

The Good Life

Travel, Leisure & Fun for South Valley Adults 50+

May/June 2016 • Volume 3, Number 2

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Senior Day in the Park Set for May 6

The Kings/Tulare Area Agency on Aging (K/T AAA) recognizes that older adults are reinventing themselves through new work and passions, engaging their communities, and blazing trails of positive impact on other people's lives. To celebrate

these trailblazers, the agency is sponsoring the 47th Annual Senior Day in the Park, from 9 a.m. to 2 p.m. on Friday, May 6, at Mooney Grove Park, 2700 S. Mooney Blvd., Visalia.

"Fiesta!" is the theme of this year's free event for event for seniors, their families and caregivers. Co-sponsoring the event are the Tulare County Health & Human Services Agency, Community Services Employment Training (CSET), Culligan, Vapor Trailers and other community partners. The event will



Exhibitor booths will offer valuable information for seniors.

feature live music, food, an Elvis impersonator, a classic car show, cake walk, free raffle, and games and exhibitor booths. Local radio celebrity Randy

Hendrix will again serve as master of ceremonies.

For more information, call (559) 624-8035 or (800) 321-2462, or visit www.ktaaa.org.



Elvis is scheduled to make his annual appearance.

Zika Virus Poses No Additional Risk to Seniors

The increasing attention given to the Zika virus has caused concern among many seniors in Tulare and Kings counties, but the disease poses no special threat to seniors, according to Tulare County Health Officer Dr. Karen Haught.

"We have not heard that any group is more at risk than another," said Dr. Haught. "Our concern is mainly for pregnant women, for the sake of the fetus, and people with certain kinds of anemia, like sickle cell anemia. There may also be the risk of guillain-barré syndrome (which affects the nervous system)."

The Zika virus is an emerging mosquito-borne virus that produces symptoms such as mild illness with fever, joint and muscle pain, skin rash and redness of the eyes, reports the Center for Disease Control website. Symptoms may last two to seven days after a bite, and the virus stays in the blood system for about one week.

Because the Zika virus can

cause microcephaly in infants, pregnant women are warned to take extra precautions. Additionally, the virus has been associated with miscarriages and fetal loss.

Dr. Haught was asked if the Zika virus has a greater impact on seniors, who may have weakening immune systems and other health issues.

"I do not have any information at this time to indicate that the risk of contraction or the severity of impact is worse for seniors," she responded. "I appreciate your concern about this as we do know that with West Nile Virus the severity is worse for seniors. If additional information about this question for Zika virus becomes available we can let you know."

Dr. Haught urges community members who are traveling to Mexico and Central and South American countries to take precautions against mosquito bites to prevent contracting the Zika virus. Pregnant women and women considering becoming pregnant are encouraged not to travel at this



Dr. Karen Haught

time to countries where the Zika virus is widespread.

"It is important for community members to consider the implications of traveling to countries where the Zika virus is spreading rapidly and they could contract the disease," she said. "All community members, especially pregnant women, if they have to travel, should take precautions against mosquito bites by using insect repellent and removing standing water where mosquitoes typically breed."

Although there is no evidence that the *Aedes aegypti* mosquitoes present in Tulare County carry the Zika virus, travelers may become

infected and inadvertently spread the virus, which can be passed through blood transfusions and sexual contact. There are currently no vaccines and no medications to speed up recovery; the best form of prevention is protection against getting mosquito bites.

On March 25, California Department of Public Health Director and State Public Health Officer Dr. Karen Smith announced the first confirmed case of Zika virus acquired in California. This case involves transmission of the virus through sexual contact with an infected partner who returned from a country where Zika virus was circulating, not from a mosquito bite. The woman who was infected was not pregnant and had not traveled out of the country. She and her partner have fully recovered.

For more information, visit the Centers for Disease Control and Prevention (CDC) website, www.cdc.gov.

Calendar of Events

Around the South Valley

Thursday, May 5 – Cinco de Mayo Luncheon

Altura Centers for Health will sponsor this event, which features a Mexican-style lunch, at Tulare Senior Center starting at 11 a.m.

Reservations are required and may be made by calling (559) 685-2330. There is a requested contribution of \$3 for each person 60 and over; guests under the age of 60 pay \$5.

Friday, May 6 – 47th Annual Senior Day in the Park

This event will be held from 9 a.m. to 2 p.m. at Mooney Grove Park, 2700 S. Mooney Blvd., Visalia. (See page 1 for more information.)

Friday, May 6 – Mother's Day Luncheon

Twin Oaks Village will sponsor this annual event at 11 a.m. at the Tulare Senior Community Center featuring chicken cordon bleu, vegetables, potato, roll, salad and strawberry dessert. Each Mom will receive a beautiful, handmade corsage.

Reservations are required and may be made by calling (559) 685-2330. There is a requested contribution of \$3 for each person 60 and over; guests under the age of 60 pay \$5.

Saturday, May 7 – Free Legal Clinic

Have a legal question? Want to know your rights?

Experienced attorneys will be on site from 9 a.m. to noon to answer your legal questions at "Lawyers in the Courtyard – A Celebration of Law Day," in the lobby of the new Kings County Courthouse, 1640 Kings County Dr. in Hanford. All Kings County residents are welcome at this free event. No appointments are necessary.

Saturday, May 7 – Silent Movie Night

An evening of classic silent films with live organ will be at the Hanford Fox Theatre, 326 N. Irwin Street, Hanford. Tickets are \$10; students/senior/military get a \$5 discount. For more information, visit foxhanford.com or call (559) 584-7423.

May 9, 11 & 12 – AARP Driver Safety Courses

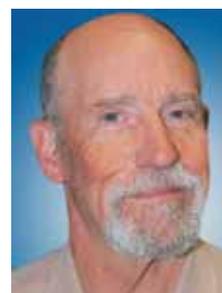
A two-day, eight-hour AARP Driver Safety class is scheduled for 1-5 p.m. on May 11, and 1-5 p.m. on May 12 at the Lemoore Senior Center, 789 S. 18th Ave., Lemoore. This course teaches seniors how to adjust driving in response to age-related physical changes. It assists with rules of the road, local driving problems and safety tips. This class is offered for a fee of \$15 for AARP members, and \$20 for non-members. Anyone 50 years of age or older may attend. A four-hour Renewal Course will be offered from 1-5 p.m. on May 9 for seniors who have taken an eight-hour class within the last four years. To register or for more information, call (559) 852-2828.

Friday, May 13 – Mental Health Awareness Night at Rawhide Baseball Park

Tulare County Health & Human Services Mental Health Branch will sponsor this event at the Visalia Rawhide baseball game, featuring a baseball giveaway to the first 500 fans in recognition of May as

Veteran's Corner

We've talked about service-connected disabilities and determining eligibility for compensation.



Ken Cruickshank

The Veterans Administration (VA) evaluates the extent of the disability and determines a "percentage of disability" (which determines the amount you receive) based on several factors. Many veterans are unaware that they can request a re-evaluation for service connection from the VA.

If you've completed the process of proving service connection and are seeing a doctor for treatment of your disability, you can notify the VA that you believe your condition has grown more severe. We can help you complete the required form and forward it to the VA, which will start the re-evaluation process to see if your disability has become worse. If you have private treatment records for the condition, the VA will collect them, or you may request a copy from your doctor to submit it with the claim. If you choose to provide the records with the claim, the claim may be processed more quickly.

If you have been receiving treatment through a VA facility for the condition that you want re-evaluated, you don't need to provide the records; the VA can request them directly. To verify the severity of your disability, the VA may utilize these records alone, or order a new Compensation and Pension exam.

Even if you have not sought treatment, if you think your service-connected disability has become worse, you should notify the VA. They are required to perform a Compensation and Pension exam to verify whether the condition has become worse.

If the VA orders a new Compensation and Pension exam in support of your claim, you must report for the exam. If you fail to report, the VA may deny any further action on the claim.

If you would like to apply for a re-evaluation of your service-connected disability, our office will happily assist you.

Ken Cruickshank, retired Navy Master Chief Petty Officer, is the Veterans Services Officer for Tulare County. Send your questions to the Veterans Service Office, 205 North L St., Tulare, call (559) 684-4960 or email kcruicks@tularehhsa.org.

Mental Health Awareness Month. The turquoise jerseys that the players wear that evening and the turquoise baseballs used symbolize support for mental health awareness. Tickets are available by calling the Rawhide box office at (559) 732-4433.

Friday, June 17 – Father's Day Luncheon

The Visalia Senior Center, 310 N. Locust St., Visalia, will host this event. For more information, call (559) 713-4381.

Friday, July 1 – Fourth of July Freedom Celebration

The Visalia Senior Center, 310 N. Locust St., Visalia, will host this event. For more information, call (559) 713-4381.

July 1-3 – 'Backwards Broadway - a Cabaret

The Visalia Players will present popular show tunes in a whole new way, with Broadway torch songs sung by the opposite sex for a night of music and laughs. Directed by Corey Ralston, "Backwards Broadway" will be performed at the Ice House Theatre in Visalia at 7:30 p.m. on July 1 and 2, and at 4 p.m. on July 3. For tickets or more information, call (559) 734-3375.

Friday, August 12 – End of Summer Beach Party

The Visalia Senior Center, 310 N. Locust St., Visalia, will host this event. For more information, call (559) 713-4381.

The Good Life

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Millions of Senior Citizens Ill-Prepared to Live Alone

Nearly 8 in 10 Americans (77%) are worried about the safety of their parent and/or grandparent living alone or with a spouse/partner, according to a new Caring.com report. Yet despite these concerns, the majority of children and grandchildren have not equipped their older loved one's home with safety features such as grab bars in the shower, raised toilet seats, an emergency response system and/or an entrance ramp.

According to the Centers for Disease Control and Prevention (CDC), 2.5 million adults 65 years and older are treated for unintentional fall injuries each year. While many of these injuries can be prevented by equipping senior citizens' homes with relatively inexpensive safety equipment, most are living without these features. In fact, in a recent Caring.com survey of adult children and grandchildren age 18 and older, these family members reported that among seniors living alone:

- 46% do not have grab bars in the shower
- 63% do not have a raised toilet seat
- 64% do not have an emergency response system

• 76% do not have an entrance ramp

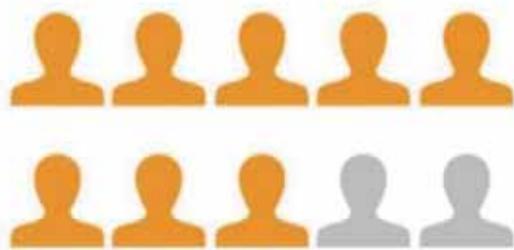
"People tend to wait until a concerning incident or tragedy happens to actually prepare themselves and their loved ones for old age," said Andy Cohen, CEO and founder of Caring.com. "That's a huge mistake because you're actually putting them at a bigger risk for injury."

Living without these items not only endangers a senior's personal well-being, but it could lead to high health-related costs down the line. The average hospital cost for a fall injury is about \$35,000 and Medicare typically only covers about 78% of that, according to the CDC.

"Many of the basic safety features can be purchased for less than \$1,000," said Cohen. "That's much more reasonable than being hit with a \$10,000 hospital bill, and worse, having a parent or grandparent with a broken hip."

The survey, conducted by Princeton Survey Research Associates International, can be seen in more detail at www.caring.com/infographics/senior-fall-prevention-by-the-numbers.

Nearly 8 in 10



survey respondents are worried about the safety of a parent or grandparent living alone.

Don't Overlook Need for Balanced Natural Light

When homeowners think about improvements that can allow them to stay in their homes longer as they grow older, they may focus on things like grab bars in the bathroom or wider doorways to boost accessibility and safety. Yet they often overlook another critical type of improvement that addresses both those concerns, and directly affects seniors' health – access to glare-free, balanced natural light.

Age-related changes in vision, such as cataracts or macular degeneration, can mean you'll require more quality light to see well. Yet artificial light can create glare or affect visual acuity. What's more, simply adding more artificial lights could increase your electricity bill – at a point in your life where controlling expenses is more important than ever. Natural light can be the answer.

The benefits of natural light are well-documented. It allows people to see better in order to perform tasks, affects the body's sleep rhythms, influences mood and perception, and facilitates important bodily processes, according to a report by the Center for Health Design. Bringing more natural light into the home can be especially beneficial for seniors who may not get out as much, have vision issues, have trouble regulating their sleep cycles or experience feelings of isolation and depression.

If you're considering making home improvements to help you age in place more

enjoyably, here are three ways to incorporate more natural light into your home redesign:

- Ditch the heavy drapes – If your windows currently have thick, heavy drapes for privacy and insulation, consider replacing them with cordless blinds or even remote-operated blinds – two styles that are friendly for people with dexterity issues. These easier-to-open blinds will allow you to maximize the amount of natural light that enters your home through windows, and removing heavy-looking drapes will brighten up the interior decor.

- Install skylights – Natural light from above can be a great way to enhance your ability to see well, improve your mood, and encourage your body to produce more vitamin D. Installing Energy Star-qualified solar-powered fresh-air skylights allows you to provide balanced natural light and passive ventilation to any space, including bathrooms (where privacy is a concern) and kitchens (where visual acuity is critical for everyday tasks).

- When downsizing, seniors can use skylights to make a smaller room feel larger. Sara and Frank Mansbach, homeowners in Greenville, South Carolina, downsized when they approached retirement age and utilized skylights in their new home. "I read a lot and am on the computer a lot," Mrs. Mansbach says, "and it isn't until eight at night that we ever turn on any lights because the light is just there for us to use."

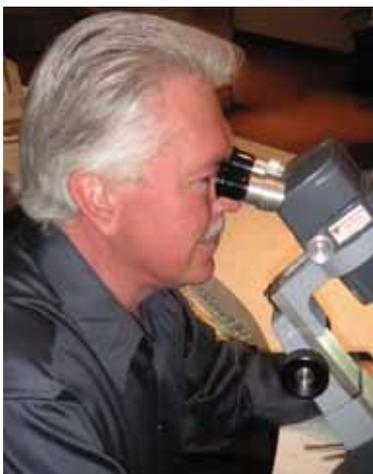
See Light on page 7



Access to glare-free, balanced natural light has a positive effect on seniors' health.

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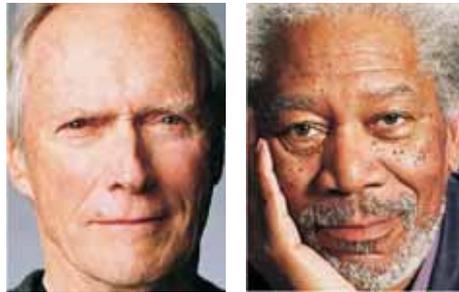
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Clint Eastwood and Morgan Freeman Top List of 'Most-Admired' Senior Americans

With the 2016 election season in full swing, two of America's most admired seniors are front and center on opposing sides of the political fence and presidential campaigns.

Americans say that Clint Eastwood and Morgan Freeman are the most admired public figures over age 75, according to a survey jointly undertaken by Hart Research Associates and McGinn and Company.

That popularity has not gone unnoticed by Donald Trump and Hillary Clinton as they continue to pursue their parties' nominations. Morgan



Clint Eastwood Morgan Freeman

Freeman is narrating ads for Hillary Clinton while Clint Eastwood has spoken at private Donald Trump events.

The two actors' political leanings are reflected in the survey with 29% of Democrats selecting Freeman as the most admired and 33% of Republicans selecting Eastwood. The most-admired

person of all for the Republicans is George H.W. Bush and for the Democrats is Jimmy Carter, which underscores that politics runs deep even when it comes to the most-admired seniors.

In the survey conducted online with a cross section of adults nationwide, Americans were asked to select from a list of 23 role models for a long life. The top ten scorers were Clint Eastwood (23%), Morgan Freeman (21%), Jimmy Carter (19%), George H.W. Bush (17%), Billy Graham (16%), Warren Buffett (13%), Barbara Walters (9%), Nancy Reagan (9%), Ruth

Bader Ginsburg (7%) and James Earl Jones (7%). (The survey was conducted before Nancy Reagan passed away.)

"The fascinating element of the list of most-admired older Americans is that they are as diverse as America and yet, put them all in a room, and you would see they capture the genius and greatness of the country," said Peter D. Hart, of Hart Research Associates who conducted the survey.

The survey was conducted online by Survey Monkey from December 24-30, 2015, among a national sample of 2,709 adults ages 18 and over.

Active Senior Living Gains Popularity in India

Concerns about providing the best care for aging parents is something felt in cultures all over the world, including in India, the world's largest democracy.

"Should we give up our well-paying jobs abroad and modern lifestyle to take care of our parents in the twilight of their life?" wonder many Non-Resident Indians (NRIs), professionals who left their native India for careers in other countries. "Or should we take our parents along with us and make their life difficult by asking them to get acclimatized to foreign lands after spending all their lives in India?"

NRI children are always



Many professionals who left India worry about their aging parents back home.

haunted by various factors like the safety, security, health and well-being of their parents back home in India. Many are finding the answer to all these problems can be senior living facilities. Although an

international concept, senior living societies have only recently been gaining popularity in India.

Parents of NRI children can live in senior homes independently and with dignity. Due to the specialized facilities available for seniors in these projects, NRIs can live in peace knowing that their parents are well-cared for.

These senior living communities feature units with curved wall edges, grab-bars in bathrooms, skid-resistant tiles, night lamps in master bedrooms, and grab rails in bathrooms. Also, various indoor and outdoor sports events, competitions, day-trips and festival celebrations

are organized at these projects.

As a result of the large influence of the West, the demand for projects dedicated to senior living in India is growing by the day. Today, one can find all sorts of retirement homes from budget apartments to luxury resorts in India.

Ashiana Housing is among the major companies meeting this new demand. Its active senior living projects, which are spread across India, include fully operating projects in Bhiwadi, Jaipur and Lavasa, with more than 1,400 residences. Additional housing is planned in Chennai and Kolkata.



We Cover Tulare County News, Ag & More

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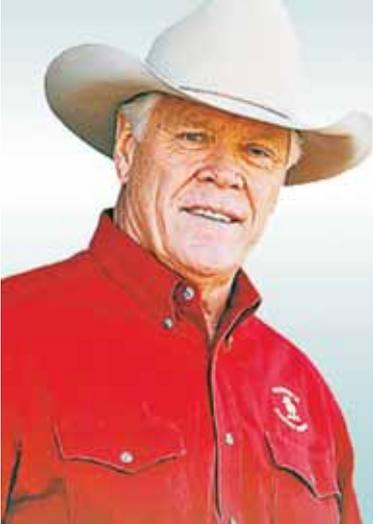
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New Site Helps Prepare for End-of-Life Decisions

PlanBeyond, a Seattle-based company, has launched a new website to help seniors and their family members educate and prepare themselves for end-of-life healthcare, financial, legal and funeral decisions. With articles devoted to common end of life topics and a section with easy-to-download planning documents, PlanBeyond gives users a one-stop-shop to explore end of life decisions.

PlanBeyond launches at a time when the Baby Boomer generation is starting to face end of life decisions. Today, nearly 15% of the US population is 65 years of age or older. However, in just 15 years, all

Baby Boomers will be over the age of 65 and represent nearly 20% of the U.S. population. With a rising tide of senior citizens who are increasingly comfortable with technology and seeking information online, PlanBeyond gives them access to free, digital resources to help with planning their end-of-life needs.

The inspiration for the site came from Founder/CEO Laura Troyani's discussions with professionals in the end-of-life sector.

"After talking to professionals from social workers and palliative care doctors to funeral directors and estate liquidators,

it became obvious that they all deal with one core problem: individuals not being prepared for the host of decisions they need to make as they near the end of their lives," said Troyani. "We're excited to launch PlanBeyond to give everyone an easy way of not just learning what they need to plan for, but also give them the easy-to-use tools to do so."

The new site features straightforward, straight-talking articles to help users explore topics as varied as last wills and testaments, trusts and long term care to estate and funeral planning. It also offers users a free end-of-life planning

checklist, access to state-specific forms they should fill out and other planning documents to easily share final wishes with family members and loved ones.

At its core, PlanBeyond aims to make end of life planning easy and simple so seniors can move on to other things.

"No one wants to read through legal jargon or complicated instructions, especially when it comes to end-of-life planning," noted Troyani. "We're here to be your go-to resource so you can get in, figure out what you need to do, and just get it done."

For more information, visit planbeyond.com.

Lifestyle

Tulare Senior Community Center News

By Lorraine Zorn

Mother's Day Luncheon Sponsored by Twin Oaks Village

All Mothers, Grandmothers, Sisters, Aunts, Cousins and Best Girlfriends are cordially invited to the annual Mother's Day Luncheon, Friday, May 6, at 11 a.m. at the Tulare Senior Community Center. Each Mom will receive a beautiful, hand-made corsage! We will be serving a delicious meal of chicken cordon bleu, vegetables, potato, roll and salad. Twin Oaks Village will provide a scrumptious strawberry dessert! Reservations are required by calling 685-2330. There is a requested contribution of \$3 for each person 60 and over; guests under the age of 60 pay a \$5 fee.

Zumba Gold Class is Back!

The Zumba Gold class is held every Thursday at 1 p.m. at the Tulare Senior Community Center, Barbara Frassetto and Melanie Tatco, are both certified Zumba Gold Instructors who lead with enthusiasm. Cost is \$2 per senior student (age 55+) per

class, or \$6 per month. Cost for a Non-Senior is \$3 per class or \$10 per month.

Day Trips by Golden Eagle Charter

There are some great day trips offered by Golden Eagle Charter:

- Santa Monica Pier, \$25 per person, May 28;
- Monterey, Fisherman's Wharf & Cannery Row, \$25 per person, June 18;
- Pismo Beach, \$25 per person, July 16;
- San Francisco, Pier 39, July 16; and
- Danish Days in Solvang, \$35 per person, September 17.

Seniors will be picked up and returned to the Tulare Senior Center. Unlike previous trips, you will make all plans and payments directly to the charter company. For more information/itineraries on these fabulous day trips call (559) 275-2910 or visit www.goldeneaglecharter.com. You can mail in your fee to Golden Eagle Charter, Inc, 4133 W. Alamos Ave., Fresno, CA 93722. Most major credit cards are also accepted.

Collette Travel

The Colors of New England (October 3-10) welcomes you to Massachusetts, where we begin our journey through New England's charming and vibrant northern states. You'll also enjoy a relaxed and delightful two-night stay in the heart of Boston. Highlights for this trip are: Boston, Woodstock, Quechee George, Stowe, Ben & Jerry's Ice Cream Factory, Rocks Estate, North Conway, Lake Winnepesaukee Cruise, Kancamagus Highway, Boothbay Harbor and Lobster Dinner. For information, visit www.tulare.ca.gov/departments/community-development/senior-services/travel-opportunities

Blood Pressure Screening

Free blood pressure screening 1st & 3rd Wednesday of each month, 10-11 a.m. Sponsored by Tulare Adult School Nursing Program.

Bingo

The regular Bingo Program is held every Monday & Wednesday, 12:30-3:30 p.m. Cost is 10¢/game, 25¢ a card.

Another great activity for anyone 18 years and older to enjoy socializing and have a wonderful time playing!

Card Playing

Free activity and fun for all... every Monday, Wednesday & Friday after lunch!

Lunch Catered by Elaine's Table of Visalia!

Lunch is served from 11:30 a.m. to noon, Monday through Friday. Reservations are required. Requested contribution for anyone 60 or older is \$3; \$5 for guest under 60 years of age. Call (559) 685-2330 the business day prior by 12:30 p.m., to make or cancel your reservation.

Look at Our New Website!

Visit our new website at <http://www.tulare.ca.gov/departments/community-development/senior-services>. You can also find us on Facebook at Tulare Senior Community Center.

Lorraine Zorn is senior services Administrator for the City of Tulare Recreation, Parks & Library Department. She can be reached at Lzorn@ci.tulare.ca.us.

Karen R. Munger

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The Hazards of a Grandparent's Home

It is no secret that grandparents play an important role in the lives of their grandchildren. From giving encouragement and life advice, to helping out as a caretaker, many turn to their grandparents for support. In fact, 72% of grandparents take care of their grandchildren on a regular basis, and 70% of them see their grandchildren at least once a week, according to the American Grandparents Association.

With an abundance of grandparents overseeing their grandchildren on an ongoing basis, it is particularly important they are aware of the dangers that lie within their household that may be harmful to children. One of the most common dangers includes leaving out medication that is easy to access. In fact, in three out of four emergency room visits for medicine poisoning, the child got into medicine belonging to a parent or grandparent, according to Safe Kids World Wide, a global organization dedicated to preventing unintentional injuries in children.

Rallie McAllister, MD, MPH, a family physician in Lexington,

Kentucky, and coauthor of The Mommy MD Guide to the Toddler Years, encourages conversation, awareness and education-surrounding children's home safety. McAllister says that each year in the U.S., thousands of children are seen in emergency departments for accidental medication exposures, which can be fatal. The typical scenario involves a curious child finding and ingesting unsecured medication.

"In almost 40% of cases, the medication belonged to a grandparent, and the medication was left in a purse or bag, a pillbox, or on a counter or nightstand," says McAllister. "It only takes a moment for children to find and swallow medication that can put their lives in danger. Parents and grandparents can protect the lives of the children they love by ensuring that all prescription and over-the-counter medicines in their homes are stored safely and securely."

Families, and grandparents specifically, should consider the following steps to ensure their medications are not available to their grandchildren:



About 72% of grandparents take care of their grandchildren on a regular basis.

- Keep medication up high and out of sight of children. The orange bottle medications usually come in is bright and appealing to children. To them it may look like a toy that makes noise when shaken, or a fun game with pieces that can easily go straight into their mouth.

- Be absolutely sure the bottle is closed and secure with the safety lock. With a regular schedule of taking meds, it may be tempting for seniors to leave bottle tops loose for easy access each time the medicine needs to be taken.

- Lock up your medication in a

designated spot. Med-Master offers a variety of durable, flexible medication storage solutions that feature locking options including a three-digit combination lock, or a wireless battery operated RFID lock, to maximize security. In addition to being a locking storage unit, once opened, options include a pill-sorting tray for organization, a magnifying glass with LED light for easy label reading, as well as a magnetic dry erase kit for important reminders and notes.

For more information, visit www.mmfind.com/med-master.

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Farmersville	730 N. Farmersville Blvd.
Goshen	31180 Road 72
Hanford	329 W. 8th St.
Ivanhoe	33025 Road 159
Porterville	1107 W. Poplar
Porterville Dental	1133 W. Poplar
Springville	35800 Hwy. 190
Terra Bella	9416 Road 238
Three Rivers	41651 Sierra Dr. Ste. A
Visalia	501 N. Bridge St.
Visalia	400 E. Oak Ave.
Visalia	401 E. School Ave.
Woodlake	201 E. Lakeview Ave.

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Light

from page 3

And on those winter days when it's cold outside, it's cheerful in here. The light comes in and the warmth comes in and it brightens your spirits."

- What's more, whether you are installing new skylights or replacing older glass or plastic bubble skylights, the latest solar powered models, and solar powered blinds, are eligible for a 30% federal tax credit as are installation costs. Visit www.whyskylights.com to learn more.

- Enhance light with color – Paint is always one of the easiest, most cost-effective ways to improve a home's interior – and repainting in lighter, more vision-friendly colors and textures can help maximize the value of the natural light that enters a room. Choose bright, pleasing colors in paint textures that minimize glare, which can make it difficult for aging eyes to see well. Pay attention to the Light Reflectance Value (LVR) of the paint you're considering - this number provided by paint manufacturers on sample chips and labels tells you how much light the color reflects vs. absorbs. Seniors should aim for paints in the LVR mid-range of 40-60.

Many home improvements can make it possible to age in place while enjoying your home well into retirement. Increasing balanced natural lighting is an important improvement that not only affects the livability of your home, but your physical and mental wellbeing, too.

Survey Reports 17% of U.S. Seniors Swindled

Almost one in five Americans over the age of 65 – 17%, or nearly seven million seniors – have "been taken advantage of financially in terms of an inappropriate investment, unreasonably high fees for financial services, or outright fraud," according to a new survey conducted by Public Policy Polling (PPP) for the Investor Protection Trust (IPT), a nonprofit organization devoted to investor education and protection. That level is down slightly from the 20% of seniors who reported in a 2010 IPT survey that they had been victimized.

The new IPT survey of 3,672 American adults – including 703 adult children with at least one parent aged 65 or older and 2257 adults who are aged 65 or older – finds several troubling signs of the extent of elder financial abuse and exploitation in the United States.

However, there also are encouraging signs of improvement over the last six years.

Efforts to involve doctors in spotting and reporting signs of financial exploitation of the elderly appear to be working. Of those who are in touch with their parent's healthcare providers, 21% of children with elderly parents report the healthcare providers mentioning concerns about their parents handling of money, or relaying concerns from their parents about handling money. (This is up sharply from 5% in 2010.) However, of that same group, 27% report the healthcare provider has mentioned "concerns about your parents' mental comprehension." (This is up from the 2010 level of 19%.)

More than three-fifths (61%) of children are not in touch with their parents' healthcare providers.

Concerted efforts to educate elderly investors about investment schemes may be gaining traction. In a major improvement from 2010 where 44% of those aged 65 or over got at least two out of four questions wrong about basic investment knowledge, over half (51%) got all the answers right and only 14% got two or more answers wrong.

Why the focus on the role of doctors? The effort led by IPT to involve doctors in spotting and reporting the signs of mild cognitive impairment (MCI) that can result in older Americans being more vulnerable to money swindles started in 2010. The IPT Elder Investment Fraud and Financial Exploitation (EIFFE) Prevention Program was developed by the Huffington Center on Aging at Baylor College of Medicine and the Texas Consortium Geriatric Education Center. Since then, IPT has worked with 30 state securities offices to form a coalition to prevent elder investment fraud/financial exploitation. To date, a total of 90 continuing medical education (CME) events have been held in 30 states and jurisdictions (as well as events at national and regional conferences), providing EIFFE Prevention Program training to 8,600 medical professionals.

"While it is still alarming to see that nearly one out of five older Americans have been victims of financial swindles, it is encouraging that doctors and adult children are more tuned into this problem," said Don Blandin, president and CEO of Investor Protection Trust. "Doctors and the nurses who

work with seniors are playing an important 'first responder' role in spotting older Americans who have been or are being victimized by investment fraud and other financial exploitation. State securities regulators and others are working with thousands of doctors nationwide to make sure that they learn the symptoms of this problem and what to prescribe in terms of help from the experts who are standing by to provide it."

"State securities agencies see every day the huge toll that financial swindles exact from unwary older investors," said Irving Faught, securities administrator with the Oklahoma Securities Commission. "That is why the Oklahoma Securities Commission was a lead state in involving doctors in the detection and reporting of financial fraud cases. We have seen this work in our state and think it's an important part of the prescription needed to reduce elder investment fraud and financial exploitation."

Other key 2016 survey findings include that nearly half (47%) of children of parents 65 or older are "very" or "somewhat" worried that their parents "have already become or will become less able to handle their personal finances over time." (This is up from 40% in 2010.) Only 25% say they are "not worried at all" about such a development. (This is down from 36% in 2010.) Those over 65 have a somewhat different view: 30% are "very" or "somewhat" worried about being less able over time, compared to 36% who expressed such concerns in 2010.

Love

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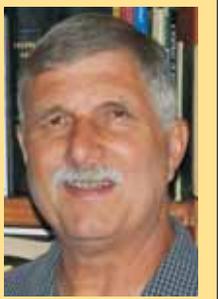
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History

Dusting Off History with Terry Ommen



The Garden of Eden Had Its Critics

There's no question about it, the beautiful land that became Visalia was a travel agent's dream. Situated in a huge oak forest with meandering streams, native grasses and wild flowers, and abundant fish and game, all of it set against the backdrop of the picturesque Sierra Nevada, made it a lovely place. So it's not surprising that settlers came and called it home.

But soon after settlement, critics of this "Garden of Eden" began to emerge. The complaining focused on a number of concerns, some were natural, some were manmade. First on the list was the summer heat. It was treacherous and it didn't help that large numbers of shade-rich oak trees had been cleared for farming and construction. Soon occupants of the land discovered the seashore and mountains as a way to temporarily escape the high temperatures.

Then there was the massive amount of runoff that raced down the mountains and flooded the valley floor. So much of the land became like a swamp. At least part of the

solution was building a series of irrigation ditches to control the water.

Another complaint was that the area had an unhealthy climate. With the summer heat coupled with the abundance of water and mosquitoes, conditions were right for tropical-like diseases. Visalia mosquitoes were not like any other, and these legendary pests became frequent topics of conversation. They were large and early residents swore they were "equipped with a drill." Mill Creek offered these pesky critters a good home, and in 1878, the Tulare Times newspaper quipped, "Mosquitoes are holding nightly concerts to crowded houses along Mill Creek. They are so numerous that the sun's rays never seem to reach earth."

Of course, with mosquitoes came the danger of malaria or worse. In 1882, the Tulare Times newspaper reluctantly reported, "There is no use denying the fact that Visalia is not as healthy a place for a summer residence as could be desired. There is malaria here, and considerable of it at that." Quinine was an



Mill Creek in the summertime.

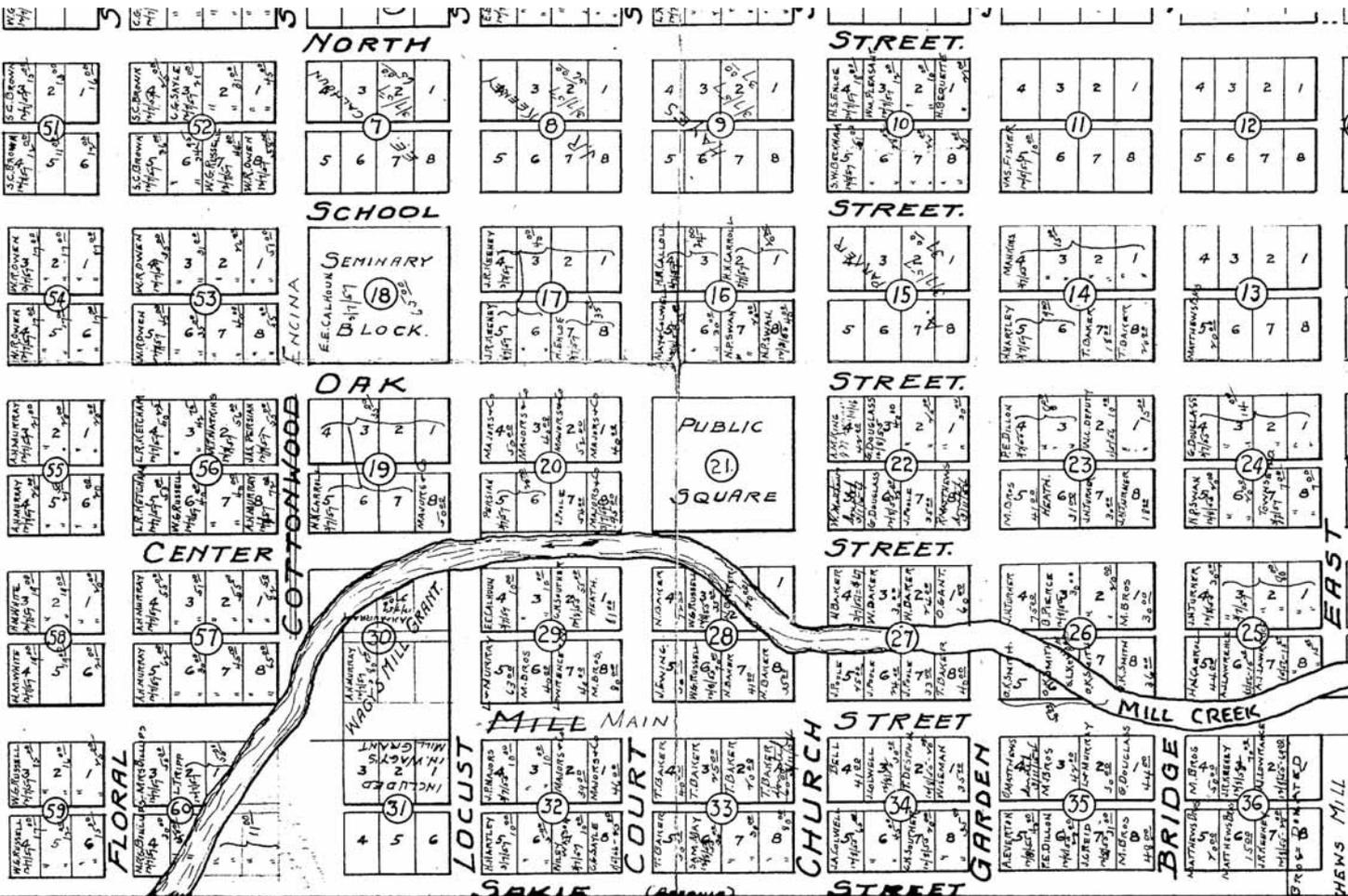
effective treatment for malaria and because of its heavy use, our area was sometimes called the "quinine belt."

But the newspaper laid much of the responsibility for Visalia's problems on the locals themselves. The Times reported, "Nature has with a lavish hand showed her choicest gifts upon the careless inhabitants of the garden spot of the great Tulare Valley." The paper blamed laziness and sloppiness for many of the town's problems and pointed out that Visalia had "plenty of water, plenty of weeds, plenty of

everything except a little well-directed work."

But of all of the complaints, there was probably no bigger one than the odor problem connected to Mill Creek. When it was flowing, it was fine. But when water stopped and stagnant puddles formed, the smell was unforgiving. Garbage and decaying animal carcasses in the creek would cause people to literally hold their noses. It would stay that way until a rush of freshwater would clean out the channel.

For over 164 years, Visalia has faced natural and manmade challenges. But through it all, the town has survived and thrived, and is still considered a garden spot in the San Joaquin Valley.



Mill Creek winds its way through downtown Visalia.



Next Issue:
July/August 2016

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