



IN THIS ISSUE: Michael Chiklis stars in "The Senior," Visalia Street Racing, Ceanothe, "Sergio Dondoli's Happy Life"



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Dr. Donya Ball

Dr. Donya Ball to Speak at Heart of Seniors Event

Dr. Donya Ball, international keynote speaker and best-selling author, will be the keynote speaker at the 2026 Heart of Seniors event, scheduled for Thursday, February 12, at the Wyndham Visalia Hotel, 900 W. Airport Dr., Visalia.

As a professor and seasoned mentor with more than two decades of experience, Dr. Ball has guided countless leaders to navigate the challenges of leadership with confidence and clarity.

She is the author of two best-selling books, *Adjusting the Sails: Weathering the Storms of Administrative Leadership* (2022) and *Against the Wind: Leadership at 36,000 Feet* (2023). Both works explore real-world leadership challenges and offer actionable insights that resonate across industries.

Ball has been recognized nationally with features in *USA Today*, *MSN*, and the *Associated Press*, positioning her as a thought leader in executive and organizational leadership.

In 2024, she delivered a TEDx Talk titled "We Are Facing a Leadership Crisis. Here's the Cure," where she shared her compelling vision for addressing today's pressing leadership challenges.

Heart of Seniors is an annual event that features a luncheon, a fashion show, informational booths. More information will be in our January/February 2026 issue.

Social Security Announces 2.8% Increase for 2026

The Social Security Administration announced on October 24 that Social Security benefits, including Old-Age, Survivors, Disability Insurance, and Supplemental Security Income (SSI) payments for 75 million Americans will increase by 2.8% in 2026.

On average, Social Security retirement benefits will increase by about \$56 per month starting in January.

Since 2016, the cost-of-living adjustment (COLA) increase has averaged about 3.1%. The COLA was 2.5% in 2025.

Nearly 71 million Social Security beneficiaries will see a 2.8% COLA beginning in January 2026. Increased payments to nearly 7.5 million people receiving SSI will begin on December 31.

Other adjustments that take effect in January of each year are based on the increase

in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) is slated to increase to \$184,500 from \$176,100.

Social Security begins notifying people about their new benefit amount by mail starting in early December.

Individuals who have "my Social Security accounts" can view their COLA notices online, which is secure, easy and faster than receiving a letter in the mail. Account holders can set up text or email alerts when they receive a new message, such as their COLA notice.

To receive a COLA notice online, individuals will need to create or sign in to their personal "my Social Security" account at www.ssa.gov/myaccount to opt out of paper notices by November 19. An online "my

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The Quail Park at Shannon Ranch team poses for a quick photo

Local Walk Against Alzheimer's Raises Nearly \$20,000

The 2025 Tulare & Kings County Walk to End Alzheimer's at Quail Park at Shannon Ranch on October 4 raised nearly \$20,000 for the care, support and research programs of the Alzheimer's Association.

The top fundraising team was the Quail Park Communities team, raising nearly \$10,000.

"It was incredibly meaningful to see our residents, families, and team members unite in such a powerful way to support the Alzheimer's Association," said Jeff Moyer, executive director of Quail Park at Shannon Ranch. "This cause touches so many lives, and we're honored to play a role in advancing care, support and the search for a cure. A special thank-you to our Life Engagement Director Norma Cortes, whose dedication and hours of planning ensured this year's walk was a success for everyone involved."

"The Alzheimer's Association California Southland Chapter sincerely thanks the many dedicated Walk participants, volunteers and sponsors who made the 2025 Walk to End Alzheimer's a tremendous success," said Sasha Spalding, senior director of the chapter's Walk to End Alzheimer's. "It was a morning filled with hope, connection and purpose."

"We are deeply grateful to everyone who walked, donated, volunteered and supported

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Tulare County Supervisors are surrounded by centenarians following the proclamation of Centenarian Day in the county.

Tulare County Supervisors Honor the County's 23 Centenarians

At its October 7th meeting, the Tulare County Board of Supervisors recognized local centenarians for achieving their monumental milestone by proclaiming the day as Centenarian Day in Tulare County.

Congratulations were given to this year's honored centenarians, which included Margaret Rosa (100), Howard Davidson (100), Betty Ellison (100), Elpidia Villa (100), Norris Jernigan (100), Lou Tidwell (100), Kenneth Albert (101), Annabelle Enlow (101), Helen Davidson (101), Guadalupe Montemayor (101), Bea Moring (101), Patricia Pope (101), Serapio Garcia (102), Antonio Alcaraz (102), Felipe Ibarra (102), Francisca Degracia (103), Maria Elizondo (103), Mae Ewert (103), Augustina Cervantes (103), Geraldine "Gerry" Soult (104), Astrid "Oz" Wagenshultz (105), Anita Soleno (105), and Carmen Gallegos (107).

The special recognition was organized by the Tulare County HHSA Adult Services Division.

CDPH Encourages Californians to Get Vaccinated against COVID, RSV, Flu

The California Department of Public Health (CDPH) is reminding all Californians that vaccines against respiratory viruses like COVID-19, influenza (flu), and respiratory syncytial virus (RSV) are the most effective and safest ways to protect themselves against severe illness this winter.

“Prioritizing transparency and a reliance on science continues to be a core value in our mission to provide Californians with the information, guidance and recommendations they need to protect themselves and their families, especially as we head into fall and winter respiratory virus season,” said Dr. Erica Pan, CDPH director and state public health officer.

“Vaccines continue to provide the safest and most effective protection against severe illness from these respiratory viruses,” he continued. “We remain committed to making sure Californians can choose and access these vaccines.”

Coverage and Availability

CDPH’s recommended vaccines will continue to be covered by health care insur-



ers regulated by the State of California and can be received at your local pharmacy, from your healthcare provider, or through other authorized vaccine providers at no cost.

The COVID-19 vaccine is recommended for all adults age 65 years and older, and all adults ages 19-64 years with risk factors.

The flu vaccine is recommended for all adults 19 years or older.

The RSV vaccine is recommended for all adults 75 years and older, and all adults 50-74 years with risk factors

To schedule a vaccine appointment, contact your health care provider, local pharmacy, or visit myturn.ca.gov.

VETERANS COLUMN

Service Connection

Hello all, let's just jump into it. I want to talk a bit about service connection.

Service Connection is the Veterans Affairs' recognition that a veteran's current medical condition or disability is linked to their military service. Remember the article back in February that talked about the VA? That, my friend, is what's in the industry, known as a call-back, but I digress.

To establish this connection, a veteran must demonstrate three elements:

- 1) a current diagnosed disability,
- 2) an in-service event, injury, or illness (or a secondary condition caused by a service-connected disability), and
- 3) a medical nexus or opinion linking the current disability to the service event.

This establishes eligibility for VA benefits like monthly disability compensation, medical care and other benefits.

A current disability: You need a diagnosis of a present condition or illness that is supported by medical records.

An in-service event or condition: You must show that something happened during your military service that caused or aggravated the condition.

A medical nexus (link): You need a doctor's opinion or other medical evidence that clearly links your current disability to the event or condition from your service.

The two most common types of service connection are direct and presumptive. A direct service connection is an injury or illness incurred directly during military service. For a presumptive connection, the VA presumes certain conditions happened during service (often linked to exposure or certain illnesses) and are service-related, even if the link isn't direct, such as Agent Orange during Vietnam and exposure to burn pits during the Gulf War.

This is just a high-level overview. For a more detailed explanation and details on how to file for service connection, please contact us.

As a bonus, if there is any topic you want to see discussed in future columns, please let us know.



Cecil Webster

Cecil Webster, the Veterans Services Officer for Tulare County, is a former U.S. Navy Photographer's Mate 3. Contact him at the Veterans Services Office at 3348 W. Mineral King Ave. in Visalia, by phone at 559-713-2880, or by email at TCVSO@tulare-county.ca.gov.

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New 'Big Beautiful Bill Act' a Mixed Bag for Retirees

By Larry Kast

On July 4, 2025, a landmark piece of legislation known as the One Big Beautiful Bill Act (OBBBA) was signed into law, setting in motion some significant changes to the American financial and healthcare systems. For the nation’s retirees and those planning for their golden years, the OBBBA is not just another piece of political news; it is a complex and multifaceted law that will directly impact their financial stability, healthcare access, and long-term planning for years to come.

The bill is a sweeping overhaul, fundamentally restructuring tax codes, redrawing the eligibility lines for Medicare and Medicaid, and introducing new deductions with the potential to reshape the tax burden on Social Security benefits.

However, its effects will not be uniform. The OBBBA is poised to become a double-edged sword, offering financial relief to some seniors while simultaneously creating new pressures and uncertainties for others. Your personal outcome will likely depend on a combination of factors, including your age, income level and overall health status.

Understanding the intricate details of what’s in the OBB-

BA and the specific timelines for when its various provisions take effect is now essential for making informed financial decisions for your future.

The OBBBA's Tax Overhaul: A Closer Look for Seniors

Perhaps the most talked-about provision of the new law is its direct impact on the tax bills of seniors. The OBBBA introduces a substantial new \$6,000 senior tax deduction for every taxpayer aged 65 and older. For married couples who both qualify, this amounts to a significant \$12,000 deduction. This provision is set to begin with the 2025 tax year, but it is crucial to note that it is currently temporary, with a scheduled expiration date at the end of 2028.

This deduction is designed to specifically target middle-income retirees. It begins to phase out for single filers with a modified adjusted gross income (MAGI) exceeding \$75,000 and for married couples filing jointly with a MAGI above \$150,000. While the deduction does not eliminate taxes on Social Security benefits across the board, its impact will be profound.

Projections indicate that for nearly 90% of retirees, this new deduction will lower their taxable income sufficiently that many may no longer owe any



federal tax on their Social Security benefits. High-income retirees, however, will likely still face a tax liability on their benefits. After 2028, this valuable deduction will disappear unless a future act of Congress extends it.

Beyond this headline change, the OBBBA solidifies other aspects of the tax code. It makes the lower income tax brackets and the larger standard deduction, first introduced in the 2017 Tax Cuts and Jobs Act, a permanent fixture of the tax system. This

provides a degree of certainty and is particularly beneficial for the many retirees who do not itemize their deductions. In a more niche provision, the bill also allows for the deduction of up to \$10,000 in qualifying auto-loan interest for new vehicles (manufactured after 2024), a temporary benefit running from 2025 through 2028.

Reshaping Healthcare: The OBBBA's Impact on Medicare and Medicaid

On the healthcare front, the OBBBA introduces a series of profound shifts that will redefine access and eligibility for millions. Starting in 2027, the law institutes strict work requirements for Medicaid expansion. Adults between the ages of 19 and 64 who qualify for expanded coverage must now document 80 hours per month of work, volunteering or educational activities to maintain their benefits.

While exemptions exist for individuals with disabilities, primary caregivers, and pregnant women, this change represents a significant new hurdle for many.

Furthermore, the bill tightens eligibility across the board. Beginning in 2027, both Medicaid and Medicare access will be limited to U.S. citizens, lawfully permanent residents, and

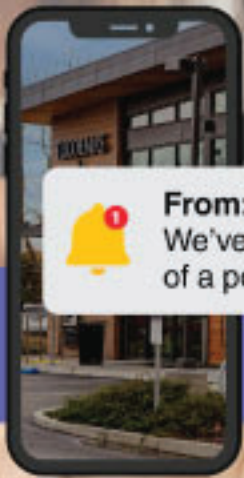
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'Big Beautiful Bill Act'...

(continued from page 3)

a few other select categories of immigrants. This means that refugees, asylees and individuals with certain other legal statuses will lose their eligibility for these critical programs.

Additionally, Medicaid's retro-active coverage period – a crucial safety net that covers medical bills incurred before official enrollment – will be shortened. The current three-month window will be reduced to two months for traditional enrollees and just one month for those on expansion plans.

In a move that has drawn significant concern from elder care advocates, the OBBBA postpones key federal staffing mandates for nursing homes until 2034. These mandates were designed to ensure a minimum ratio of staff to residents, directly impacting quality of care and safety.

Delaying this by nearly a decade could have long-term consequences for the standard of care in facilities across the country. These changes are compounded by projected federal funding cuts to Medicaid exceeding \$1 trillion over the next decade, which is expected to place immense strain on state health systems and the long-term care facilities that many seniors rely upon.



For retirees who own their homes and itemize their deductions, the OBBBA offers some notable benefits.

Housing and Homeowners: New Deductions and Expiring Credits

For retirees who own their homes and itemize their deductions, the OBBBA offers some notable benefits.

The bill significantly raises the cap on the State and Local Tax (SALT) deduction, increasing it from \$10,000 to \$40,000 starting in 2025. This cap will be adjusted for inflation annually through 2029 before reverting to the original \$10,000 in 2030. For those with in-

comes over \$500,000, the cap will phase down.

Additionally, the deduction for mortgage insurance premiums (including PMI and FHA insurance), which was set to expire, has now been made permanent starting in 2026. However, homeowners should be aware that the popular tax credits for energy-efficient home improvements and residential clean energy are expiring at the end of 2025.

The Big Picture: Economic Impact and

Long-Term Concerns

The sweeping changes in the OBBBA come with a hefty price tag. The law is projected to add approximately \$3 trillion to the federal deficit between 2025 and 2034.

This increased fiscal pressure has raised alarms about the long-term stability of government programs. Federal estimates suggest that the Social Security trust fund may face accelerated depletion, potentially leading to benefit cuts for retirees as early as 2033.

Simultaneously, the changes to Medicaid are projected to result in 10 million more Americans being without insurance coverage by 2034. This, combined with reduced federal funding, could severely impact the availability and quality of long-term care, nursing support, and in-home services that are vital for many seniors.

As you navigate your retirement, it is important to review these changes carefully. Determine your eligibility for the new senior deduction, be mindful of the income thresholds, and understand which benefits are temporary.

Consulting with a financial advisor or tax professional is highly recommended to create a plan that accounts for this new reality and ensures you are prepared for the years ahead.



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A Lifetime of Social Ties Adds up to Healthy Aging

By Laura Reiley
Cornell Chronicle

The cumulative effect of social advantages across a lifetime – from parental warmth in childhood to friendship, community engagement and religious support in adulthood – may slow the biological processes of aging itself. These social advantages appear to set back “epigenetic clocks” such that a person’s biological age, as measured by analyzing DNA methylation patterns, is younger than their chronological age.

The research, which appeared in the October issue of the journal *Brain, Behavior & Immunity - Health*, drew on data from more than 2,100 adults in the long-running Mid-life in the United States study.

First author Anthony Ong, psychology professor and director of the Human Health Labs in the College of Human Ecology, and fellow researchers found that people with higher levels of what they called “cumulative social advantage” showed slower epigenetic aging and lower levels of chronic inflammation.

“This paper builds on a foundational study we published last year showing how cumulative social advantage relates



to positive health outcomes,” Ong said. “This new study digs deeper into the same data to understand the biological mechanisms - essentially, how social connections get under our skin to affect aging at the molecular level.”

The study focused on so-called epigenetic clocks, molecular signatures that estimate the pace of biological aging. Two in particular – GrimAge and DunedinPACE – are considered especially predictive of morbidity and mortality. Adults with stronger, more sustained social networks showed significantly younger profiles on both clocks.

“Cumulative social advantage is really about the depth and breadth of your social connections over a lifetime,” Ong

said. “We looked at four key areas: the warmth and support you received from your parents growing up, how connected you feel to your community and neighborhood, your involvement in religious or faith-based communities, and the ongoing emotional support from friends and family.”

The researchers hypothesized that sustained social advantage becomes reflected in core regulatory systems linked to aging, including epigenetic, inflammatory and neuroendocrine pathways. And indeed, they found that higher social advantage was linked to lower levels of interleukin-6, a pro-inflammatory molecule implicated in heart disease, diabetes and neurodegeneration. But interestingly, there were no

significant associations with short-term stress markers like cortisol or catecholamines.

Unlike many earlier studies that looked at social factors in isolation – whether a person is married, for example, or how many friends they have – this work conceptualized “cumulative social advantage” as a multidimensional construct. And by combining both early and later-life relational resources, the measure reflects the ways advantage clusters and compounds.

“What’s striking is the cumulative effect - these social resources build on each other over time,” Ong said. “It’s not just about having friends today; it’s about how your social connections have grown and deepened throughout your life. That accumulation shapes your health trajectory in measurable ways.”

This perspective draws on cumulative advantage theory, which holds that resources, whether economic or social, tend to accrue, widening disparities across the life course. This underscores a sobering reality: Access to these social resources is not evenly distributed. Race, class and educational attainment shape the likelihood of growing up with

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Long-Term Care Insurance Tax Deductible Limits to Increase by 3%

Increased 2026 tax deductible limits for long-term care insurance have just been announced by the IRS, according to the American Association for Long-Term Care Insurance (AALTCI).

"The tax deductibility of tax-qualified long-term care insurance premiums is an incredible benefit potentially for many aging Americans," said Jesse Slome, director emeritus of the AALTCI.

"The 2026 deductible limits are significant and few people, especially small and mid-sized business owners, are aware that premiums paid for long-term care insurance may be tax deductible."

The just announced 2026 limit for an individual age 70 or over is \$6,200, according to AALTCI. This represents a 3% increase from the current 2025 limit.

"Many policies are purchased by couples, which means they could deduct up to \$12,400 next year depending on their age," Slome explained.

Only long-term care policies that meet the federal government's tax-qualified requirements qualify for a potential tax deduction.

"Most of the linked benefit or hybrid life insurance policies, the ones more popular today do not qualify for a possible tax benefit," Slome said.

"Two types of individuals can gain the most benefit from the IRS deductions," Slome added. "First, business owners, who may be able to deduct the full cost of their insurance protection. They could even benefit by having a paid-in-full policy when they reach retirement age."

In addition, people who have retired from jobs can benefit.

"That's when income levels enable more people to reach the required health expense threshold to make premiums deductible," Slome said. "That potential tax deduction can be a huge benefit after retirement and something seniors should take into consideration when looking into their long-term care protection options."

The following are the new 2026 deductible limits by age (2025 limits in brackets):

40 or less	\$500 (\$480)
More than 40 but not more than 50	\$930 (\$900)
More than 50 but not more than 60	\$1,860 (\$1,800)
More than 60 but not more than 70	\$4,960 (\$4,810)
More than 70	\$6,200 (\$6,020)

Adults 60+ Needed to Mentor Younger Generations in New State Initiative

The California Commission on Aging (CCoA) and Eldera have announced a state-wide recruitment drive inviting Californians age 60 and older to support youth (ages 6-17) through weekly, virtual conversations that build resilience, reduce loneliness and strengthen communities.

The partnership advances the California's Master Plan for Aging goal to create a California for all ages and abilities by 2030.

Under the initiative, adults 60+ can enroll now, complete brief training and a background check, and be matched with a young person for a 30-60-minute video conversation once a week.

Eldera manages recruitment, vetting, matching, program support and safety, including an Artificial Intelligence (AI) Chaperone designed to help keep conversations safe and meaningful. Meanwhile, CCoA mobilizes Area Agencies on Aging and community networks state-wide.

"California's Master Plan for Aging calls for a state where all generations thrive together," said David Lindeman, chair of California Commission on Aging. "This partnership turns that vision into action at scale."

"Age is California's most underused natural resource," said Dana Griffin, co-founder and CEO of Eldera. "Together, we can match life experience with young curiosity, safely, quickly and with benefits for every generation."

"As more of life moves online and AI becomes ubiquitous, young people need consistent human connection, someone who sees them, hears them and shows up," Griffin said.

"Human connection requires a human, and our most untapped resource is adults over 60 with a little extra time, wisdom and a desire to do good," he added.

For more information or to volunteer, visit eldera.ai.

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Medicare Advantage Warning: Read This Before You Auto-Renew

By Clark Howard

Every year around this time, I get flooded with questions from people on Medicare or approaching Medicare age – and almost all the marketing they’re seeing is for Medicare Advantage.

That’s not an accident. Insurance companies and salespeople push these plans like crazy because they make big commissions when they sign you up for an Advantage plan instead of traditional Medicare. These plans have become so common that about half of all Medicare participants are now enrolled in them.

I’ve called them “Medicare Disadvantage” plans for years – and I know that offends some people. I’ve heard from listeners who love their Advantage plan and have had great experiences. If that’s you, consider yourself lucky – like “you should buy a Powerball ticket” lucky.

But for many people, these plans come with big tradeoffs that you don’t see in the commercials.

Why Medicare Advantage Looks So Good – at First

When you first hear about Medicare Advantage, it sounds like a great deal. You might get:

- A free gym membership
- Dental, vision, or hearing



Money Expert Clark Howard

coverage

- Other little “bonus” perks
- It’s easy to think, “Why would I pay more for traditional Medicare when I can get all this?”

But here’s what’s really going on: Advantage plans limit your choice of doctors and hospitals, and often require prior authorizations before you can get care. In other words, the insurance company – not you – decides what’s covered and where you can go.

That’s how they make money.

With traditional Medicare, you get to choose your doctors and hospitals. You don’t have to ask for permission to get care. You’re the boss. You can also buy a Medicare supplement (Medigap) plan that helps pay for what Medicare doesn’t cover.

It’s a simpler system that

gives you control – and that’s worth a lot when you’re sick and need care fast.

Why This Year’s Enrollment Period Matters More than Ever

Right now, during the Medicare Advantage open enrollment period, a lot of plans are quietly cutting back on benefits.

The reason? Many insurance companies overspent on those “free” extras and are now pulling back. So, if you automatically re-up with your current plan without reviewing the details, you could lose benefits or find your out-of-pocket costs going up.

If you’re in an Advantage plan, this is the time to:

- Compare what’s changing for 2025.
- See if another Advantage plan has better coverage or a broader network.
- Consider switching if your doctors or hospitals are being dropped.

And in a small number of states, you might even be able to switch back to traditional Medicare without a medical exam. But in most states, once you’ve joined an Advantage plan, it’s hard to get out later because of medical underwriting rules.

When Advantage Plans Can Really Let You Down

The moment most people

regret enrolling in a Medicare Advantage plan is when they face a serious illness. That’s when they find out:

- They can’t go to the specialist they need.
- They can’t get approval for a certain treatment.
- Or they can’t access a top hospital that could help them.

When the chips are down, that’s when the “disadvantage” part of the name really shows up.

Final Thought

If you’re happy with your plan, great – but don’t just assume everything’s staying the same. Take the time to review your coverage and compare options this enrollment season.

Medicare decisions are among the most important financial and healthcare choices you’ll make in retirement. Make sure you’re getting what’s best for you – not what’s best for the insurance companies.

Clark Howard is a nationally syndicated talk show host who focuses on helping you save more, spend less and avoid getting ripped off. A listing of all the radio stations that carry his show can be found at www.Clark.com in addition to his podcast “The Clark Howard Podcast” and his YouTube channel.

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Why the Flu is Deadlier for Older People

Scientists have discovered why older people are more likely to suffer severely from the flu, and can now use their findings to address this risk.

In a new study, which is published in *PNAS*, experts discovered that older people produce a glycosylated protein called apolipoprotein D (ApoD), which is involved in lipid metabolism and inflammation, at much higher levels than in younger people. This has the effect of reducing the patient's ability to resist virus infection, resulting in a more serious disease outcome.

The team established that highly elevated ApoD production with age in the lungs drives extensive tissue damage during infection to reduce the protective antiviral type I interferon response.

The research was an international collaboration led by scientists from the China Agricultural University, University of Nottingham, Institute of Microbiology (Chinese Academy of Sciences), National Institute for Viral Disease Control and Prevention (Chinese Centre for Disease Control and Prevention), and the University of Edinburgh.

In this new study, the team investigated the mechanisms behind increased severity of influenza virus infection with age



using an aging-mouse model and appropriate donor human tissue sections.

They identified ApoD as an age-related cell factor that impairs the activation of the immune system's antiviral response to influenza virus infection by causing extensive breakdown of mitochondria (mitophagy) resulting in greater production of virus and lung damage during infection.

Mitochondria are essential for cellular production of energy and for induction of protec-

tive interferons.

ApoD is therefore a target for therapeutic intervention to protect against severe influenza virus infection in the elderly, which would have a major impact on reducing morbidity and mortality in the aging population.

"Aging is a leading risk factor in influenza-related deaths," Professor Kin-Chow Chang from the School of Veterinary Medicine and Science at the University of Nottingham, and co-author of the paper. "Fur-

thermore, the global population is aging at an unprecedented rate in human history, posing major issues for healthcare and the economy. So we need to find out why older patients often suffer more severely from influenza virus infection."

"There is now an exciting opportunity to therapeutically ameliorate disease severity of the elderly from influenza virus infection by the inhibitory targeting of ApoD," Chang added.

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Acupuncture Lessens Low Back Pain in Older Adults

According to a study funded by the National Institutes of Health, older Americans with chronic low back pain who received acupuncture had greater improvement in physical function and reduced pain than those who received usual medical care only, generally prescribed medications or physical therapy.

Chronic low back pain is the leading cause of disability worldwide and affects more than one-third of older adults in the United States. Treatment options range from pain-relieving drugs to complementary therapies, including acupuncture.

There is an urgent need for safe, effective and non-addictive pain management approaches.

"Of the different treatments we have for chronic low back pain, most have a somewhat modest effect," said lead author Lynn L. DeBar, Ph.D., Kaiser Permanente distinguished investigator. "They often reduce pain by about a third at best and can help people function better.

"Our clinical results suggests that acupuncture is working as well as many things that are more familiar to people," he said. "We found that the size of this effect, while modest, was positive and sus-



tained."

The clinical trial, known as BackInAction, enrolled 800 participants, with results based upon self-reported pain-related disability assessments following treatment that either included or omitted acupuncture. Researchers looked at whether manual acupuncture needling, which is eligible for Medicare coverage, could improve function and reduce pain for older adults who have chronic or persistent low back pain.

Acupuncture, with its origins in traditional East Asian medicine, has gained in popu-

larity in the United States since the 1970s. The manual acupuncture needling technique entails inserting fine needles into the skin at points that follow a prescribed anatomical grid. The practice provides various benefits, including reduced discomfort from back, joint or neck pain. While acupuncture has been found to be safe and effective for chronic low back pain in adults overall, few acupuncture studies have focused on adults 65 years of age and older.

Participants in BackInAction included men and women aged 65 and older with a medical history of low back pain for at least three months. All participants had health coverage and were not restricted from receiving usual medical care for their back pain.

A third of those received up to 15 acupuncture treatments over three months (standard acupuncture treatment), and another third received an additional six acupuncture treatments (maintenance sessions) over the following three months.

At three study milestones – after three, six and 12 months from enrollment – participants provided self-assessment of their pain and physical limitations. Their agreement with any of 24 statements that describe everyday activities made difficult because of back pain contributed to the participant's disability score. The researchers used additional tools for insights into pain levels, degree of physical functioning, depression and anxiety.

At the six-month and 12-month assessment, both groups who received acu-

puncture had greater reductions in pain disability than those who received usual medical care alone. The acupuncture-treated groups also had reduced pain intensity and greater physical function after six months as compared to participants who did not receive acupuncture. The researchers also reported that acupuncture treatment was associated with fewer anxiety symptoms as compared to usual medical care alone at the six and 12-month assessments.

"What sets the BackInAction study apart is that it focused specifically on adults 65 years of age and older, and it was pragmatically designed," DeBar said. "We worked hard to involve adults in multiple regions of the country so that participant demographics were consistent with the U.S. census for older adults – and we worked with licensed acupuncturists in the community, who are most likely to deliver these services."

The study authors suggest that access to acupuncture is important for older adults with chronic back pain and that if acupuncture practitioners could bill Medicare directly, it could greatly improve access to such services.

"We saw very little in the way of adverse effects during the clinical trial," said co-lead researcher Andrea J. Cook, Ph.D., Kaiser Permanente senior biostatistics investigator. "Older adults often are dealing with other medical problems in addition to back pain. Acupuncture offers a less invasive option that has a better safety profile than a lot of the common treatments for back pain in older adults."



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CALENDAR

November 1-29 - "Through Many Lenses"

This exhibition of photography continues at CACHE, 125 South B St., Exeter. Admission is free. For more info, call (559) 592-5900 or visit <http://cach-exeter.org/events>.

Saturday, November 1 - Día de los Muertos

The Tulare County Hispanic Chamber of Commerce will present this event, featuring live music, food, vendor, drinks, games and dancing, on Church Street in Downtown Visalia from 5-9 p.m. For more info, call (559) 734-6020.

Saturday, November 1 - Tales from the Tomb

City of Visalia Parks and Recreation and the Tulare County Historical Society will present this free event, written by Dallas Pattee and performed by local actors, in the Heritage Cemetery Chapel at Visalia Public Cemetery from 10 a.m.-12:30 p.m. For more information, visit visaliacem.org.

Saturday, November 1 - Dia de Los Muertos

Green Rose Productions will present this event in the Pavilion at Visalia Public Cemetery from 2-4 p.m. For more information, call (559) 972-5798.

November 2, 9, 16, 23, 30 - Senior Pride Bingo Sundays

This weekly event is held at the Visalia Veterans Memorial Building, 609 W. Center St., Visalia. Doors open at 11:15 a.m. For more information, call (559) 651-6714.

Tuesday, November 4 - "Thankful, Grateful & Blessed"

Hands in the Community will present this 16th annual celebration dinner, featuring a silent and live action, wine and hors d'oeuvres, at the Visalia Convention Center from 6-9 p.m. For tickets or more information, call (559) 625- 3822, ext. 100.

Wednesday, November 5 - Senior Wills and Trusts

This free informative session, hosted by the Law Office of Heather Pietroforte, will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, from 10:30 a.m. to noon. For more info, call (559) 713-4365.

Friday, November 5 - Bunco Tournament

This event will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, at 1:30 p.m. Tickets are \$5 in advance, \$7 at the door. For more info, call (559) 713-4365.

November 5, 12, 19, 26 - Bingo

The Tulare Senior Community

Center, 201 N. F St., Tulare, will host bingo starting at 1 p.m. Doors open at 12:30 p.m. For more information, call (559) 685-2330.

Thursday, November 6 - "What Is a Death Doula?"

This free informative session about end-of-life needs, hosted by Lenity and Quail Park Memory Care, will be held at Quail Park Memory Care, 5050 Tulare Ave., Visalia, from 11:30 a.m. to 1 p.m. To RSVP or for more info., call (559) 624-9865.

Thursday, November 6 - "AI and Genealogy: (Is There) Trouble Ahead"

The Sequoia Genealogical Society will host this 6 p.m. session about how AI is currently being used to improve the genealogy experience, and whether or not you should seek out other uses of artificial intelligence for your own genealogy research. Refreshments will follow. This free event will be held at the Tulare Public Library, 475 M St. in Tulare. For more info, call (559) 685-4518.

November 6, 13, 20 - Thursday Night Dances

These dances, featuring music by Trick Shot, are held 7-10 p.m. at the Porterville Veterans Memorial Building, 1900 W. Olive Ave., Porterville. Tickets are \$5. For more information, call (559) 791-7695.

November 6-21 "Violence" Exhibition

Arts Visalia will present the iconography of Andrew Turner, at Arts Visalia, 214 E. Oak Ave., Visalia. For more information, visit www.artsvisalia.org or call (559) 739-0905.

Friday, November 7 - F1rst Friday

F1rst Friday in Downtown Visalia, in partnership with the Arts Consortium, will present this free community event with art, food and fun from 5-8 p.m. For more information, visit arts-consortium.org/calendar.

November 7, 14, 21, 28 - Friday Night Dances

The Tulare Senior Community Center, 201 North F St., Tulare, will host this weekly event from 6-9 p.m. There is a \$10 entry fee. For more information, call (559) 685-2330.

November 7-8 - Visalia Gleaning Seniors Yard Sale

Visalia Gleaning Seniors will host this sale from 8 a.m. to noon at the Gleaner Yard, 28600 Road 156, Visalia. For more information, call (559) 733-5352.

Saturday, November 8 - Walk with a Doc

This informational walk and talk sponsored by Kaweah Health and held at Blain Park, 3101 S. Court St., Visalia, from 8-9:30 a.m. The topic is "Diabetes Complications." For more info, call (559) 624-2416.

Tuesday, November 11 - 107th Annual Porterville Veterans Day Parade

This annual event in Downtown Porterville begins at 10 a.m. This year's theme is "250 Years of Freedom." For more information, call (559) 359-7932.

Wednesday, November 12 - Valley Renal Support Group

The only kidney support group in four counties will meet at Evolution's Gym, 1425 E. Prosperity Ave., Tulare, from 6:30-8 p.m. The meeting will also be on Zoom. For information, email Jennifer at meow.2000@yahoo.com.

Saturday, November 15 - Walk with a Doc

This informational walk and talk, sponsored by Altura Centers for Health, is held in Shelter #3 at Del Lago Park, 1700 N. Laspina Ave, Tulare, from 8-9:30 a.m. The topic is "Gardening." For more info, email ecubas@altura.org.

Monday, November 17 - Exeter Caregiver/Dementia Support Group

Quail Park on Cypress will present this 10:30 a.m. monthly session, facilitated by Kimberly Jensen, in the Café at Rocky Hill Community Church, 237 South E St., Exeter. For more information, call (559) 737-7443.

Monday, November 17 - Tulare Caregiver/Dementia Support Group

Quail Park on Cypress will present this 12:30 p.m. monthly session at the First Baptist Church, 469 N. Cherry St., Room 15, Tulare. For information, call (559) 737-7443.

Tuesday, November 18 - Visalia Caregiver/Dementia Support Group

Quail Park on Cypress, 4520 W. Cypress, Visalia, will host this 10:30 a.m. monthly session. For more information, call (559) 737-7443.

Tuesday, November 18 - Grief Support Group

American Quality Life Hospice will present this 5:30 p.m. monthly session at Salser & Dillard Life Event Center, 135 E. Caldwell Ave., Visalia. For information, call (559) 409-2665.

Wednesday, November 26 - Thanksgiving Luncheon

This event will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, at 11:30 a.m. Tickets are \$6 for Visalia seniors. For more information, call (559) 713-4365.

November 28-December 23 - The Holiday Shoppe at Arts Visalia

Arts Visalia will transform into a holiday marketplace featuring hand-crafted gifts by local artisans, at Arts Visalia, 214 E. Oak Ave., Visalia. For more information, visit www.artsvisalia.org or call (559) 739-0905.

December 3, 10, 17, 24 - Bingo

The Tulare Senior Community Center, 201 N. F St., Tulare, will host bingo starting at 1 p.m. Doors open at 12:30 p.m. For more information, call (559) 685-2330.

Thursday, December 4 - "A Joyful Jubilee" - The 2025 Festival of Trees

This benefit fundraising event, featuring live and silent actions, hors d'oeuvres, wine tasting, craft beers and specialty coffee, will be held at St. Anthony's Retreat Center in Three Rivers. For tickets (\$50 per person) or more info, visit www.stanthonyretreat.org or call (559) 561-4595. (See *ad next page.*)

Thursday, December 4 - Christmas Charity Festival

Kings United Way is hosting this fundraiser at the Hanford Civic Auditorium. For tickets or more information, call (559) 584-1536 or visit www.kingsunitedway.org.

December 4, 11, 18 - Thursday Night Dances

These dances, featuring music by Trick Shot, are held 7-10 p.m. at the Porterville Veterans Memorial Building, 1900 W. Olive Ave., Porterville. Tickets are \$5. For more information, call (559) 791-7695.

Friday, December 5 - "Trees of Hope"

San Joaquin Valley College and Mark and Mike Perry will present this black-tie benefit fundraising event for CSET, featuring a gourmet dinner, live music and dancing, and silent and live Christmas auctions, at the Visalia Convention Center beginning at 6 p.m. For more information, call (559) 732-4194.

Friday, December 5 - Wine & Chocolate Tasting

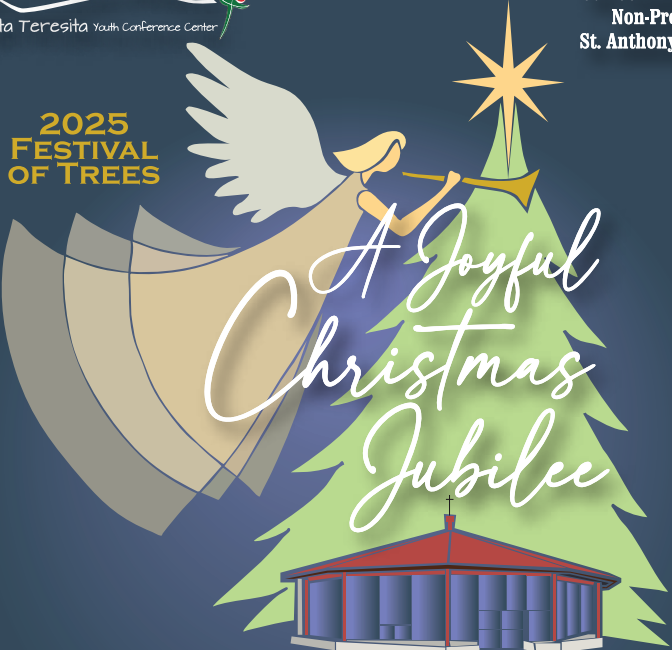
Main Street Hanford will host this annual event, featuring live music by local bands and artists, wine and gourmet

(continued on page 13)

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Traditional Japanese Samurai Daily Behavior Improves Leg Strength

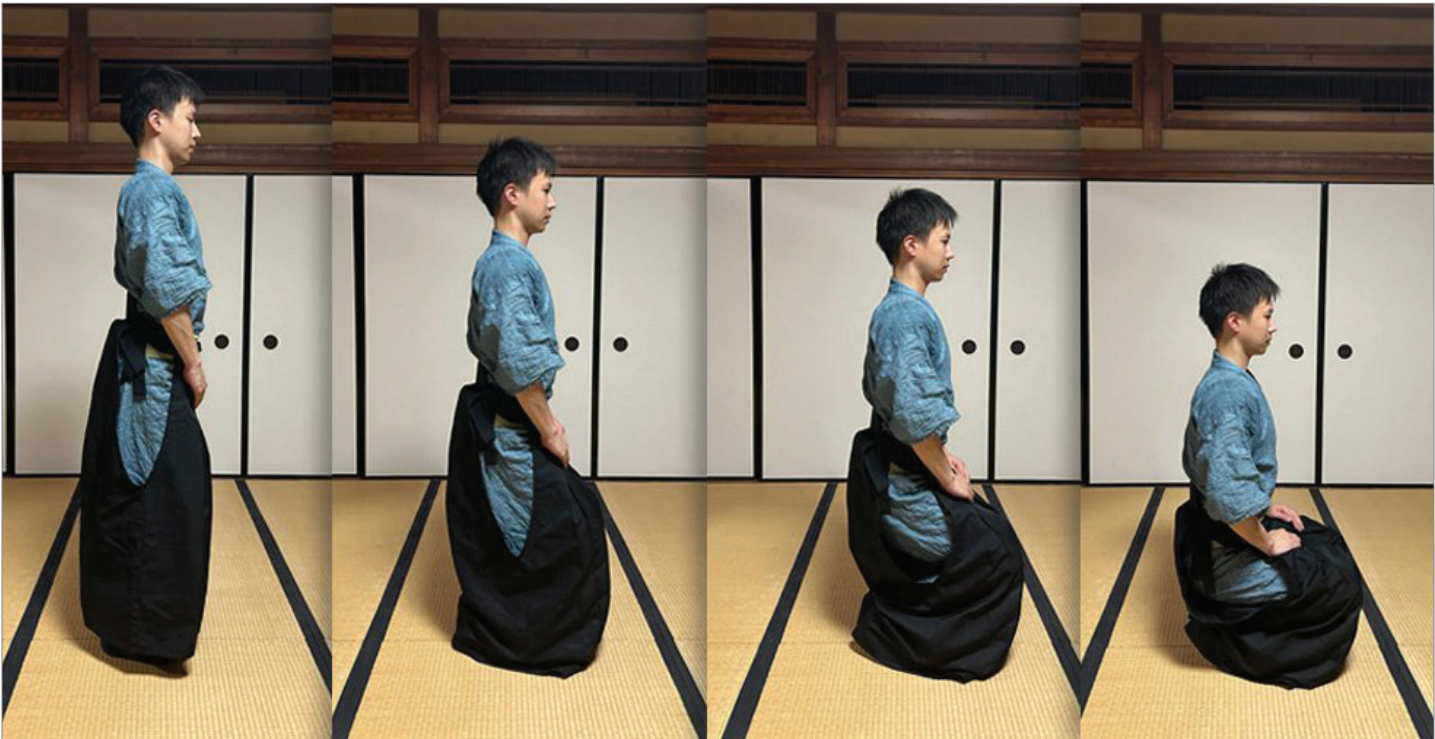
As we get older, our muscle strength slowly declines – increasing our risk of falls, injuries, and loss of independence. In particular, we rely on our lower body strength for many essential daily activities such as walking and climbing stairs.

Strength training can help offset the weakening of muscles, but not everyone has the means (or even the desire) to hit the gym for regular weightlifting sessions.

Researchers at Tohoku University have discovered a solution that requires no equipment, only demands five minutes of your day, and has been shown to improve measures of lower body strength. This promising treatment is new, and yet old – drawing on the centuries-old practice of Rei-ho, a type of daily etiquette originally practiced by samurai.

The findings were published in *The Tohoku Journal of Experimental Medicine* on August 18.

In Japan, traditional lifestyles provide numerous opportunities to strengthen the legs through daily activities. Sitting in seiza posture (kneeling on the floor with the legs folded under the body) on tatami mats and using squat toilets are such examples. However, tatami mats are going



Rei-ho training by sitting down and standing up is shown above. Unlike a regular squat, it involves slowly lowering without leaning forward.

out of style, and Western-style chairs and toilets are becoming more popular.

One cultural tradition that preserves these behaviors and movements is Rei-ho.

Rei-ho emphasizes slow, deliberate, and controlled motions in daily actions such as standing, sitting and walking. Rei-ho's health benefits had never been scientifically tested until now.

A research team at Tohoku University led by Professor Ryoichi Nagatomi conducted a randomized controlled trial to determine the effects of

a Rei-ho training routine. The training group performed a five-minute Rei-ho routine, at least four days a week for three months, consisting of controlled Rei-ho style squats and sit-to-stand movements from a chair.

The control group continued their usual routines without new exercise. After three months, the training group increased their knee extension strength by an average of 25.9%, compared with only 2.5% in the control group.

"In particular, knee extension strength – the force used to straighten knees – is a key measure of mobility and daily functioning," said Ayaka Ogasawara, first author of the paper. "These exciting results suggest that Rei-ho may help seniors maintain their independence."

These findings suggest that

Rei-ho is more than just cultural heritage – it can also serve as a way to stay fit. Since it just alters how we perform simple daily actions, it can be easily incorporated into modern life without equipment or long training sessions.

"We think it's also valuable that those outside of Japan who want to try Rei-ho would also be able to experience a unique aspect of ancient Japanese tradition in addition to the health benefits" said lecturer Akira Sato.

While a fall means just getting back up for a young person, it can lead to severe injuries or even mortality in the elderly. This is why it is so important for early interventions that seek to offset the muscle weakening that inevitably happens to each and every one of us as we age.



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Kaweah Health Reaches 2,500th Robotic Surgery Milestone

Dr. Joseph Ford, urologist, hit a milestone on September 30, performing the 2,500th da Vinci Xi robotic surgery at Kaweah Health.

"That means 2,500 patients have received less-invasive surgery, allowing for quicker recoveries at the skilled hands of our physicians," said Jag Batth, Kaweah Health chief operating officer. "This is a testament to Kaweah Health's substantial investment in innovative robotic technology."

Dr. Ford is one of more than a dozen specially trained surgeons across several disciplines who utilize the da Vinci system at Kaweah Health.

With da Vinci, small incisions are used to introduce special instruments and a high-definition 3D camera. Seated comfortably at the da Vinci console, surgeons view a magnified, high-resolution 3D image of the surgical site while guiding the instruments through precise micro-movements.

Although used for several types of surgery, the da Vinci's minimally invasive approach is ideal for delicate urologic surgery. This includes prostatectomy, where the target site is not only tightly confined but also surrounded by nerves affecting urinary control and sexual function.

With robotic surgery, patients benefit from smaller incisions, faster recoveries, and maximum precision.

"Volume-wise, Kaweah Health is doing more robotic surgeries than any hospital in the area," Dr. Ford said. "With the higher volume, Kaweah Health has more experienced surgeons and surgical teams, increasing access for patients."

Kaweah Health brought robotic surgery to the community in 2010, when its first da Vinci robot was purchased. With more surgeons trained on the technology, about 400 robotic surgeries have been performed annually in the last few years.

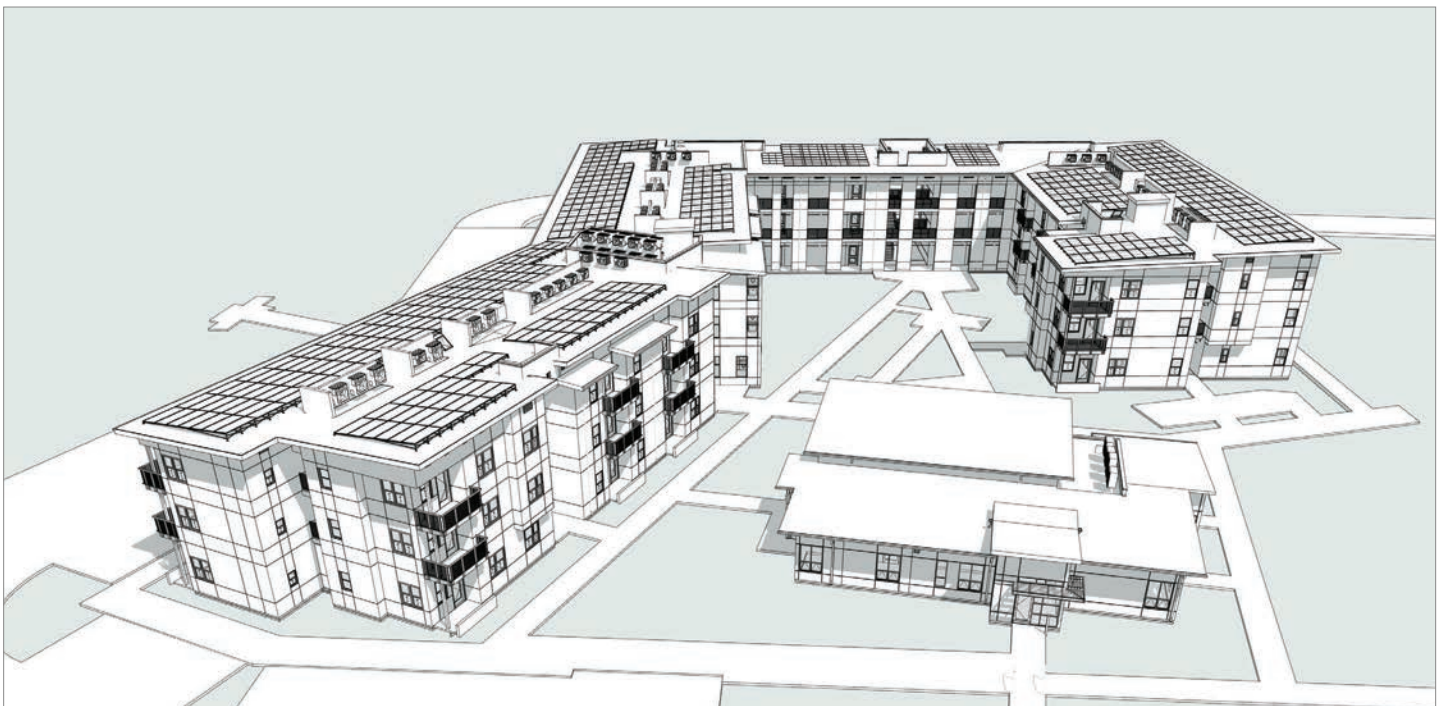
Crescent Meadows Senior Community Coming to Visalia

A new place for seniors to call home is on the way in Visalia. Crescent Meadows, an affordable rental community designed especially for older adults, will bring comfort, connection, and housing stability to local residents.

The development is a partnership between Self-Help Enterprises, a nonprofit with a long history of affordable housing across the San Joaquin Valley, and Visalia Senior Housing, a local group devoted to serving low-income seniors. Together, they are creating a community that meets both the practical needs and the social needs of older adults.

Crescent Meadows will be located on 6.36 acres at the northwest corner of Ferguson Avenue and North Dinuba Boulevard in Visalia. The first phase will include 80 apartments for adults ages 62 and older, with 64 one-bedroom units and 16 two-bedroom units. Of these, 24 will be set aside for senior veterans who are homeless or at risk of homelessness, offering a safe and supportive place for those who served our nation. Construction is expected to be complete in 2027.

The new community will provide affordable rents for residents across a range of incomes. For many seniors living on fixed incomes, this sta-



Crescent Meadows is a partnership between Self-Help Enterprises and Visalia Senior Housing.

bility makes all the difference. Affordable housing not only helps people remain in their hometown but also frees up resources for other essentials such as healthcare, groceries and transportation.

The community is also designed to allow aging in place, including health services on-site and connections to Family Healthcare Network's Program of All-inclusive Care for the Elderly (PACE) services.

At the heart of Crescent Meadows will be a community building that serves as both a gathering space and a resource hub. Here, residents

will find on-site staff, supportive services, workshops and space for social events. It will be a place designed to bring neighbors together and help seniors feel connected.

The development is also forward-looking. Crescent Meadows will be an all-electric project generating enough energy to cover common area load. Landscaping will feature drought-tolerant plants and water-saving irrigation systems, helping to keep utility costs low while protecting natural resources.

For Self-Help Enterprises and Visalia Senior Housing,

Crescent Meadows represents more than construction. It reflects a shared commitment to dignity, safety and opportunity for older adults. Stable housing has the power to improve health, strengthen community ties and bring peace of mind.

As construction moves ahead, Crescent Meadows promises to be more than just a housing development. It will be a place where seniors can live affordably, build friendships and enjoy a good quality of life in the years to come.

To be added to the interest list for Crescent Meadows, call (559) 651-1000.



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Misha Garza

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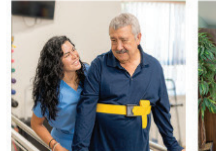
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QUAIL CORNER

Holiday Gifts for Grandparents

Q&A with Kimberly Jensen

Question: With the Holiday Season quickly approaching, what are some ideas to give my grandparents as gifts. I always feel like they already have everything they need.

Answer: Seniors always treasure the gift of time with you, which is priceless. Taking them out for lunch, letting them join you on a short vacation or even a simple visit to share your thoughts. These are the most sought-after gifts you can give your grandparents.

Too often we get wrapped up in the chaos of our own lives, that we forget that they are still living out the rest of theirs. One day, you will want to reach out to them, but it will be too late. Make sure to be an important part of their lives while they are still here.

If you are running out of things to talk about, bring a box of old pictures so that you can both reminisce. You will be surprised at the new information you will learn about your family history when you stir up those old memories. Make sure to bring a recorder with you so that you can document the history of your family.

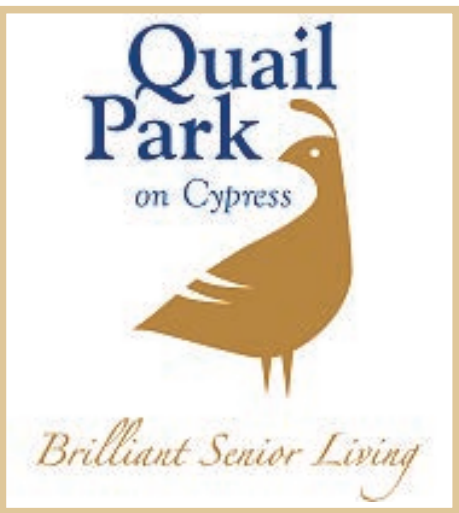
Write your grandparents a handwritten letter. With technol-

ogy, our first thought is to call, facetime or email them, but after the conversation is over or the email is read, they have nothing to hold on to. When you write a letter in your own personal handwriting, they will cherish it and reread it repeatedly. The letter will become a treasure!

Seniors feel special when you take the time to sit down and put your thoughts down on paper. They are "old school." Back in the days of their youth, they would handwrite thank you cards and correspondence. Sending a picture in the letter will add that little touch of love that is magical. Taking time out of your day to make them feel remembered and special means everything to them.

If you are looking for gifts that can be opened by your grandparents, there are many to choose from. A favorite for both men and women is the large button cardigan sweater. As we age, it becomes more difficult to regulate our body temperature, so a comfy sweater that is easy to button up and has pockets, is always nice to have.

Slippers and socks also help in regulating warmth. Make sure that the slippers are not the slip-in type, those can fall off easily and be a fall risk if they step



back and the slipper falls off their foot. Make sure slippers have high sturdy backs on them.

Picture albums filled with family photos are wonderful additions to your grandparents' reading collection. Insert a collection of photos of your family and any photos that you took with your grandparents and your family. They will cherish that album forever.

Gift baskets filled with a box of greeting and birthday cards, pen sets, and stamps are also convenient gifts that they will be able to use throughout the year, eliminating the time and hassle of having them shop for them. You can also put together a gift basket filled with hygiene and beauty items. Moisturizers, perfume, cologne, fingernail clippers /files, soaps and sachets always make them feel special. It will mean so much that you took the time to gather those items, just for them.

Gift certificates or gift cards for groceries, hair salons, housekeeping, pedicures, manicures and restaurant delivery will make them feel pampered and it will take some financial burdens off them.

Most of all, seniors treasure the gift of your time and companionship. Make sure that they still feel included in your life and the life of your family, throughout the year. This is the ultimate gift that you can give!

Question: I checked into moving my mother into an Assisted Living Community because I want her to be with people her own age. It costs a lot more than a regular apartment. Why is that?

Answer: Assisted Living communities are a lot more than just an apartment to rent. Assisted Livings are more costly due to the amenities they have

to offer. They have to pay caregivers 24 hours a day and most have a licensed nurse on staff to tend to any of their residents' emergency or care needs. They also provide meals so that residents do not have to shop or cook for themselves. Utilities such as trash, water and electricity are included with the rent along with housekeeping and cable services. Many of the assisted livings also provide transportation for their residents so they no longer have to concern themselves with driving to doctor or banking appointments.

Assisted livings are a fraction of the cost of in-home care and they provide food, utilities, transportation, activities and the safety net of care 24/7. Instead of having just one caregiver at home for in-home care, there is a team available to help your mother all the time. You will never have to worry about a caregiver calling in sick and your mother being without someone there for her.

There are many options of assisted living in our community. None of them are the same, so I recommend not just going to one of them but checking them all out to see which one is the best fit for your mother.

If your mother cannot afford any of them (they are private pay), then I suggest moving her into the home of a family member who is able to watch over her. It is going to take a village to help, so see if you can reach out to those in your church or even neighbors to help to give the caregiver a break.

Make sure you are utilizing the Senior Center in your area throughout the day, so she can socialize, exercise and enjoy activities with people her own age. Socialization stimulates the brain and body. It will also help to combat the loneliness she is most likely experiencing. Most Senior Centers are open from 10:00 to 4:00, Monday through Friday. Check with the Senior Center in your area for more information.

Kimberly Jensen has been working with Quail Park as a Senior Resource Advocate for over ten years and has helped hundreds of families find solutions to their senior problems. If you have a question, you can send it to her at KimberlyJ@QPCypress.com or call (559) 737-7443.



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AI Model Predicts Disease Risks Decades in Advance

Can your personal medical history be used to predict the health problems you might face in the next two decades?

Researchers from the European Molecular Biology Laboratory (EMBL) and the German Cancer Research Center (DKFZ) have now shown that this is possible. They have developed a generative AI model that uses large-scale health records to estimate how human health may change over time.

It can forecast the risk and timing of over 1,000 diseases, and predict health outcomes over a decade in advance.

This new generative AI model was custom-built using algorithmic concepts similar to those used in large language models. It was trained on anonymized patient data from 400,000 participants from the UK Biobank. Researchers also successfully tested the model using data from 1.9 million patients in the Danish National Patient Registry.

This approach is one of the most comprehensive demonstrations to date of how generative AI can model human disease progression at scale and tested on data from two entirely separated healthcare systems.

“Our AI model is a proof of concept, showing that it’s possible to learn many of our long-term health patterns and use this information to generate meaningful predictions,” said Ewan Birney, EMBL researcher. “By modelling how illnesses develop over time, we can start to explore when certain risks emerge and how best to plan early interventions. It’s a big step towards more personalized and preventive approaches to healthcare.”

The "Grammar" of Health Data

Just as large language models can learn the structure of sentences, this AI model learns the "grammar" of health data to model medical histories as sequences of events unfolding over time,” explained Moritz Gerstung,



AI can predict the chances that any of these people will face any of more than 1,000 diseases in the next 10 years.

DKFZ researcher.

These events include medical diagnoses or lifestyle factors such as smoking. The model learns to forecast disease risk from the order in which such events happen and how much time passes between these events.

“Medical events often follow predictable patterns,” said Tom Fitzgerald, European Bioinformatics Institute. “Our AI model learns those patterns and can forecast future health outcomes. It gives us a way to explore what might happen based on a person’s medical history and other key factors. Crucially, this is not a certainty, but an estimate of the potential risks.”

The model is suitable for various diseases, especially those with clear and consistent progression patterns, such as diabetes, heart attacks or septicaemia, which is a type of blood poisoning. However, it is less reliable for diagnoses such as infectious diseases, which depend on unpredictable life events, or very rare diseases.

Probabilities, Not Certainties

Like weather forecasts, this new AI model provides probabilities, not certainties. It doesn’t predict exactly what will happen to an individual, but it offers well-calibrated es-

timates of how likely certain conditions are to occur over a given period, for example, the chance of developing heart disease within the next year. These risks are expressed as rates over time, similar to forecasting a 70% chance of rain tomorrow.

Some outcomes, like the risk of hospitalization after a major event – for example a heart attack – can be forecast with high confidence, while others remain more uncertain. Similarly, forecasts over a shorter period of time have higher accuracy than long-range ones.

Heart Attack as an Example

The risk of heart attack calculated by the AI model for men aged between 60 and 65 varies between a probability of 4 per 10,000/year and around 100 per 10,000/year, depending on previous diagnoses and the men’s lifestyle. Women have a lower average risk of heart attack, but a similarly wide range.

In addition, the risk of heart attack increases with age in both men and women. A systematic evaluation of these calculated risks in different age and gender groups shows that they correspond well with the number of cases observed in a subset of the UK Biobank cohort that was not used to train the model.

The model is calibrated to produce accurate population-level risk estimates, forecasting how often certain conditions occur within groups of people. However, like any AI model, it has limitations.

For example, because the model’s training data from the UK Biobank comes primarily from individuals aged 40–60, it means childhood and adolescent health events are underrepresented. The model also contains demographic biases due to gaps in the training data, including the underrepresentation of certain ethnic groups.

While the model isn’t ready for clinical use, it could already help researchers:

- Understand how diseases develop and progress over time

- Explore how lifestyle and past illnesses affect long-term disease risk

- Simulate health outcomes using artificial patient data, in situations where real world data are difficult to obtain or access

In the future, AI tools such as the one described here trained on more representative datasets could assist clinicians in identifying high-risk patients early. With aging populations and rising rates of chronic illness, being able to forecast future health needs could help healthcare systems plan better and allocate resources more efficiently. But much more testing, consultations, and robust regulatory frameworks are needed before AI models can be deployed in a clinical setting.

“This is the beginning of a new way to understand human health and disease progression,” Gerstung, said. “Generative models such as ours could one day help personalise care and anticipate healthcare needs at scale. By learning from large populations, these models offer a powerful lens into how diseases unfold, and could eventually support earlier, more tailored interventions.”

This AI model was created using anonymized health data under strict ethical rules. UK Biobank participants gave informed consent, and Danish data were accessed in accordance with national regulations that require the data to remain within Denmark.

Researchers used secure, virtual systems to analyze the data without moving them across borders. These safeguards help ensure that AI models are developed and used in ways that respect privacy and uphold ethical standards.

This work was funded by EMBL member state contributions, DKFZ funds and Novo Nordisk Foundation grant.

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ENTERTAINMENT



"The film is a vibrant celebration of joy, food, and purpose."

'Sergio Dondoli's Happy Life' Makes a Happy Documentary

"Sergio Dondoli's Happy Life" is a joyful and heartwarming documentary that captures the passion and spirit of one of the world's most celebrated gelato artisans. Set in the stunning Tuscan countryside, the award-winning film offers a rich, sensory journey through the life of Sergio Dondoli, whose infectious enthusiasm for his craft – and for life – has captivated visitors from around the globe.

"Sergio's journey from a modest upbringing to gelato master is incredibly inspiring," said the film's director, Jay Arnold. "But it was his high regard for the environment, the cows that provide milk, and his commitment to the use of organic, whole foods, that moved me so deeply. In a sense, the film is very much a story of love."

Dondoli began his culinary journey studying hospitality in Montecatini Terme, Italy. After traveling throughout Europe and honing his skills, he opened the now-iconic Gelateria Dondoli in San Gimignano's Piazza della Cisterna in 1992.

Known for his innovative, trademarked flavors made from high-quality local ingredients such as crema di santa fina (saffron and pine nuts), champelmo (pink grapefruit and sparkling wine), and dolceamaro (cream with aromatic herbs), Dondoli has earned numerous accolades, including two Ice Cream World Championships and two Ice Cream World Cup titles as part of Team Italy.

Additional favorite flavors he is known for are Rosemary's Baby (rosemary and raspberry), venere nera (blackberry and lavender), and various chocolate and fruit-based creations.

"Sergio Dondoli's Happy Life" features appearances by Italian culinary legends including world-renowned butcher Dario Cecchini of Panzano and Chef Gaetano Trovato of

Arnolfo, Tuscany's two-Michelin-starred restaurant.

"The film is a vibrant celebration of joy, food, and purpose," says Rich Wolff, CEO of Breaking Glass Pictures. "You can't watch 'Happy Life' without smiling."

The film has won several major festival awards, including Best Feature Documentary at the 2025 East Village New York Film Festival and Best Documentary at the 2025 Red Movie Awards (Winter Edition). It was also named Best Indie Feature at the 2024 Los Angeles Film Awards and received honors for Best Food Film and Best Biographical Feature Film at the 2024 World Film Festival in Cannes.

"Sergio Dondoli's Happy Life" can be seen on Roku, Apple TV and Amazon.

'The Senior' Shows it's Never Too Late to Settle Business

"The Senior," the new movie produced by Warfarer Studios, tells the incredible true story of Mike Flynt.

At 59, Flynt may have been too old to play college football – but he wasn't too old to settle unfinished business. Nearly four decades after leaving his team, he returned to his alma mater to confront the moment that changed everything.

Bruised, doubted and nearly broken, he fought for one last game – not for glory, but for the teammates he lost, the family he fractured and the ending he still believed was possible.

"I am humbled and grateful for this recognition," said Mike Flynt. "This journey has been about second chances, forgiveness, and the belief that it's never too late to finish what you started. I'm thankful for the filmmakers and everyone who helped bring this story to life so it can inspire others to keep chasing their dreams."

The film stars Michael Chiklis and Mary Stuart Masterson.

Chiklis is an Emmy and



Michael Chiklis

Golden Globe-winning actor best known for his role in the acclaimed drama series, "The Shield." He also starred in "The Commish," "Vegas," "Gotham," "Winning Time," "American Horror Story" and "Coyote."

Masterson's credits include "NCIS," "Blue Bloods," "The Good Wife," "Benny & Joon," "Bad Girls" and "Mr. North."

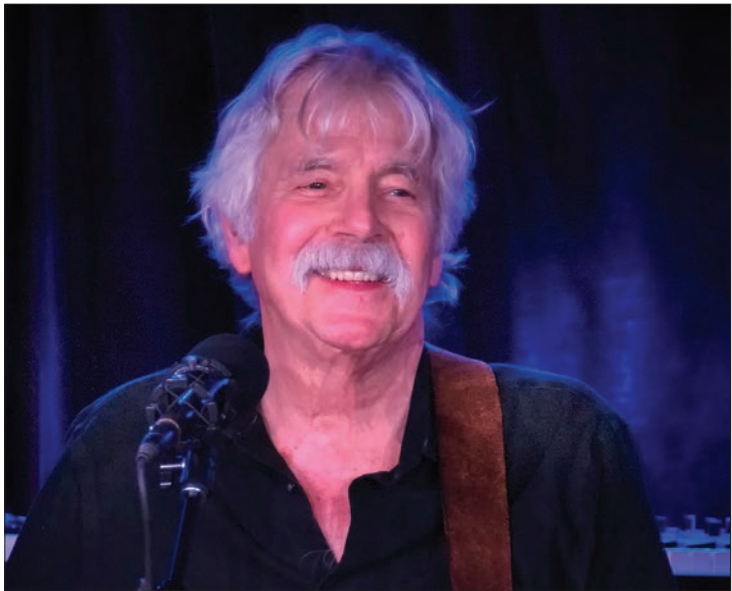
"The Senior" can be seen on Apple TV and Amazon, among other services.



The real Mike Flynt wasn't given a warm welcome from teammates.



Judy Collins



Tom Rush

Judy Collins, Tom Rush to Perform at the Visalia Fox

Two folk music legends will share the stage when Judy Collins and Tom Rush perform live at the Visalia Fox Theatre in Downtown Visalia on Tuesday, November 12.

The night will celebrate the artistry, humor and enduring influence of two of America's most influential singer-songwriters.

Collins, a Grammy-winning singer-songwriter, has captivat-

ed audiences for over six decades with her luminous vocals and poetic songwriting. Known for timeless renditions of "Both Sides Now" and "Send in the Clowns,"

Rush celebrates 60 years of touring, performing hits like "No Regrets," "Circle Game" and "Urge for Going." A pioneer of the folk and folk-rock movements, Rush introduced audiences to the early songs of

Joni Mitchell, James Taylor and Jackson Browne, influencing generations of artists who followed.

"I'm very much looking forward to it – hoping we might collaborate on a tune or two," said Rush about Collins. "I think we all need a bit of time off from everything that's going on these days. I want to send folks home feeling they had a really good time."

Helpful Garden Tips for November and December

By Peyton Ellas
Tulare-Kings County Master Gardener

Autumn is in full gear now. This is a great time to plant almost any tree, shrub, perennial, ground cover, wildflower seeds and the last of spring-flowering bulbs. Days are shorter and storms may affect our ability to work outdoors, but November is still a great month for outdoor work.

Planting

In the cool autumn weather, transplanted plants will experience less shock. If we haven't received enough rain to saturate the soil, fill the planting hole with water and let it drain, just as you would other times of the year. Keep new transplants well-watered for at least six weeks.

Even your plants that will eventually be low-water-use should be well watered and fussed over for this initial period. Check with your probe tool to make sure the soil is moist down at the root zone or, if you are like me, you will just poke around with your bare hand.

For a gardener, the feel of soil is satisfying and informative. Try not to disturb the roots too much, which also disturbs tiny trails and tunnels of bene-

summer. Plant the bulb three times deeper than its height. Usually, the pointed end of the bulb is placed up when planting.

We can still plant winter vegetables like greens, broccoli, cauliflower and cabbage, celery, cilantro and lettuce. Cold frames make great homes for late-started vegetables, but if you don't have any built yet, use straw to protect young plants from early frost. Mature cold season vegetables don't mind frost, in fact many of them taste best after a good cold night or two.

Maintaining

After the leaves fall, begin



Daffodil



Ceanothe



Celery

ficial organisms.

This is an especially good month to plant those California and Mediterranean woody shrubs that don't thrive with too much summer water. This includes manzanita, ceanothus, toyon, lavender, coffeeberry, buckthorn, bush lupin, flannel bush and rosemary.

When planting trees, remove the nursery stake that comes with the plant and is wrapped closely to the trunk. If your new tree needs staking for a season or two, use bamboo or lodgepoles and proper tree ties and place the stake towards the outside of the root ball. The trunk should be able to move a little to strengthen.

November is the month to plant spring bulbs like daffodils and narcissus in a site where they will get a full day of sunshine at least through early

pruning deciduous shrubs and trees, not only to shape them, but to prevent storm damage. Our Master Gardener website (https://ucanr.edu/sites/UC_Master_Gardeners) has more complete instructions, illustrations, and a short video on pruning trees the correct way for safety, tree health and good appearance. Look under "local gardening information."

If you can, grind up pruned branches and leaves to use as mulch. But if you know your plant clippings have a disease or major insect issue, send those to the green waste, and purchase your mulch instead. Sometimes in urban neighborhoods, it's hard to convince ourselves and our neighbors to use ordinary ground up plant materials instead of uniform bark nuggets.

The best mulch is the plants'

own leaves and twigs, so if you can stand it, leave the leaves under your trees and shrubs. But any kind of mulch, even uniform "pebble" or "walk on" mulch is better than nothing, so just do what works for you. Rock and gravel are also considered mulch, with many of the same benefits as organic products. Rock holds heat in the summer, however, so not all plants thrive with rock mulch.

Many commercial and public spaces are mulched with rock and I watch through the summer as many plants wither and die. I think many municipal and commercial gardeners don't know what to do with organic mulch, so it ends up leaving the property as the power blowers do their work week after week.

But for us home gardeners, we can probably slow down and take the time to rake and

tidy the organic mulch without removing it completely. And we can replenish as needed when we start to see bare dirt.

Conserving

Consider leaving some seed stalks on some of your ornamental grasses and perennials for birds to forage this winter. In the edible garden, add straw, old hay, alfalfa pellets and/or compost to the planting beds. If you take care of the soil, your plants will be stronger and better able to resist pest pressures next year, making it possible to save time and money and reduce the need for synthetic chemicals.

Experts agree instead of feeding plants with purchased fertilizers, we should make efforts to care for the soil, and let the soil take care of the plants.

Enjoy the colors of fall, including our natural native tapestry of golds, browns, yellows, rust and greens. Happy harvest! Happy growing!

Questions?

Call the Master Gardeners:
Tulare County: (559) 684-3325, Tuesdays and Thursdays, 9:30-11:30 a.m.;

Kings County: (559) 852-2736, Thursday only, 9:30-11:30 a.m.

Visit our website for past articles, sign up for our e-newsletter, or email us with your questions: http://ucanr.edu/sites/UC_Master_Gardeners/

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Lavender

Visalia Street Racing Over a Century Ago

Historically, Visalia is known for its many interesting places, events and activities. It's the birthplace of the Visalia Stock Saddle, home to the California Civil War military post called Camp Babbitt, and it was headquarters for the infamous train robbers known as Evans and Sontag. All of these and many more make Visalia an interesting study in local history.

But there was another event that is oftentimes neglected when one looks at the town's history – automobile racing.

Legally sanctioned by the American Automobile Association, auto racing began in Visalia on July 4, 1912, as part of Independence Day festivities, and for the next five years, Visalia hosted this fan favorite. One of the most memorable races was held on July 5, 1915, and those that saw it, talked about it for years.

Preparation for the 4th of July festivities began months before the actual holiday. James Boyer, secretary of the Visalia Board of Trade, was in charge of the three-day holiday spectacular with the big 150-mile auto race planned as the finale. It was set for the third day, July 5th, at 1:30 p.m. July 3rd and 4th were set aside for musical concerts, dances and patriotic programs.

Some of the racers were local area drivers with previous Visalia racing experience, but word had spread and big city drivers now had their eye on the prize. By April, Boyer had already received inquiries about the competition from a Detroit, Michigan auto manufacturer, a driver from San Jose, and another racer from San Francisco. July 4th festivities were always popular, so big crowds were expected, but offering free auto races always increased attendance.

The race and everything connected to it was paid for by local businesses and individuals, with financial help from driver entry fees and the sale of racing programs. The biggest expense for the event was the care of the race track. It was not an official track, but rather a course of a little over three miles of city streets.

The starting and ending point of the race was Main and Encina streets where a grandstand was built. The race course was Main Street east to Garden Street, then south to Tulare Avenue, west to Giddings Street, and then north back to Main. Much of the route had no bar-

riers, just rope to identify the course.

Some of the more critical turns like at Giddings and Main were banked with dirt at an angle to allow racers to make turns at a faster pace. Hay bales were strategically placed along the route to protect spectators from wayward drivers. Some of the roads were paved while others were packed as hard as possible with sand and oil. Hours were spent by workers with teams of horses to make the course ready.

The day before the race, the race course streets were shut down to regular traffic from 3:30 am to 6:30 a.m to allow drivers a chance to test drive it and preview the condition of the streets and route. Tom McKelvey, a Fresno racer, accepted the offer.

Early Sunday morning, July 4th, McKelvey took his Cleveland racecar with his brother John onto the course for a test drive. At Garden Street near Willow, G. W. Hibler entered Garden Street from an alley with his horse drawn garbage wagon.

McKelvey couldn't stop and crashed into him. Hibler's horse was killed and the brothers were seriously injured. Hibler, who wasn't seriously hurt, ultimately received \$25 from the Board of Trade for the loss of his horse. The incident cast a shadow over the race, but it went on without McKelvey.

On July 5th at 1:30 p.m., about 18 racers began the grueling 48-lap, 150-mile race. The 3.1-mile course took its toll on the cars and the drivers alike. A number of them dropped out of the race. Those that survived scrambled for position to finish the race.

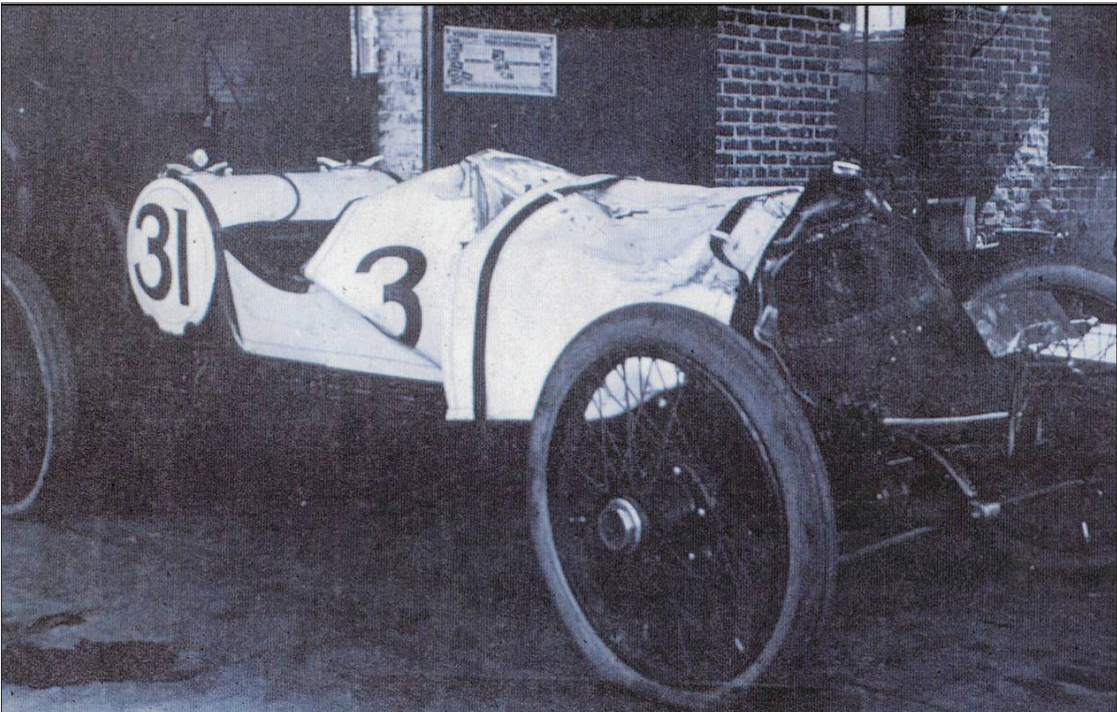
When it was over, Roy Francis from San Francisco driving his Peugeot won in record time – two hours and about 13 minutes, averaging over 80 miles per hour, a full three minutes

Dusting Off History with Terry Ommen





One of the racers on Main Street near Garden Street.



Racer Tom McKelvey's vehicle showing the damage from the accident.

faster than his closest competitor. His finish earned him \$1,000 in prize money. Local driver Billy Campbell finished fourth earning him \$100.

The three-day Independence Day festivities were a big success, but the auto race was

clearly the favorite with about 10,000 fans lining the streets to watch. It was called the "most successful in the history of auto racing in Visalia." The Board of Trade promised another race in 1916.

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Participants in the Promise Garden Ceremony explain the color meaning of each flower.

Walk to End Alzheimer's...

(continued from page 1)

ed this cause," she said. "Your commitment and compassion help fuel critical research and provide essential care and support to individuals and families affected by Alzheimer's and other dementia."

More than seven million Americans are living with Alzheimer's disease in the United

States. Additionally, nearly 12 million family members and friends provide care to people living with Alzheimer's and other dementias. In California, there are more than 719,700 people living with the disease and 1,396,000 caregivers.

Donations are still being accepted at act.alz.org/tulare-kings.

Social Security Increase...

(continued from page 1)

Social Security" account also gives individuals access to request a replacement Social Security card, view their claim status and benefits, and view their SSA-1099.

Information about Medicare changes for 2026 will be available at www.medicare.gov. For Medicare enrollees, the 2026 premium amount will be available via "my Social Security Message" Center starting in

late November.

The Social Security Act provides for how the COLA is calculated. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers as determined by the Department of Labor's Bureau of Labor Statistics.

For additional information, visit www.ssa.gov/cola.

A Lifetime of Social Ties...

(continued from page 5)

supportive parents, finding belonging in community institutions or having friends and partners who provide steady support.

That means those already disadvantaged in material ways may also be biologically disadvantaged by a relative lack of sustained social support, potentially accelerating the processes of aging and illness.

The findings dovetail with the "weathering hypothesis," a framework developed by public health scholar Arline Geronimus, which suggests that chronic exposure to adversity and structural inequality leads to earlier health deterioration in marginalized groups. Here, researchers extend that framework to show how accumulated relational advantage, the other side of the coin, may confer resilience at the molecular level.



This doesn't mean a single friendship or volunteer stint can turn back the biological clock. But the authors, including Frank Mann at Stony Brook University and Laura Kubzansky at Harvard University, suggest that the depth and consistency of social connection, built across decades and different spheres of life, matters profoundly. The study adds weight to the growing view that social

life is not just a matter of happiness or stress relief but a core determinant of physiological health.

"Think of social connections like a retirement account," Ong said. "The earlier you start investing and the more consistently you contribute, the greater your returns. Our study shows those returns aren't just emotional; they're biological. People with richer, more sustained social connections literally age more slowly at the cellular level. Aging well means both staying healthy and staying connected - they're inseparable."

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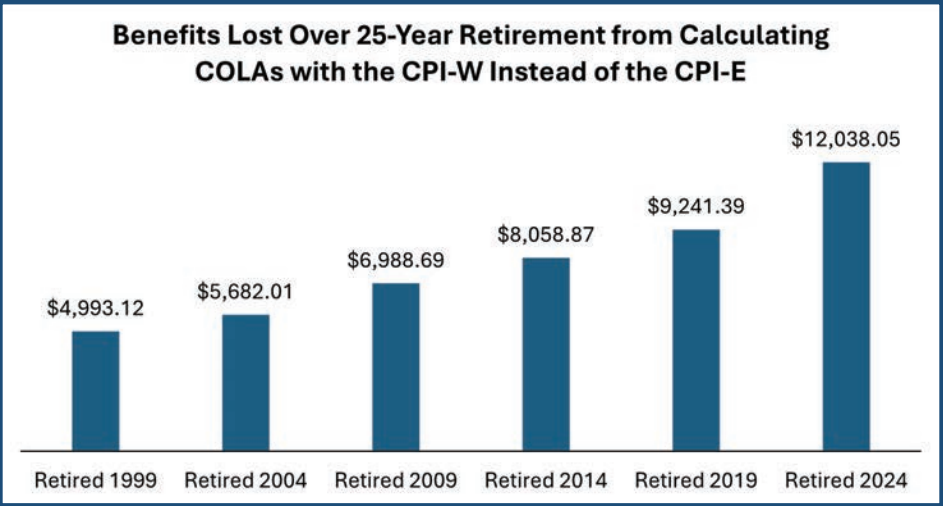
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Using Wrong Data Lowers Social Security Payments

A new analysis from The Senior Citizens League (TSCL) shows the average senior who retired in 1999 has lost nearly \$5,000 in Social Security payments as a result of the government using the wrong price index to calculate Cost-of-Living Adjustments (COLAs).

The COLA is currently calculated with the CPI-W, a price index that tracks inflation for people who work and live in cities. Instead, it should be using the CPI-E, which is designed to reflect seniors’ budgets and tends to come in slightly higher than the CPI-W, argues TSCL Executive Director Shannon Benton. On average, the CPI-E comes in about 0.1 percentage points higher than the CPI-W.

The cost of using the wrong price index is rising for seniors over time. As shown in the chart above, TSCL’s analysis predicts that, if current long-term inflation patterns continue, the average person who retired in 2014 will lose about \$8,000 of benefits across a 25-year retirement from using COLAs calculated with the CPI-W instead of the CPI-E. For someone who retired in 2024, we project that number to rise to just over \$12,000.

CPI-E vs CPI-W

The CPI-E has outperformed the CPI-W 69 percent of the time across the last 25 COLAs. On average, the CPI-E comes in at 2.7%, while the average CPI-W comes in at 2.6%. The CPI-E puts more emphasis on areas where seniors tend to spend more of their budget than younger Americans, such as housing and medical care.

Congress has introduced bills to change the COLA calculation to the CPI-E, but they keep getting bogged down in D.C. gridlock. Examples include the Social Security Expansion Act (2025), the Boosting Benefits and COLAs for Seniors Act (2024), the Social Security 2100 Act (2023), and the Fair COLAs for Seniors Act (2023). None of the bills have passed into law.

Changing to the CPI-E would bring relief to millions of seniors. TSCL’s 2025 Senior Survey estimates that approximately 21.8 million seniors, or 39% of Americans older than 65, depend on Social Security

for 100% of their income. That study also finds the median senior gets by on less than \$2,000 per month, with an estimated 7.3 million surviving on less than \$1,000 per month. Meanwhile, the average rent for a 1-bedroom apartment was \$1,550 as of the end of September, according to Zillow.

“Continuing to calculate COLAs with the CPI-W when the CPI-E is already available is a great example of how Congress refuses to make even small changes that would benefit seniors,” Benton said. “It’s not as if switching to the CPI-E would involve setting up some new metric. It already exists, and by definition, it’s better for American seniors.

“If Congress continues to pass the buck on switching to the CPI-E, the problem is only going to get worse and worse,” he continued. “Current retirees’ Social Security benefits will fall further behind inflation, while future retirees won’t just fall behind – they’ll start from the back.”

“Seniors are tired of hearing that ‘no cuts’ is the best the government can offer them on Social Security,” he said. “Our research shows that 93% of older Americans believe Social Security reform should be a high priority or top priority for the Trump Administration and Congress. They’re telling us they want change, and while switching to the CPI-E certainly won’t fix everything, at least it’s a start.”

The Senior Citizen’s League

The Senior Citizen’s League is one of the nation’s largest nonpartisan seniors’ groups. Established in 1992 as a special project of The Retired Enlisted Association, its mission is to promote and assist its members and supporters, educate and alert senior citizens about their rights and freedoms as U.S. citizens, and protect and defend the benefits seniors have earned and paid for.

TSCL consists of vocally active senior citizens concerned about the protection of their Social Security, Medicare, and veteran or military retiree benefits.

To learn more, visit <https://seniorsleague.org/about-us/>.

It's 'Sunny Side Up' for Eggs and Cholesterol

From poached to pan fried, when it comes to eggs, it's all sunny side up, according to new research from the University of South Australia, which confirms that this breakfast favorite won't crack your cholesterol.

Long blamed for high cholesterol, eggs have been beaten up for their assumed role in cardiovascular disease (CVD). Now, UniSA researchers have apparently shown that it's not dietary cholesterol in eggs but the saturated fat in our diets that's the real heart health concern.

In the study, researchers examined the independent effects of dietary cholesterol and saturated fat on LDL cholesterol (the "bad" kind), finding that eating two eggs a day – as part of a high cholesterol but low saturated fat diet – can actually reduce LDL levels and lower the risk of heart disease.

CVD is the leading cause of death worldwide, responsible for nearly 18 million deaths each year. In Australia, one person dies from CVD every 12 minutes, accounting for one in four of deaths nationwide.

“Eggs have long been unfairly cracked by outdated dietary advice,” said UniSA Professor Jon Buckley, lead



researcher. “They’re unique – high in cholesterol, yes, but low in saturated fat. Yet it’s their cholesterol level that has often caused people to question their place in a healthy diet.

“In this study, we separated the effects of cholesterol and saturated fat, finding that high dietary cholesterol from eggs, when eaten as part of a low saturated fat diet, does not raise bad cholesterol levels,” he said. “Instead, it was the saturated fat that was the real driver of cholesterol elevation.

“You could say we’ve delivered hard-boiled evidence in defense of the humble egg,” Buckley continued. “So, when it comes to a cooked breakfast, it’s not the eggs you need to worry about – it’s the extra serving of bacon or the side of sausage that’s more likely to impact your heart health.”



The horiatiki salad is a celebration in Greece.

In Greece, Salad Isn't Just Eaten, It's Celebrated

In Greece, salad is more than a side dish – it’s a celebration of heritage, flavor and the Mediterranean way of life. Greeks gather around a tradition that has nourished body and soul for generations.

It is also an important part of the Mediterranean diet, which is associated with living a longer and healthier life.

The Greek salad – or horiatiki – is a culinary icon that reflects the essence of the land – sun-ripened tomatoes, crisp cucumbers, sharp onions, crunchy peppers and kalamata olives, all crowned with a generous block of creamy feta cheese and drizzled with

golden extra virgin olive oil. No dressings. No gimmicks. Just raw, honest ingredients, kissed by the sun and rooted in centuries of agricultural wisdom.

“This isn’t just about food,” said Christos Seferlis, an olive oil farmer with Seferlis Estates. “It’s about honouring what the earth gives us. In every bite, you taste the Greek summer – the warmth, the simplicity, the love.”

From bustling tavernas in Athens to seaside homes in the islands, the Greek salad holds a place of pride at every table. It’s a reminder that good food doesn’t need to be complicated – just respected.

They fought for us,
**now let's fight
for them.**



WHAT IS FINANCIAL ELDER ABUSE?

- Unauthorized use of funds or property
- Withholding funds

SIGNS OF FINANCIAL ELDER ABUSE:

Sudden changes in property titles, wills, or bank accounts, unpaid bills, missing items, basic needs not being met, new credit cards, unusual purchases

REPORT ELDER ABUSE

Adult Protective Services 24/7 Hotline:

(877) 657-3092



PHYSICAL



FINANCIAL



EMOTIONAL



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