

# The Good Life

Travel, Leisure & Fun for South Valley Adults 50+

July/August 2016 • Volume 3, Number 3

Want more? Go to [www.TheGoodLifeSV.com](http://www.TheGoodLifeSV.com)

## Emotions Make Seniors More Vulnerable to Fraud

Financial fraudsters often attempt to evoke strong emotions in their victims to convince them to hand over money, and seniors may be particularly vulnerable to the effects of heightened emotions on decision making.

With funding and research participation from the AARP Fraud Watch Network and the FINRA Investor Education Foundation, psychologists at Stanford University found that inducing emotions in older adults increased their intention to buy falsely advertised items.

The research team – Ian



*Managing your emotions around financial decisions is critical to avoiding fraud.*

Gotlib, Ph.D., Katharina Kircanski, Ph.D., and Nanna Notthoff, Ph.D. – examined whether inducing excitement and anger increases susceptibility to fraud in older adults (ages 65-85) and younger adults (ages 30-40). The team used a laboratory task to induce participants to exhibit excitement or anger; a control group was not induced to exhibit any particular emotion. Participants then viewed eight different advertisements that had been designated by the Federal Trade Commission as

*See Fraud on page 7*



## Eight Ways to Keep Your Brain Healthy and Sharp

The brain is the body's most complex organ. It's also the most important one. That's why keeping it healthy is critical, especially as you age. Every day, scientists are discovering how closely our minds and bodies are connected. As it turns out, the things that you do to keep your body and heart healthy may also be good for your brain.

Incorporate these eight healthy habits and activities into your daily life to help you optimize brain health and stay sharp in the years ahead.

**Get Moving** – Physical activity is good for your health at every age. Studies show being active is associated with a lower risk of brain issues. Whether it's nightly walks, playing with the

grandkids or taking your favorite yoga class, find an activity that meets your needs and gets your heart pumping for at least 30 minutes every day.

**Eat to Thrive** – The antioxidants in nutrient-dense foods like berries, broccoli and legumes, including some fats such as olive oil, may lower some risks to your brain. Try eating a healthy, low-fat, low-cholesterol diet with lots of vitamin-rich fruits and vegetables, as well as whole grains such as oatmeal and brown rice.

**Know Your Blood Pressure** – High blood pressure can have serious effects on your brain health. If your blood pressure is high, get it under control. It may

*See Brain Health on page 3*

## Millions of Eligible Seniors Not Receiving Critical Federal Benefits

Feeding America, the nation's largest domestic hunger-relief organization, has joined with other national and local organizations to help strengthen food assistance for low-income, food-insecure seniors by closing the "Senior SNAP Gap."

More than one in 12 older Americans in our nation are food insecure. Many may have worked low-income jobs for most of their careers and were unable to save or plan for their post-retirement years. Other seniors are retiring with fewer financial resources than they expected, due to the Great Recession. Additionally, many seniors have health issues that may require frequent and costly medical care.

Making ends meet on limited incomes is a challenge for many older Americans. According to Feeding America's study *Hunger in America 2014*, 63% of senior households receiving charitable food assistance reported that they must sometimes choose between paying for medical care or purchasing food, and 60% said that they must make trade-offs between paying for utilities or buying food.

The Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps)

is an essential resource for food-insecure seniors, yet only 41% of eligible seniors (four million) are currently enrolled in the program. The average SNAP benefit for a senior is \$110 per month. This means that 5.2 million eligible seniors are missing out on approximately \$572 million in annual SNAP benefits.

By comparison, 83% of all eligible people in the general population are enrolled in SNAP.

SNAP benefit applications can be complex and time consuming. Seniors must often travel long distances from their homes to enrollment sites, which is a barrier for many, particularly those with limited mobility and those without access to transportation.

"We know that older adults face unique challenges when applying for SNAP benefits. Many are also reticent to ask for help of any kind," said Diana Aviv, CEO of Feeding America. "Because there are proven links between adequate nutrition, good health and independence, we strongly believe that national and local organizations must continue to work together to ensure that low-income seniors are aware of SNAP and have the support necessary to apply for benefits."

*See Benefits on page 5*

# Calendar of Events

## Around the South Valley

**Friday, July 1 – Fourth of July Freedom Celebration**  
The Visalia Senior Center, 310 N. Locust St., Visalia, will host this Summer Fun Special Luncheon. 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.

**Monday, July 4 – Fourth of July Celebration**  
The City of Exeter will showcase its "Small Town Charm" at this annual celebration in Exeter City Park. The annual festivities include a pancake breakfast, 10K run, horseshoe tournament, a variety of arts and crafts, great food and a free fireworks show presented by the Exeter Lions Club at Lions Stadium beginning at dusk. For more information, visit [ExeterChamber.com](http://ExeterChamber.com).

**Sunday, July 17 – Happy Together Tour 2016**  
The golden age of AM radio comes to life as The Turtles (featuring Flo & Eddie), Chuck Negrón (formerly of Three Dog Night), Paul Revere and The Raiders, The Cowsills, Gary Puckett & The Union Gap, and The Spencer Davis Group, starring Spencer Davis, perform at the Visalia Fox Theatre, 300 Main Street, Visalia. Tickets are \$59 and \$89. For more information, visit [foxvisalia.org](http://foxvisalia.org) or call (559) 625-1369.

**Wednesday, July 27 – Elder Abuse Prevention Training**  
The Visalia Senior Center, 1310 N. Locust St., Visalia, will host this training, beginning at 11:15 a.m., on how to protect older and dependent adults from abuse. Those who attend the training will learn about elder abuse and receive information about the services and resources available. For more information, call (559) 713-4381.

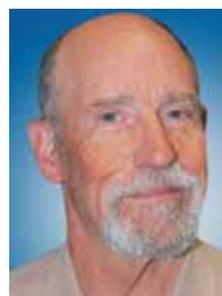
**Monday, August 8 – Health & Nutrition Presentation**  
Kerri Bell, Outpatient Registered Dietitian, will speak in the Bill Thompson Room of the Tulare Senior Community Center, 1062 South K Street, Tulare, from 9:30-10 a.m. For more information, call (559) 684-4530 ext.5134.

**Friday, August 12 – End of Summer Beach Party**  
The Visalia Senior Center, 310 N. Locust St., Visalia, will host this Summer Fun Special Luncheon. For more information, call (559) 713-4381.

**Saturday, August 27 – An Evening Honoring First Responders and Veterans**  
American Legion Sierra Post

# Veteran's Corner

Let's continue our discussion on burial benefits from the last issue. Sometimes a veteran's surviving family members ask us if there is any way to mark the grave of a deceased veteran for whom a headstone or marker is already in place in a private cemetery. You may be pleased to learn that there certainly is.



Ken Cruickshank

A few years ago, the Department of Veterans Affairs introduced the Bronze Medallion, which can be ordered and then attached to such markers or headstones to signify that the deceased was a veteran. The medallion can be ordered in three different sizes: five, three or one-and-a-half inches. It comes inscribed with the word Veteran across the top and with the veteran's particular branch of service across the bottom.

The bronze medallion is available for placement on the private gravestones, located in private cemeteries, of any veterans who died after November 1, 1990, unless they were dishonorably discharged. The VA provides the medallion to the veteran's next of kin, or an authorized

representative, at no cost. The VA also provides the appropriate adhesives, hardware and instructions for mounting the medallion. Note, however, that the VA does not pay any costs that may be incurred to have the medallion installed.

If you are interested in obtaining a bronze medallion for installation, you may contact my office and we will assist you in completing the order form that is required by the VA.

Another benefit that can be available is the Presidential Memorial Certificate (PMC). This is an engraved parchment document that has been signed by the current President. This certificate honors the memory and sacrifice of an honorably discharged deceased veteran. The certificate can be applied for by the next of kin, other loved ones or their legal representative. You may contact our office for further assistance regarding this benefit as well.

*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](mailto:kcruicks@tularehhsa.org).*

785, Visalia, will sponsor a dinner to honor Military, Tulare County First Responders and Veterans. The event will begin at 7 p.m. at the Wyndham Hotel on Plaza Drive in Visalia and feature special music, guest speakers, recognition and dinner. Tickets are \$40 each and may be purchased in advance by phoning (559) 303-8787. Proceeds will go to responder families who have lost loved ones.

**Saturday, September 17 – Silent Comedies**  
An evening of classic silent comedy will be held 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](http://foxhanford.com) or call (559) 584-7423.

**Wednesday, September 21 – The Glenn Miller Orchestra**  
The Glenn Miller Orchestra will headline the Hanford Fox Theatre, 326 N. Irwin Street, Hanford. Tickets are \$64.25 and \$52.75. For more information, visit [foxhanford.com](http://foxhanford.com) or call (559) 584-7423.

*The Good Life*

Publisher Larry Kast  
Managing Editor Steve Pastis  
Art Director Kent Stahl

For advertising information  
call 559-732-5030

The Good Life is published by Kast & Company Communications. Articles and information not written by Kast & Company Communications are assumed to be accurate as provided. This publication does not provide professional, medical, legal or accounting advice, and always recommends seeking counsel from an appropriate professional.

Kast & Company Communications  
PO Box 7173, Visalia, CA 93290  
(559) 732-5030

**KAST & COMPANY**  
COMMUNICATIONS

# Health

## Three Million Cataract Surgeries Performed Each Year

Approximately 25 million Americans have cataracts, which cause cloudy, blurry or dim vision and often develop with advancing age. The American Academy of Ophthalmology observed Cataract Awareness Month this year by sharing information everyone should know about the condition and its treatment.

As everyone grows older, the lenses of their eyes thicken and become cloudier. Eventually, they may find it more difficult to read street signs. Colors may seem dull. These symptoms may signal cataracts, which affect about 70% of people by age 75. Fortunately, cataracts can be corrected with surgery. Ophthalmologists, physicians who specialize in medical and surgical eye care, perform about three million cataract surgeries each year to restore vision to those patients.

Though most everyone will develop cataracts with age, recent studies show that lifestyle and behavior can influence when and how severely you develop cataracts. Diabetes, extensive exposure to sunlight, smoking, obesity, high blood pressure and certain ethnicities have all been linked to increased risk of cataracts. Eye injuries, prior eye surgery and long-term use of steroid medication can also result in cataracts. If you have any of these or other risk factors, talk to an ophthalmologist.

Cataracts cannot be prevented, but you can lower your risk. Wearing UV-blocking sunglasses and brimmed hats

when outside can help. Several studies suggest that eating more vitamin C-rich foods may delay how fast cataracts form. Also, avoid smoking cigarettes, which have been shown to increase the risk of cataract development.

Surgery may help improve more than just your vision. During the procedure, the natural clouded lens is replaced with an artificial lens called an intraocular lens, or IOL, which should improve your vision significantly. Patients have a variety of lenses to choose from, each with different benefits. Studies have shown that cataract surgery can improve quality of life and reduce the risk of falling. If cataracts are interfering with your ability to see well, consider asking your ophthalmologist about cataract surgery.

"People often don't realize the huge quality of life benefits of cataract surgery," said Ravi D. Goel, M.D., cataract surgeon and clinical spokesperson for the American Academy of Ophthalmology. "After having cataract surgery, many of my patients say they wish they hadn't waited so long."

For more information about cataract symptoms, treatment and types of IOLs, visit [www.aao.org/eye-health/diseases/what-are-cataracts](http://www.aao.org/eye-health/diseases/what-are-cataracts).

Seniors concerned that they may have cataracts may qualify for a no-cost eye exam through EyeCare America, a public service program of the American Academy of Ophthalmology. EyeCare



Almost everyone will develop cataracts with age.

America offers eye exams and care at no out-of-pocket cost for eligible seniors age 65 and

older. For more information, visit [www.aao.org/eyecare-america](http://www.aao.org/eyecare-america).

### Brain Health

from page 1

help reduce some risks to your brain.

**Drink Moderately** – How the body handles alcohol can change with age. Some older adults can feel “high” without increasing the amount of alcohol they drink. This can make them more likely to become confused or have accidents. So limit the amount of alcohol you drink – or don't drink it at all.

**Get a Good Night's Sleep** – Poor sleep, or inadequate sleep, due to issues such as insomnia or sleep apnea, doesn't just leave you feeling tired. It can have serious physical effects and can impact memory and thinking, too. Get comfy and go to bed. Seven to eight hours is a good night's rest.

**Discover a New Talent** – When you learn new things, you

engage your brain. Try something you haven't done before – learning French, ballroom dancing or carpentry, for example. Challenging your brain on a regular basis is fun and beneficial.

**Stay Connected** – Science has shown that regular engagement in social activities can help reduce some risks to your brain. Stay connected and invite family or friends over for a healthy meal, go on a hike together or just hang out.

**Talk to Your Doctor** – As you age, some changes in brain function, including short-term memory, happen more frequently than when you were younger. If you have questions or are concerned, ask your doctor at your next appointment.

For more tips on keeping your brain healthy and thriving, visit [BrainHealth.gov](http://BrainHealth.gov).

Over 40  
Years in  
Downtown  
Visalia



**MICHAEL'S**  
Custom Jewelry  
559-734-7079  
316 W. Main St., Visalia, CA 93291  
[www.michaelscustomjewelry.com](http://www.michaelscustomjewelry.com)

- COMPLIMENTARY CLEANING AND INSPECTION OF YOUR JEWELRY
- 3-D DESIGNS
- CERTIFIED APPRAISALS
- FINE ENGRAVING
- RING SIZING
- RESTRINGING
- WATCH REPAIR
- WATCH BATTERIES
- WATCH BANDS
- STONE REPLACEMENT
- PRONG RETIPPING
- FREE GIFT WRAPPING WITH PURCHASE

Certified Gemologist Appraiser



**HADLEY-MARCOM**  
FUNERAL CHAPEL

Finally, high quality funeral services and affordable prices have arrived in Visalia at Hadley-Marcom Funeral Chapel.



Steven C. Marcom

### COMPLETE FUNERAL SERVICE

Including a Dignified 20 Gauge Steel Casket, Visitation, Register Book, Memorial Folders, Carnation Casket Spray, and a Service in Our Chapel, Your Church, or a Service at Any Local Cemetery.

**\$4,250\***

\*Based upon purchase of a funeral package with this ad. Prices subject to change. Plus tax.



Brad Miller

Funeral services can be expensive, but NOT at Hadley-Marcom Funeral Chapel.

Traditional Service \$3,395 • Direct Cremation \$1,495  
Basic Burial \$2,395 • Caskets Starting at \$595

**LOCALLY OWNED AND OPERATED**

VISALIA  
**(559) 625-8900**

1700 W. Caldwell Ave., Visalia, CA 93277 • FD 2129

# News

## Justice Department Shuts Down 'Psychic' Fraud Scheme

The U.S. District Court for the Eastern District of New York permanently barred eight individuals and entities from operating an alleged international multi-million-dollar mail fraud scheme in the name of alleged psychics Maria Duval and Patrick Guerin. Pursuant to a consent decree, the defendants were barred from using the U.S. mail to distribute any advertisements, solicitations or promotional materials on behalf of any psychics, clairvoyants or astrologers.

The consent decree also bars the defendants from using the U.S. mail to distribute materials representing that services or items offered for purchase will increase the recipient's odds of winning a lottery, will bring the recipient good luck, or will entitle the recipient to receive an

inheritance. The consent decree also authorized the United State Postal Inspection Service to return any money or personal checks sent to the defendants and detained by the Postal Inspection Service.

The following eight international defendants agreed to be bound by a permanent injunction in order to resolve the United States' civil suit against them: Canadian company Infogest Direct Marketing; Infogest employees Mary Thanos, Daniel Sousse and Philip Lett; Hong Kong corporation Destiny Research Center Ltd.; Destiny Research Center President Martin Dettling of Zurich, Switzerland; Patrick Guerin of France; and Maria Duval of France.

In an amended complaint filed in November, the United States alleges that the



"Psychic" Maria Duval

defendants operated a mail fraud scheme in which they sent letters purporting to be written by psychics Maria Duval and Patrick Guerin to American consumers through the U.S. mail. The letters claim that the psychics have had a specific, personalized vision or psychic reading revealing that the recipient of the letter has the opportunity to achieve great wealth, including claims of winning millions in the lottery. The solicitations urge victims to purchase various products and services in order to ensure that the foreseen good fortune comes to pass. In reality, the solicitations are identical, mass produced form letters sent to tens of thousands of recipients throughout the United States every month. Many of the customers who receive the solicitations are vulnerable victims, including the elderly.

The United States alleges that the fraud scheme victimized more than one million Americans, who sent the defendants payments totaling

more than \$180 million.

"To line their own pockets, the defendants preyed upon the superstition and desperation of millions of vulnerable Americans," said United States Attorney Robert L. Capers. "We will use every means at our disposal to protect our citizens from fraudulent schemes like this that target the lonely, the ill and the elderly."

"This widespread scam targeted more than one million Americans, many of whom were elderly or in financial distress," said Principal Deputy Assistant Attorney General Benjamin C. Mizer, head of the Justice Department's Civil Division. "The Justice Department is committed to stopping such fraud and pursuing all those responsible for lying to vulnerable consumers for their own financial gain."

The defendants have all agreed to settle the case and be bound by a permanent injunction. The permanent injunction also bars the defendants from making various claims in advertisements sent through the U.S. mail, including claims that products offered for sale will increase the recipient's odds of winning the lottery or bring the recipient luck or good fortune. The permanent injunction further bars the defendants from using or selling lists of consumers who have responded to the Duval and Guerin solicitations.

**"I had hearing aids before. Now I'm with Miracle-Ear, what a difference, I can hear my Grandkids... It's like music to my ears!"**



**What will your miracle sound like?™**

**Call today to schedule your FREE hearing test\***

Visalia: 732-5905  
Porterville: 784-0662  
Hanford, Fresno, Clovis  
[www.miracle-ear.com](http://www.miracle-ear.com)

\*Hearing test always free. Not a medical exam. Audiometric test to determine proper amplification needs only.

**K-TIPradio**  
TALK IS POWER!

**We Cover Tulare County News, Ag & More**

<p><b>Hopper in the Morning</b> Wake up to news with PK the Redhead followed by local information, weather and live call in's. Live, local &amp; stimulating weekdays 6 - 9 AM.</p> <p><b>Buyer's Market</b> Call and save 40%-60% on food, tickets, hotels, theater, museums and amusement parks Tues.-Thurs. 11:00-Noon &amp; Saturday 12:00-2:00</p> <p><b>Trader's Market</b> Free radio classified ads- buy, sell, and trade Saturday 9:00-noon.</p>	<ul style="list-style-type: none"> <li>• Dennis Prager 9:00 - 11:00 A.M.</li> <li>• Clark Howard 1:00 - 3:00 P.M.</li> <li>• Dave Ramsey 3:00 - 6:00 P.M.</li> <li>• Dennis Miller 7:00 - 10:00 P.M.</li> <li>• Coast to Coast with George Noory</li> </ul>
---	---

**K-TIP News Hour Weekdays 12-1 and 6-7 PM & on ktip.com**

**Listen to News Talk AM 1450 K•TIP**

(559)784-1450      [www.ktip.com](http://www.ktip.com)      1-800-995-1450

**Strength**

**THROUGH SUPPORT**

I probably wouldn't be alive right now if it weren't for everyone who cared for me at Kaweah Delta  
-William Wynne - Stroke Survivor

Lemoore Mayor Lois Wynne holds hands with her husband William who is back to walking after suffering a stroke in January 2016.

NON EMERGENCY PARKING  
LOCUST ST. or ACEQUIA AVE.  
PARKING STRUCTURE

**Kaweah Delta**  
HEALTH CARE DISTRICT

More than medicine. Life.  
[www.kawahdelta.org](http://www.kawahdelta.org)

# Health

## Before You Take Your Next Breath...

Before you take that next breath, do you know what's in the air in your home? Sure there's oxygen and carbon dioxide – that much you know – but it's the things you don't know about that should concern you.

A quick test of your indoor air quality can unearth the presence of several, unwanted contaminants in your air, including volatile organic compounds (VOCs) like formaldehyde, allergens like dust mites, as well as mold and other particulates. This is the material you're unknowingly breathing in every day, and continued exposure to it can lead to future health concerns.

So what can you do about the quality of your air? Do you have to just breathe it in and deal with it? Hardly. You can dramatically improve the air quality in your home, and doing so is easier than you thought. Start by implementing these five tips.

1. Keep the floors clean. Many of the particulates and allergens found in your home's air are kicked up from the floor as people or pets move about. Diligently cleaning the floors is a good way to minimize this

concern. So whether your tool of choice is a vacuum, a mop or a broom, focus on the floors and your family will benefit.

2. Build a wall against formaldehyde. If you're like most people, you spend about 90% of your time indoors and that choice exposes you to a greater risk of inhaling formaldehyde and getting sick. Most people associate formaldehyde with laboratories and mortuaries but there are actually many sources of the chemical in the average home including glue, particle board, plywood, paper product coatings and other household chemicals. There are a variety of products available to clean your air and remove formaldehyde, such as AirRenew with M2Tech.

3. Service the furnace. Is your home's furnace running optimally? If it's not, it could be jeopardizing the quality of your air. Your furnace should be serviced annually by a trained technician to make sure it's running properly. After that, it's up to you to make sure the furnace filter is replaced every month. Set the first day of the month as your day to change your filter and you'll never forget.



4. Circulate fresh air. This may not be doable on the coldest days of winter but during the other three seasons, try to have the windows open as much as possible. Even an hour or two of fresh air breezing through your home can dramatically improve your indoor air quality.

5. Don't smoke. Among its many other negatives, nicotine use is the leading cause of lung

cancer. If you're a smoker, the deterioration of your home's air quality is just one more reason to quit. Start your quit plan today and you'll be breathing easier indoors and out.

Your home is your castle and you should feel safe and comfortable whenever you're there so follow the tips above to improve the air quality in your home. And once you do, take a deep breath, you've earned it.

## Senior Citizens' Incomes Fall Short in 47 States

Senior citizens in 47 states and the District of Columbia aren't replacing enough of their pre-retirement incomes, according to a new Bankrate.com study. Many financial experts believe retirees need at least 70% of the income they earned in their working years, but only seniors in Hawaii, Alaska and South Carolina meet that threshold.

Nationally, the median income for those who are 65 and older is just 60% of the median income among 45 to 64 year-olds. The 15 states with the largest retirement income gaps are all located in the northern half of the country; Massachusetts has the largest gap.

"These numbers help illustrate how underprepared many Americans are for retirement," said Greg McBride, CFA, Bankrate's chief financial analyst. "It's

especially important for millennials to save aggressively because they face the biggest retirement savings burden of any generation in American history."

Bankrate examined the U.S. Census Bureau's 2014 American Community Survey (the most recent edition). For each state and Washington, D.C., Bankrate divided the median annual household income for those who are 65 and older by the median annual household income for those between 45 and 64 years old.

The Census Bureau broadly defines income to include wages, salaries, tips, social security, welfare, interest, dividends, pensions, income from defined contribution retirement plans (such as 401(k)s and IRAs), rental properties, royalties and other sources.

## Benefits

from page 1

"States must also ensure that their processes for senior enrollment are simplified and Congress should address the issue in the upcoming Farm Bill, by modifying the national structure of the program to better serve seniors," she added. "Improving food security among older Americans by closing the Senior SNAP Gap is critical. Accomplishing this goal will be a significant step forward to helping end senior hunger."

SNAP application assistance is currently offered by 156 Feeding America Food banks, many of

which have begun developing new and effective program models to enroll more seniors.

The Feeding America nationwide network of 200 food banks and 60,000 pantries and meal programs serves seven million seniors, which is more than any other organization in the country.

Feeding America is a nationwide network of 200 food banks that leads the fight against hunger in the United States. The network provides food to more than 46 million people through food pantries and meal programs in communities throughout America.



### PARK VISALIA

ASSISTED LIVING  
License #547206833

*It's More than Care, It's Home*

Creating environments where moments of joy, independence and wellness are the focus each and every day.

559.625.3388

3939 West Walnut Ave. • Visalia, CA 93277

www.ParkVisalia.com



## Karen R. Munger

*Medicare product specialist*

4142 S. Demaree Street  
Visalia, CA 93277  
(559) 737-9660  
karenmunger@healthplans2protectU.com  
www.karenmungerins.com  
California Insurance # 0D73967

Call me for help with your health insurance needs



# Lifestyle

## First Online E-Commerce Site Offers Senior Living Furniture

Senior Furnishings is the first online E-Commerce store to offer senior living furniture for seniors, whether they stay at home or live in senior living communities, such as assisted living facilities. Its shopping cart checkout system eliminates the need for salespeople and showrooms, which cause delays or limit availability.

This is all well and good, but what is senior living furniture?

Senior living furniture is furniture made with specific dimensions; tends to have narrower armrests, firmer cushions, and high wear/stain resistant fabrics, all of which help keep seniors mobile and help prevent falls. When a senior needs to sit, or stand from a sitting position, if the furniture is not constructed to specific dimensions, seniors are more prone to falls.

What makes seniorfurnishings.com unique is that it offers almost complete customization of the furniture sold

on the website, with a shopping cart checkout in addition to the artwork, and accessories they also offer. Visitors can click on any fabric offered and see how it looks on the furniture selected, eliminating the guesswork of how the furniture will look when it arrives. In addition, you can see high-res imagery of the fabric, lighting simulation and complete specifications.

To complete its line of furniture offerings, Senior Furnishings also offers artwork, accessories, lighting and botanicals.

CEO Adam Dunn said that the response has been very welcoming and positive since launch this spring. "Helping seniors both who age in place and senior living facilities, by providing proper furniture and accessories is always a joy" he said. "Needless to say, we are all aging, and we all will soon have mobility issues, and we hope to be there to fulfill those needs in the coming years."



A new website offers senior living furniture with customization and personalization.

Family owned and operated since opening in 1973



# Casa Grande

Senior Care Homes & Assisted Living

We are centrally located in Visalia. Our facilities are staffed 24 hours a day, 7 days a week, and feature fully gated premises. We offer 3 levels of care and devote one wing specifically to Dementia Care & Alzheimer's.



The Silveira Family

347 E. Walnut Ave., Visalia, CA • (559) 733-0233

CasaGrandeSeniorCareHomes.com

Lic. #540404321

Laughter can be contagious. A healthy lifestyle can be too.

MAKING TIME FOR YOUR HEALTH  
VISALIA BRIDGE OPEN 7 DAYS A WEEK!  
501 N. BRIDGE ST. WALK-IN CENTER

### Health Center Locations:

Cutler/Orosi	12586 Ave. 408
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
Traver	4177 Avenue 368
Tulare	263 S. West St.
Tulare Pediatric	1008 N. Cherry St.
Visalia	501 N. Bridge St.
Visalia	400 E. Oak Ave.
Visalia	401 E. School Ave.
Woodlake	201 E. Lakeview Ave.

We're committed to providing quality health care to seniors so that they can maintain healthy and active lifestyles in their communities.

Call us today to schedule an appointment at one of our health centers near you. We also have dental services available at most sites. Pharmacy services are available in Visalia and Porterville.



a californiahealthcenter  
Your Health. Our Mission.

877.960.3426 | fhen.org



## Fraud

from page 1

misleading. For each one, participants were asked to rate the believability of the content and the likelihood that they would purchase it if cost were not a consideration.

In older adults, both excitement and anger increased intention to purchase the items, compared to no emotional arousal. In younger adults, however, there were no significant differences in intention to purchase, suggesting that heightened emotion did not have an effect on younger adults' susceptibility. Further, whereas in younger adults greater advertisement believability was associated with greater intention to purchase, believability and purchase intention were not significantly related in older adults.

The findings suggest that older adults' intention to purchase was not based on perceived credibility, but rather on the emotional states they were experiencing. Another

insight is that the direction of the emotional state – positive or negative – didn't matter, an indication that both emotional states have a broad influence on older adults' susceptibility to fraud.

"This research is a major advance in our understanding of how fraud works," said Gerri Walsh, president of the FINRA Investor Education Foundation. "Recognizing the mechanisms of scams helps investors to protect themselves. Money is emotional, and managing your emotions around financial decisions is critical to avoiding fraud."

"Whether the con artist tries to get you caught up in the excitement of potential riches or angry at the thought of past and future losses, the research shows their central tactic is the same and just as effective," said Dr. Shadel, research lead for AARP's Fraud Watch Network. "Cons are skilled at getting their victims in to a heightened emotional state where you suspend rational thinking and willingly hand over your hard

earned money to a crook."

AARP is a nonprofit, nonpartisan organization with a membership of nearly 38 million, and staffed offices in all 50 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands. AARP works to strengthen communities and promote the issues that matter most to families such as healthcare security, financial security and personal

fulfillment.

The FINRA Investor Education Foundation provides underserved Americans with the knowledge, skills and tools necessary for financial success throughout life. Established in 2003, the foundation supports innovative research and educational projects aimed at segments of the investing public that can benefit from additional resources.

## Home Delivery of Medications Increases Adherence

Seniors with multiple chronic illnesses who had medications delivered to their homes were more likely to adhere to those therapies than individuals who used retail pharmacies, according to a new study in the *Journal of Managed Care & Specialty Pharmacy (JMCP)*.

Researchers examined adherence among more than 40,000 Medicare patients taking prescriptions for two or more chronic conditions: diabetes, hypertension and high cholesterol. The study used de-identified pharmacy claims data from a large national pharmacy benefits manager between October 2010 and December 2012.

Researchers found that the patients using home delivery were 59% more likely than patients using retail channels to be adherent to their medications.

The importance of taking medications as prescribed was underscored by the study. In populations such as Medicare, two-thirds of beneficiaries have at least two or more chronic conditions requiring treatment with medications. This population accounts for more than 90% of Medicare healthcare spending.

Examining ways to improve medication adherence in patients with comorbidities is

warranted, say the study authors who are employees of Express Scripts Holding Company. "Managed care stakeholders should consider the use of home delivery of prescriptions to improve adherence for Medicare Part D patients with comorbid conditions," they conclude.

The study was published in the May 2016 issue of *JMCP*, the official journal of the Academy of Managed Care Pharmacy. To read "Medication Nonadherence Among Medicare Beneficiaries with Comorbid Chronic Conditions: Influence of Pharmacy Dispensing Channel," visit [www.jmcp.org](http://www.jmcp.org).

*The Journal of Managed Care & Specialty Pharmacy* publishes peer-reviewed original research manuscripts, subject reviews and other content intended to advance the use of the scientific method, including the interpretation of research findings in managed care pharmacy. It is dedicated to improving the quality of patient care by providing its readers with the results of scientific investigation and evaluation of clinical, health, service and economic outcomes of pharmacy services and pharmaceutical interventions, including formulary management.



**Dinuba Healthcare is a loving and caring extension of your medical rehabilitation program. We provide outstanding recovery services in order to speed up your time away from home and to ensure your time with us is productive.**

**Our Healthcare staff are looking forward to serving you and helping you return to the joyful and satisfying life you love to live!**

**WE SPECIALIZE IN:**

- ◆ 24 Hr. Skilled Nursing
- ◆ Pain Management
- ◆ Occupational Therapy
- ◆ Physical Therapy
- ◆ Speech Therapy
- ◆ IV Therapy
- ◆ Orthopedic Joint Replacement Care
- ◆ Post Cardiac Surgical Care
- ◆ Alzheimer's Unit
- ◆ Diabetic Management and Teaching
- ◆ Nutritional Services with Therapeutic Diets
- ◆ Extensive Activities & Recreational Therapy
- ◆ Discharge planning and Social Services
- ◆ Admissions 24 hrs / 7 days a week

**For a tour or more info please call us at:**  
**(559) 591-3300**

Dinuba Healthcare, 1730 S. College Ave. Dinuba, CA 93618



**BANKERS LIFE™**

**For the life of your retirement®**

Representing **Bankers Life and Casualty Company** and **Colonial Penn Life Insurance Company**

Office 559.688.1568 • Direct 559.366.6887 • Fax 559.225.9238  
arlena.luna@bankerslife.com • 220 E. Tulare Ave., Tulare, CA

**Arlena Luna**  
Insurance Sales Representative

Insurance License #: CA OK85064

# History

## Dusting Off History with Terry Ommen



### Tulare County Claims Famous Statue

Tulare County is known for many things including high mountains, rich agricultural land and giant sequoias, but as a rule it is not known for art. However, there is one exception —Tulare County is home to a sculpture that arguably is the most recognizable art object in the world. It is called “The End of the Trail” and the statue has become one of Tulare County's claims to fame. The story of the iconic tired American Indian on an equally tired horse is an interesting one and we should all know its link to the county and the American artist, James Earle Fraser, who made it.

Fraser was born in Winona, Minnesota, on November 4, 1876, and as a small boy traveled to the Dakota Territory with his father. It was there he played with the Sioux Indian children and appreciated their friendship. On one occasion he heard an old white hunter sadly tell his father that one day the native people would be driven into the Pacific Ocean. The words stuck with

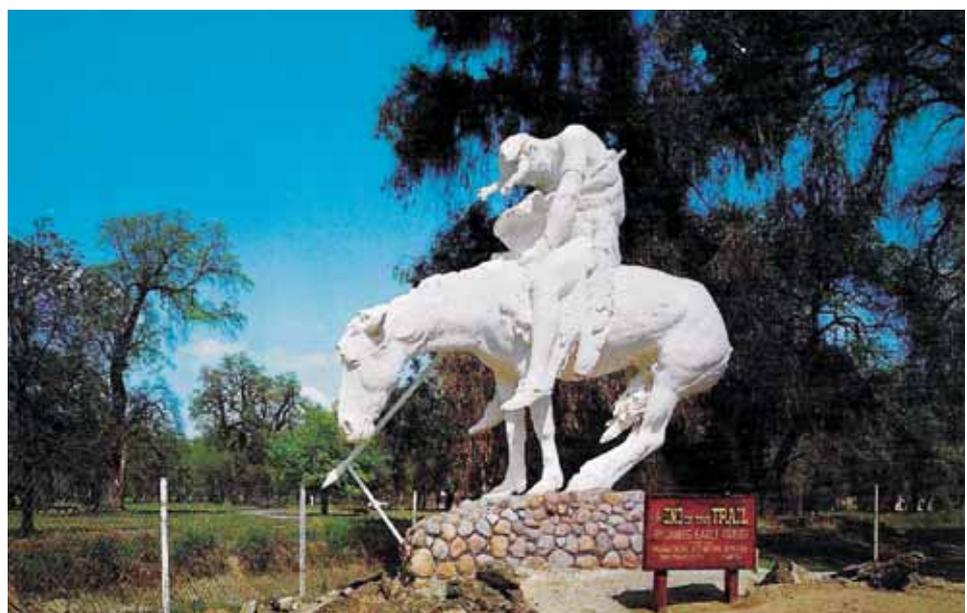
him, and the imagery would later become part of Fraser's very popular sculpture.

As a young boy, Fraser loved to draw, especially animals, and he began carving them when he found chalk-stone. At age 15, the talented lad began working with Richard Bock, a famed Chicago sculptor who was preparing for the 1893 Chicago World's Fair and Columbian Exposition. Fraser would later call the experience “wonderful training for an art-minded youth.”

When he was 17, Fraser sculpted his first model of what was to become his classic “The End of the Trail” statue. His effort won him a \$1,000 prize. Later he was asked to sculpt a much larger version for the 1915 Panama-Pacific International Exposition in San Francisco for which he was awarded a gold medal. He later recalled that \$250,000 worth of photographs of the statue were sold by vendors during the exposition, and he regretfully said, “Who got the money, I don't know. I do know I didn't get any of it.”

After the exposition some of the pieces of statuary that had been exhibited were made available free to public parks. Thomas Jacob, an official with the Tulare County Board of Forestry, heard that “The End of the Trail” statue was available, and he requested it on behalf of Tulare County. His request was approved and he went to San Francisco to arrange for delivery. On September 10, 1919, the statue sections arrived in Visalia.

It was assembled and placed on the banks of Cameron Creek in Mooney Grove Park. It had been built using temporary plaster-like



The End of the Trail statue at Mooney Grove Park prior to 1968.

material, so it was never intended to last indefinitely. For almost 50 years, the plaster beauty stood and somehow survived the temperature extremes and human abuse. County maintenance crews patched and repaired, painted and sealed the finish, and did everything they could to keep the 17-foot-tall piece of art together.

When Dean Krakel, managing director of the National Cowboy Hall of Fame and Western Heritage Center in Oklahoma City, found out that Fraser's “The End of the Trail” statue was in Tulare County, he began negotiating to get it for his museum. After long talks and negotiations with the Tulare County Board of Supervisors, an agreement was reached. Oklahoma City would get the original statue in exchange for a bronze replica.

In 1968, the original statue became an exhibit in Oklahoma City. On December 19, 1971, with a large crowd in

attendance at Mooney Grove Park, the replica was dedicated.

Even though Tulare County no longer has the original Fraser art, the bronze replica that still stands in the park today is a reminder of our nearly century-old connection to one of America's best artists, and one of the world's most recognized statues.



The End of the Trail statue at the National Cowboy and Western Heritage Museum in Oklahoma City after restoration was completed.



**Next Issue:  
Sept / Oct 2016**

**Ad deadline:  
Friday, August 19**

**Call for our  
ad rate specials  
(559) 732-5030  
TheGoodLifeSV.com**



*Specializing in:*

- Unique Services for Your Family's Needs
- Extended Care™
- We assist you in completing important details:*
- Notifying Utility Companies
- Notifying Social Security
- Veteran's Special Needs
- Credit Card and Bank Procedures
- Many Other Practical Needs
- Making Planning in Advance Very Easy
- Se Habla Español



www.salseranddillard.com  
Follow us on Facebook

*Locally Owned & Owner Operated Since 2003*  
State-of-the-Art Facility including on-site Crematory  
Serving all of Tulare & Kings Counties

*Today's Tip:*

Give yourself peace of mind by looking into our affordable monthly payment options including *No Interest for 1 Year.*