	59,107	19,396	3,261	3,695	(6,730)	469,502
Total net assets, end of year	\$ 553,770	\$ (27,642)	\$ 21,089	\$ 4,241	\$ 3,909	\$ (7,009)	\$ 548,358

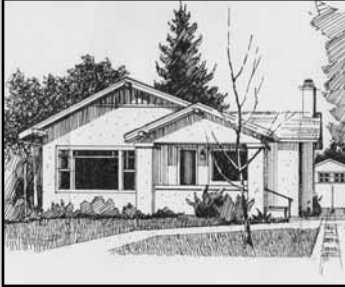
47



Anza Street
Mountain View
Buyer



High School Way
Mountain View
Buyer



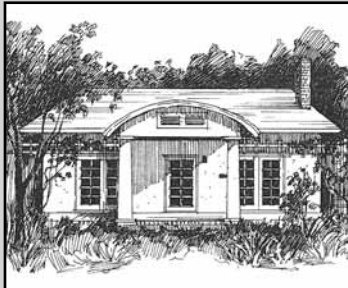
Loreto Street
Mountain View
Buyer



Latham Street
Mountain View
Buyer



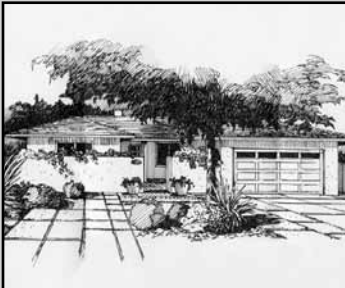
W. Dana Street
Mountain View
Seller



Waverly Street
Palo Alto
Seller



Villa Street #4
Mountain View
Seller



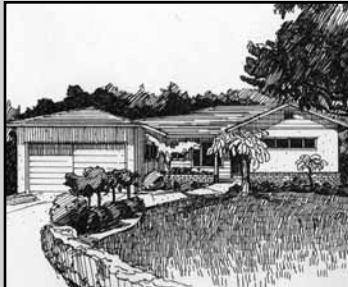
Paul Avenue
Mountain View
Seller



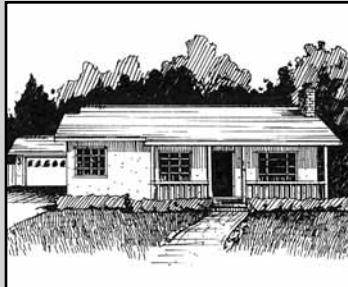
Pettis Avenue
Mountain View
Seller



Orange Avenue
Los Altos
Seller



71 Olive Street
Mountain View
Seller



530 Oak Street
Mountain View
Seller



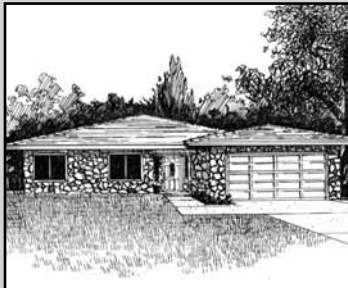
289 Monroe Street
Santa Clara
Seller



282 College Street
Mountain View
Seller



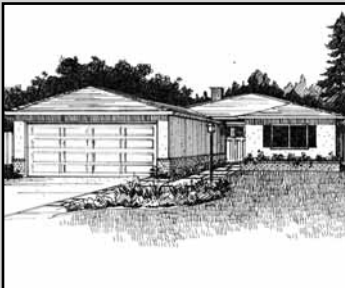
587 Chiquita Avenue
Mountain View
Seller



Calderon Avenue
Mountain View
Seller



372 Loreto Street
Mountain View
Seller



542 Anza Street
Mountain View
Seller



1177 High School Way
Mountain View
Seller



1352 Latham Street
Mountain View
Seller



Apricot Lane
Mountain View
Seller



Bryant Street
Mountain View
Seller



Bush Street
Mountain View
Seller



Andre Avenue
Mountain View
Seller



Monroe Street
Santa Clara
Seller



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▼ OPEN SAT. & SUN., 1:00-4:00

LOS ALTOS

1520 MONTEBELLO OAKS

Brand new home on a wonderful cul-de-sac. 5BR+office, 6.5BA, luxurious master suite, full sauna, sep. au-pair qtrs, library, 2 game rooms, theater, wine cellar.

\$3,795,000

MOUNTAIN VIEW

1327 GILMORE STREET

Wonderful home in much sought after neighborhood with Los Altos Schools. Bright & sunny updated kitchen opens to spacious family room w/FP, breakfast nook.

\$1,039,000

▼ OPEN SUNDAY, 1:00-4:00

LOS ALTOS HILLS

26910 DEZAHARA WAY

This lovely remodeled home features 4BR/4+BA, formal dining room, gourmet chef's kitchen. Fabulous backyard w/room for pool/vineyard.

\$3,195,000

LOS ALTOS

1545 MONTEBELLO OAKS

Elegant Los Altos home w/high vaulted ceilings, 3BR/2.5BA. Approx. 2,450 sq.ft. of living space with great entertaining style floor plan. Tranquil cul-de-sac.

\$1,799,000

SAN JOSE

4101 HIGUERA ROAD

City lights & views can be enjoyed from this 1.47 acre property. The 5BR/3BA home has 4,000 sq. ft.

\$1,298,000

▼ BY APPOINTMENT ONLY

SAN CARLOS



GATED TOWNHOME

Beautiful new 2BR/2.5BA townhouse in the heart of San Carlos. Custom made kitchen cabinets w/granite counters & stainless steel appliances.

\$950,000

E. PALO ALTO

BEST E. PALO ALTO LOCATION

A white picket fence & walkway lead to this charming 2BR/1BA home. The spacious living room features a FP, skylight, & hwd floors. Large lot.

CALL FOR PRICE

LOS ALTO HILLS



BUILD ON 14 ACRES

This is an extraordinary opportunity to own one of the largest parcels in Los Altos Hills for a special grand estate! The views are awe-inspiring, the possibilities are endless.

CALL FOR PRICE

COMING SOON!

Fabulous Los Altos condominium of approx. 1,840 sq.ft. w/2 luxurious master suites & recently remodeled baths. Updated kitchen w/eating area, spacious living room w/FP, sep. formal dining room. Attached 2-car garage.

CALL FOR PRICE

PRIVATELY SITUATED

Impeccable attention to detail is found throughout this beautiful estate. Master bedroom suite w/FP, gourmet kitchen w/granite counters & large center island.

\$5,628,000

LOS ALTOS

LOT W/PLANS TO BUILD

Plans for a 7200 sq.ft single story home. Buy now and customize interior and colors. Permit to be issued in 30 days.

\$4,350,000

ONE HALF ACRE LOT

Great opportunity to build your dream home in Los Altos on large lot.

\$2,395,000

MOUNTAIN VIEW

COMING SOON!

Fabulous townhome with open & functional floorplan, marble corner FP; A/C, designer shades, cat 5 wiring & ethernet throughout. Steel frame construction. Convenient location to the quiet, electric light rail.

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979 Pinto Palm Ter #9 Sunnyvale \$569,000

2 bed/2 ba end unit townhouse with an attached 1 car garage.

www.979PintoPalm9.com

PENDING SALE

280 Easy St. #312 Mountain View \$349,000

1 bed/1 ba top floor end unit condominium with 1 car carport.

www.280Easy312.com

Shown by appt. Call for private showing

1312 Grand Blvd. San Jose (Alviso) \$539,000

2 bed/1 ba remodeled single family home with a 4 car garage.

www.1312GrandBlvd.com

Open House, Sunday, 1:30pm to 4:30pm



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474 Mountain Laurel Court, Mountain View, CA 94043



Just around the corner from downtown attractions and fine dining, this desirable West Court townhome combines the convenience of urban living and a peaceful garden setting. Framed by charming fenced yards at both the front and rear, the open and flowing floorplan of this quiet interior 2 bedroom, 2.5 bathroom unit features separate dining and living areas and new carpet and paint throughout. The two wonderful upper level master bedroom suites each showcase a private balcony, soaring windows and en suite baths. The attached one car garage is augmented by a shaded carport for an additional car. Complementing the appeal of this lovely home is the large complex swimming pool and hot tub, close proximity to downtown Mountain View and easy access to major commute routes (101/85/237), Central Expressway, Caltrain, and Light Rail. HOA dues \$375.

Offered at \$699,000

Open 1/19 & 1/20 1:30 - 4:30 pm



Terri Couture
650.917.5811 Direct
terri.couture@cbnorcal.com
www.terricouture.com

Public Notices

PUBLIC NOTICES *continued from page 29*

THE GROWTH GROUP
FICTITIOUS BUSINESS NAME
STATEMENT
File No. 503532

The following individual(s) is (are) doing business as, The Growth Group, 652 Cuesta Drive, Mountain View, CA 94040: ELLIOTT DAHAN KATHLEEN DAHAN
652 Cuesta Dr.
Mountain View, CA 94040

This business is being conducted by husband & wife.
Registrant has not yet begun to transact business under the fictitious business name(s) listed herein on January 1, 2000. This statement was filed with the County Clerk-Recorder of Santa Clara County on December 24, 2007.
(Voice Jan. 4, 11, 18, 25, 2008)

WILLIAM PUBLISHING COMPANY
FICTITIOUS BUSINESS NAME
STATEMENT
File No. 503152

The following individual(s) is (are) doing business as, William Publishing Company, 657 Alberta Ave., Sunnyvale, CA 94087: BANQIU WU
657 Alberta Ave.
Sunnyvale, CA 94087

This business is being conducted by an individual.
Registrant has not yet begun to transact business under the fictitious business name(s) listed herein. This statement was filed with the County Clerk-Recorder of Santa Clara County on December 14, 2007.
(Voice Jan. 11, 18, 25, Feb. 1, 2008)

INNOVATIVE CHIROPRACTIC
FICTITIOUS BUSINESS NAME
STATEMENT
File No. 503598

The following individual(s) is (are) doing business as, Innovative Chiropractic, 1235 Pear Ave., Ste. 101, Mountain View, CA 94043: MICHELLE CAPLAN
5638 Waltrip Lane

San Jose, CA 95118

This business is being conducted by an individual.

Registrant has not yet begun to transact business under the fictitious business name(s) listed herein. This statement was filed with the County Clerk-Recorder of Santa Clara County on December 27, 2007.
(Voice Jan. 11, 18, 25, Feb. 1, 2008)

T & J CARS
FICTITIOUS BUSINESS NAME
STATEMENT
File No. 503865

The following individual(s) is (are) doing business as, T & J Cars, 2515 Nedson Ct., Mountain View, CA 94043, County of Santa Clara: CORBY POOLS, INC.
2515 Nedson Ct.
Mountain View, CA 94043

This business is being conducted by a corporation.
Registrant has not yet begun to transact business under the fictitious business name(s) listed herein. This statement was filed with the County Clerk-Recorder of Santa Clara County on January 4, 2008.
(Voice Jan. 18, 25, Feb. 1, 8, 2008)

NOR CAL FIBERGLASS
FICTITIOUS BUSINESS NAME
STATEMENT
File No. 503866

The following individual(s) is (are) doing business as, Nor Cal Fiberglass, 2515 Nedson Ct., Mountain View, CA 94043, County of Santa Clara: CORBY GOULD POOLS, INC.
2515 Nedson Ct.
Mountain View, CA 94043

This business is being conducted by a corporation.
Registrant has not yet begun to transact business under the fictitious

business name(s) listed herein. This statement was filed with the County Clerk-Recorder of Santa Clara County on January 4, 2008.
(Voice Jan. 18, 25, Feb. 1, 8, 2008)

997 All Other Legals

NOTICE OF PETITION TO ADMINISTER ESTATE OF: MARGARET HUNTER YOUNG, aka MARGARET H. YOUNG
FILE No. 1-08-PR-162604

To all heirs, beneficiaries, creditors, contingent creditors and persons who may otherwise be interested in the will or estate, or both, of MARGARET HUNTER YOUNG, aka MARGARET H. YOUNG.

A PETITION FOR PROBATE has been filed by: JACQUELINE ANN LIEBMANN in the Superior Court of California, County of SANTA CLARA.

THE PETITION FOR PROBATE requests that JACQUELINE ANN LIEBMANN be appointed as personal representative to administer the estate of the decedent.

THE PETITION requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

THE PETITION requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should

not grant the authority. A HEARING on the petition will be held on February 20, 2008 at 9:00 a.m. in Dept. 15 of the Superior Court of California, Santa Clara County, located at 191 N. First St., San Jose, CA, 95113. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within four months from the date of first issuance of letters as provided in section 9100 of the California Probate Code. The time for filing claims will not expire before four months from the hearing date noticed above. YOU MAY EXAMINE the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

Attorney for Petitioner:
/s/ David W. Knapp, Jr., Bar 45447
1093 Lincoln Ave.
San Jose, CA 95125
(408)298-3838
(Voice Jan. 11, 18, 25, 2008)

NOTICE OF APPLICATION TO SELL

ALCOHOLIC BEVERAGES

Date of Filing Application:
January 8, 2008

To Whom It May Concern:

The Name(s) of Applicant(s) is/are: CALIFORNIA BILLIARD CLUB INC. The applicants listed above are applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at:
881 E EL CAMINO REAL
MOUNTAIN VIEW, CA 94040-2807
Type of license(s) Applied for:
47 - ON-SALE GENERAL EATING PLACE
(Voice Jan. 18, 2008)

www.

CondosForSaleInMountainView.com



Steve Scheck

Steve (650) 947-2265
Assistant Manager
stevescheck@aol.com

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email: toyvonneandjeff@aol.com
www.yvonneandjeff.com

116 Magnolia Lane, Mountain View



- 4. Bedrooms/2.5 Bathrooms
- Approximately 1,925 Square Feet of Living Space
- Premium Lot: 3,484 Square Feet
- 2 Car Attached Garage
- Tile Floor in Entryway, Half Bath, Kitchen, and Breakfast Area
- Granite Kitchen Counter Tops with Full Backsplash and Upgraded Appliances
- Upgraded Light Fixtures

- Built-in Shelving in Master Bedroom Walk-in Closet
- Custom Window Coverings
- Professionally Landscaped Backyard and Patio with Cobble Stone
- Only One Neighbor
- Refrigerator Included

List Price: \$965,000



496 First St., Suite 200 • Los Altos, CA 94022



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505 Cypress Point Dr. #118
Mountain View



Open Sat & Sun
1:30 to 4:30

Captivating 1 bedroom, 1 bath condo, first floor end unit
Hardwood floor in living room, dining area and master bedroom
Living room features sliding door to patio area with views of greenbelt and mature trees
Dining areas opens to living room and kitchen
Remodeled kitchen features granite counter, tile floor, stainless steel sink and new maple cabinets
Master bedroom boasts mirrored wall closet and built in shelves
Complex features greenbelt, mature trees, landscaping, ample parking, swimming pools, rec room BBQ area and volleyball & tennis courts

Priced at: \$349,000

448 Mountain Laurel Ct.
Mountain View



Open Sat & Sun
1:30 to 4:30

Updated 2 bedroom, 2.5 bath in desirable West Court town home
Formal entry
Step down livingroom w/ vaulted ceiling & wood burning fireplace
Dining area with sliding door to private backyard/patio
Large eat-in kitchen w/ granite counter
Dual master suites
Huge master suite w/ vaulted ceiling
Attached garage plus parking space

Priced at: \$688,000

49 Showers Drive #A131
Mountain View



Shown by Appointment

Los Altos schools
Remodeled 2 bedroom, 2 bath end unit condo
Formal tile entry
Inside washer & dryer
Remodeled kitchen with granite counter and new cabinets
Spacious master suite features remodeled bath
Separate dining area w/ wood floor
Secure building w/ underground parking
Inviting complex features swimming pools, spa, clubhouse, streams and lakes

Priced at: \$549,000

220 View Street Condos
Mountain View



Open Sat & Sun
12:00 to 5:00

New construction in downtown
Upscale 2 bedroom, 2.5 bath
Spanish Revival condos
Mountain View
Gracious & open living spaces
Private decks
Ceramic tile entry
Recessed lighting
Custom marble in kitchen & baths
Stainless steel KitchenAid appliances
Whirlpool Duet Washer/Dryer
Starting at: \$850,000

979 Pinto Palm Terrace #10
Sunnyvale



Shown by Appointment

Contemporary 2 bedroom, 2 bath townhouse
Great room floor plan on 2nd level
Living room features fireplace with mantel and tile surround and entertainment center
Grand master suite with vaulted ceiling & cedar lined walk in closet
Remodeled bath tiled shower
Tiled private patio with extra storage
Attached garage with storage closet plus 2 additional parking spaces
Priced at: \$538,000



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Elizabeth.Thompson@cbnocal.com



1167 HOLLENBECK AVE, SUNNYVALE



This stunning Eichler features:

- Approximately 2150 square feet
- 4 bedrooms, 2 baths, plus bonus room
- Lovely spacious home and yard, great for entertaining
- Enclosed atrium with large skylights that open to the night sky
- Cherry Chase Elem., Sunnyvale Middle, Homestead High (verify with districts)
- Gorgeous master bedroom and bath
- Abundance of built-ins and storage
- Countless operational skylights to bring the outdoors in



OFFERED AT \$992,750

OPEN SAT/SUN
1:00 p.m. - 4:00p.m.



CAMPI
Properties, Inc.

1327 GILMORE STREET

New on the market! Wonderful home in much sought after neighborhood with Los Altos elementary schools. Three bedrooms, one bath with bright and sunny updated kitchen opens to spacious family room with fireplace, breakfast nook, and perfect yard for entertaining family and friends.

OFFERED AT: \$1,039,000



For more information please call:

LAUREN AND JACLYN CAMPI

650.269.9976 or 650.224.8506



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VOICE**

SUNNYVALE



569 MANZANITA AVE.

2BR/1BA

\$549,999

Cute & cozy home offers wood burning fireplace for those cold evenings! Double paned windows & skylight. Hardwood floors. Dining room combo. Kitchen with gas stove. Updated stone-like tile bathroom. One car garage. Trellis covered back patio area.



Barbara Williams

650.917.8241
www.barbsite.com

LOS ALTOS HILLS



11860 FRANCEMONT AVE.

6BR/6BA

\$4,375,000

Fantastic price for this quality home! One year old with terrific design & finishes. Approx. 5,250 sq. ft. Tall doors, lots of windows & balconies. "Structured" wiring. Bamboo floors. Expansive lawns & landscape on approx. one acre.



Charlene Geers

650.917.7990
cgerrs@cbnocal.com

LOS ALTOS



698 LOS NINOS WAY

3BR/2BA

PRICE UPON REQUEST

Lovingly maintained ranch in one of North Los Altos' most desirable neighborhoods! Gorgeous lot with wonderful potential! Call Beth Tompkins for more information on this fabulous new listing.



Beth Tompkins

650.947.2253
Beth.Tompkins@cbnocal.com

MOUNTAIN VIEW



172 MONTELENA COURT

2BR/2.5BA

\$835,000

Beaming with natural light & soaring ceilings, this multi-level townhome features a spacious master suite with walk-in closet, living room with fireplace & separate dining & family rooms. Open kitchen with granite. Top Los Altos schools.



Judy Bogard-Tanigami & Sheri Hughes

650.917.5800
650.917.5801
www.JudyandSheri.com

CUPERTINO



10200 BYERLY COURT

3BR/2.5BA

\$1,450,000

Fantastic BAS home in the foothills. Remodeled kitchen & baths. The Sellers were delighted with Carol's marketing plan & negotiating skills. Call Carol Van Zee to learn more about this sale or for what she can do for you!



Carol Van Zee

650.917.7733
www.carolvanzee.com

MOUNTAIN VIEW



1254 LATHAM STREET

2BR/1BA

\$849,000

Adorable Cottage! Beautifully updated kitchen with granite. Elegantly remodeled bath. Hardwood floors. Bonus room in basement ideal for entertainment, exercise. Private yard. Close to downtown shops & train. One car detached garage.



Patricia Robison & Ursula Cremona

650.949.8514
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SUNNYVALE

3BR | 1BA

592 WAITE AVENUE

\$599,000

Great starter home. Ready to move in, Central heat & cooling, gleaming hrdwd flring, updated bathrm, dual pn wndws, composition shingle roof, automatic sprinkler system.

Afsie & Sia

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SANTA CLARA

2BR | 2BA

1400 BOWE AVENUE #805

\$438,000

In the center of a gated park-like community. Complex pool, spa & clubhouse. Kitchen with granite counters. New paint & carpet. Approx. 1,060+ sq. ft.

Jo Ann Fishpaw

650.941.7040

Coming Soon!



MOUNTAIN VIEW

3BR | 2BA

THE BEST OF MOUNTAIN VIEW

CALL FOR PRICE

Mtn Vw Charmer! Los Altos schools, remodeled kitchen, hardwood floors, skylights, large dual-pnd windows, tons of lgt, large master suite w/ vaulted ceilings, prof landscaped!

Dulcy Freeman

650.325.6161

Open Sat. & Sun.



SUNNYVALE

2BR | 2BA

1217 BLACKBERRY TERRACE

\$599,000

Beautiful one story townhome. Remodeled kitchen & baths. Granite countrs & tiled floors. Spacious & bright open floor plan. Top schools. Living room w/ fp. 2 large patios.

Cindy Mattison

650.948.0456

Open Sat. & Sun.



MOUNTAIN VIEW

2BR | 2.5BA

474 MOUNTAIN LAUREL COURT

\$699,000

Move in ready townhome offers two master bedrooms. Two balconies. Back deck off dining room. Front yard patio. Vaulted ceilings & designer carpet.

Terri Couture

650.941.7040

Open Sat. & Sun.



MOUNTAIN VIEW

3BR | 2BA

1836 MONTECITO AVE

\$809,000

Completely remodeled. All the amenities; granite counters, tile floors, additional office/game room for relaxation or working from home, extra storage.

Gordon Ferguson

650.328.5211

◆ Denotes Open Homes – Homes Open Sunday 1:00-4:00 pm unless otherwise indicated

EAST PALO ALTO	LOS ALTOS	LOS ALTOS HILLS	MOUNTAIN VIEW	MOUNTAIN VIEW	SAN JOSE
1546 BAY RD SUN 1:30 - 4:30 3 BR 1 BA On level lot! Remod in 2000! Look no further! Spacious kit. Skylight. New interior paint. Living rm w/tp. Sep din rm off kitchen. Sep fam room. Lorraine McIntosh, Gri, Sres 1 OF BEST EPA LOCATIONS! 3 BR 3.5 BA Behind home depot! Freshly painted! New flooring, appliances & fixtures! Bonus RM off master! Spacious garage conversion w/ bathrm! Shows beautifully! Wendi Selig-Aimonetti GREAT OPP, GARDENS AREA! 2 BR 1 BA with some work, this place can be a true beauty. Fireplc in LR. One car garage w/ extra storage. Spacious backyard-nearby baylands & shopping center. Prieto Team LOWEST PRICED IN AREA 3 BR 1 BA Great opportunity for handy clients or investors, newer tar and gravel road, spacious bedrooms, two car garage and low maintenance yards. Prieto Team	600 GUADALUPE DRIVE SAT/SUN 1:30 - 4:30 6 BR 3 BA Lovely 2 story home w/ numerous amenities. Updated baths. New paint inside. New dbl Vicking Stainless steel oven & flat top 6 burner stove. Kit Pantry. Fanny Cohen MONSTER VIEWS! Montebello Range views on a new cul-de-sac. Close to town. Private & peaceful location. Utilities underground. 4-lot subdivision. MFA is 5,700 sq. ft. Gerry Lawrence 1945 LAVER CT SUN 1:30 - 4:30 3 BR 2.5 BA Home on tranquil court in desirable Highlands 2,034 sq ft living space on 11,500 square ft lot. New paint, carpet, tile, refinished hrdwd flrs. Dolores Shaw/Alan Huwe A PLACE TO CALL HOME 3 BR 2 BA Brand new condos with Los Altos schools. Maple cabinetry with granite countertops & stainless steel appliances. Anderson windows & doors. Large patio. Terri Couture/Dave Luedtke A PLACE TO CALL HOME 3 BR 2 BA Brand new condos with Los Altos schools. Maple cabinetry with granite countertops & stainless steel appliances. Anderson windows & doors. Large patio. Terri Couture/Dave Luedtke A PLACE TO CALL HOME 3 BR 2 BA Brand new condos with Los Altos schools. Maple cabinetry with granite countertops & stainless steel appliances. Anderson windows & doors. Large patio. Terri Couture 29 FARM ROAD SAT/SUN 1:30 - 4:30 3 BR 2 BA 1 level twinhse in secluded wdsy setting 16+ ac of park-like grounds. Dramatic liv rm, ideal kit & brkfst area. New wndws. 2-car gar. Pool/ clubhouse. Helen Tish 73 3RD ST, #24 SUN 1:30 - 4:30 2 BR 2 BA Large 1500+ condo in secure building close to stores and restaurants. Indoor laundry, large kitchen, all appliances. David & Veronica Rudick A PLACE TO CALL HOME 3 BR 2 BA Brand new condos with Los Altos schools. Maple cabinetry with granite countertops & stainless steel appliances. Anderson windows & doors. Large patio. Terri Couture/Dave Luedtke A PLACE TO CALL HOME 3 BR 2 BA Brand new condos with Los Altos schools. Maple cabinetry with granite countertops & stainless steel appliances. Anderson windows & doors. Large patio. Terri Couture	12125 OAK PARK CT SUN 1:30 - 4:30 6 BR 4 BA Over 6,000 sf of elegance. Marble entry. Gleaming hardwood floors. Dramatic staircase. Upscale carpeting. Granite kitchen with quality appliances. Jim Galli 1123 JUDSON DRIVE SAT/SUN 1:30 - 4:30 4 BR 2 BA Designer touches throughout. Chef's kit w/ granite tops, Bosch appliances. New msrt bdrm & bath, oversized walk in closet. Hrdwd flrs, dbl pn wndws. James Milliken 2063 SUNNYVIEW LN SUN 1:30 - 4:30 3 BR 2 BA Tree-lined Cul-de-sac with A/C, Up-scale kitch, Dual pane windows, hardwood flrs, Spashower & Jet tub, Lndry & Study. Award winning MV Huff Elem, Graham Middle. Cesar Cervantes 1618 MORGAN ST SAT/SUN 1:30 - 4:30 3 BR 2 BA Located on a quiet street. New kitchen with granite counters & wood cabinets. Dual-pane windows. Garrett Mock LOS ALTOS SCHOOLS! 2 BR 2.5 BA Multi-level townhome features spacious master suite, dining room, open kitchen with granite countertops, family room, hardwood floors & 2-car garage. Judy Bogard-Tanigami & Sheri Hughes 1127 FARLEY ST. SAT/SUN 1:30 - 4:30 3 BR 1.5 BA Remodeled home in a desirable Rex Manor neighborhood. New kitchen & baths. Lots of granite. New sheetrock walls, new landscaping. New roof. Garrett Mock SPARKLING TOWNHOME 2 BR 2.5 BA Move in ready townhome offers two master bedrooms. Two balconies. Back deck off dining room. Front yard patio. Vaulted ceilings & designer carpet. Terri Couture 448 MOUNTAIN LAUREL CT SAT/SUN 1:30 - 4:30 2 BR 2.5 BA Granite kitchen counters. New carpet, paint & vinyl. Living rm with fireplace. Eat in kitchen. Inside w/d hook-ups. Attached garage + parking space. Royce Cablayan 1993 PLYMOUTH ST #9 SAT/SUN 1:30 - 4:30 3 BR 2.5 BA New roof siding deck & windows. Wood laminate flrs. 1st flr bdrm. FP in liv rm & master. Inside washer/dryer. Attached garage. Lrg prvt yd w/patio. Royce Cablayan 1921 ROCK ST, UNIT 4 SAT/SUN 1:30 - 4:30 2 BR 1.5 BA Stunning new kitchen and master bath. New pergo and carpet throughout, paint, crown molding, private patio, easy access to 101. For sale or lease. Geraldine Asmus 765 N RENGSTORFF AV #1 SUN 1:30 - 4:30 1 BR 1 BA Charming 1br/1bath 1st floor condo. Gleaming hardwood floors. Master suite with jetted tub & steam sauna. Fran Papapietro COZY CONDO 1 BR 1 BA Well maintained complex in convenient and quiet location Best location in the entire building – top floor, corner unit, close to elevator and stairs. Julie Tsai Law TOP FLOOR CONDO! 1 BR 1 BA Charming 1 bed/1 bath top floor unit at the rear of the Parkview West. Unit features newer carpet, renovated kitchen, vaulted ceilings and balcony. DiPali Shah	VAULTED CEILINGS & DECK 1 BR 1 BA Large upstairs condo w/ vaulted ceilings & peaceful deck nestled in treetops. Park-like community w/ two pools. Near downtown & transportation. Owen Halliday 505 CYPRESS POINT DRIVE #118 SAT/SUN 1:30 - 4:30 1 BR 1 BA Overlooks gmbelt. hwdwd flrs. Remod kit w/ granite counters & maple cabinets. Tile kit & bath floors. Beaut. Cypress Point Lakes. Close to Downtown. Royce Cablayan NEW CONSTRUCT. IN OLD PA 5 BR 4.5 BA Stunning Craftsman by J5 Homes. Open Floor Plan, Imported Materials, High-End Finishes, Entertaining Yards & Much More! Mandana Nejad PA NEW CONSTRUCTION 5 BR 4.5 BA Villa set upon 3 levels. Imported Spanish finishes, wood-beam ceilings, steam rm, media rm, entertaining yards. Mandana Nejad 2625 MARSHALL DR SAT/SUN 1:30 - 4:30 5 BR 4.5 BA Gourmet kit, S/S appl, granite, hwd flrs, marble, custom tile, fireplaces in LR & FR, ctrl vac, bkft nook, sep. Indry, French country influence. Tim Trailer 721 ENSIGN WAY SUN 1:30 - 4:30 4 BR 2.5 BA Sunkn LR with bay window, brick fireplace. Master BR with patio access; Landscaped front & backyards. Convenient location. R. Brendan Leary 800 HIGH STREET #105 SAT/SUN 1:30 - 4:30 2 BR 2 BA Stunning contemporary 2br/2bath condo. Hardwood floors. Gourmet kitchen. Central A/C. 2 car spaces. Inside laundry. Fran Papapietro SPACIOUS OLD PA TOWNHOME 2 BR 2.5 BA Beautiful! Former model unit with Fireplace, upgraded tile/hardwood, great secluded patio, 2 master suites, extra storage & 2 parking spaces. Rod Creason 4250 EL CAMINO REAL #322 SUN 1:30 - 4:30 1 BR 1 BA Top floor. Move in condition. New appliances, granite counters. Fresh paint & carpet. Sparkles. PA, Redwoods at its best! Palo Alto schools. Bea Waller	490 LANFAIR CI SAT/SUN 1:30 - 4:30 4 BR 2.5 BA Fireplace, master bedroom suite, spacious backyard. Vaulted ceiling, attached 2-car garage. April Iroaga 1406 WILLOWTREE CT SUN 1:30 - 4:30 3 BR 2 BA Pride of ownership *great court *near Willow Glen! private fenced yard *Large Patio area perfect for entertaining *Most windows are Dual pane *newer appliances* Linda Kingsbury 6781 MUSCAT DR SUN 1:30 - 4:30 3 BR 1 BA Charming! 'Move-in condition'. Updates include kitchen cabinets, Corian counters, travertine tiles in bathroom, crown molding and much more. A must see! Yasemin Richardson CHARMING REMODELED HOME 2 BR 1 BA The home features hrdwd flr in LR. Remod kitchen & bath. Huge 4 car garage. Covered front porch. Lovely landscaped backyard. Ric Parker MIDTOWN CHARMER 2 BR 1 BA Charming home offers 820+ sq. ft. with new carpet, paint & electrical. Remodeled kitchen has new appliances. New heater. Large basement. Garage. John Bialy	
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