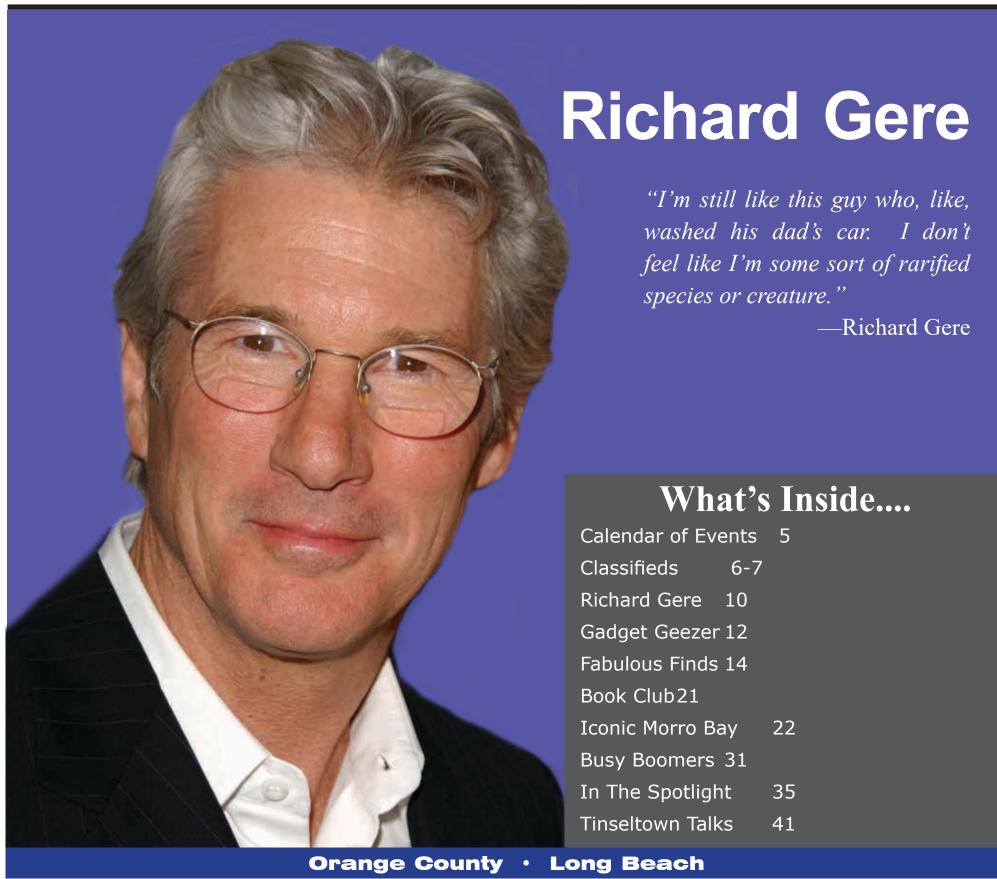
SENIOR PORTER VOLUME 44, NUMBER 10

Contributing Writers:

Howard Erman
Les Goldberg
Ronnie Greenberg
Dr. Robert Horseman
Judith Rogow
Debbie L. Sklar
Nick Thomas

OCTOBER 2018

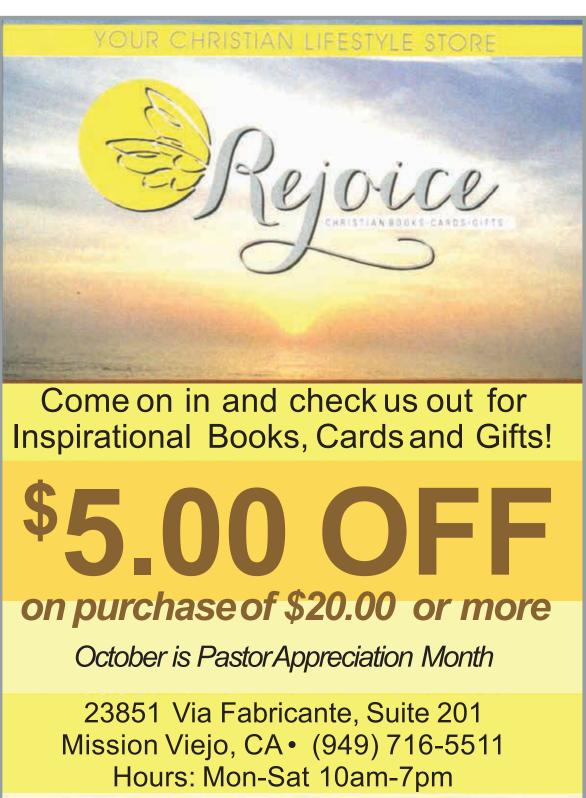
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"Let the hearts of those who seek the Lord Rejoice!" Psalm 105:3

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A Time for Hope

By Jim McDevitt

If you have read my previous columns, you know I usually write about funny things that happen because often, I am an idiot. Today, however, I am writing about an event that happened to me in 1977 that was a blessing to me and my family. My wife can verify that the event I am about to tell you about happened just as I am reporting it. My hope and desire in sharing this story is to provide hope to anyone who is dealing with the sorrow of losing a loved one.

In 1977 my 82-year-old dad had a stroke in New York. At the time, I was living in rural Arizona with my wife and three young children. two older brothers were living in New York. One was a detective in the 48th Precinct and the other was a fireman stationed at Hook & Ladder 16 which was next to the 19th Precinct. After the stroke, my dad was stabilized and moved to a rehabilitation hospital. My mom had passed away in 1974 and dad was living with my oldest brother, the fireman.

I flew back to visit dad for a few days and stayed at my brother's house. Dad could not speak but somehow he could recite the Hail Mary prayer perfectly. He seemed to understand everything I was saying as he shook his head up and down signaling he understood I had to return to Arizona and go back to work. My brother,



the detective, had picked me up at the airport and drove me back to the airport when I was leaving. I was back at home about three weeks when I had a vivid dream one night.

I seldom dream and when I do, I rarely can remember the dream. The dream I had that night I can still remember clearly today over 41 years later. In my dream dad appeared looking about forty five years old, wearing his grey suit, white shirt and blue tie that he wore to church on Sundays. He spoke to me telepathically as he said, "I'm leaving now. Don't worry about me. I'm fine." Then the vision in my mind faded away like in a mist.

The next thing that happened was my phone ringing and as I woke to the sound, I said to my wife, "Would you answer that. I think dad died last night." It was my brother, the fireman calling to tell me dad had died. I don't know why I was blessed with this vision but I did share it with my brothers and their families which I hope comforted them. You see, six weeks later, my brother, the detective, died from injuries he received in the line of duty on a burglary in progress run. My other brother, the fireman, died five years later from inoperable brain cancer. It is my intention in sharing these moments in my life to bring some hope and comfort to those suffering from the loss of a loved one now or in the future.

Flu-Fighting Facts



The flu is nothing to sneeze at. According to the Centers for Disease Control and Prevention (CDC), influenza has resulted in between 9.2 million and 35.6 million illnesses annually since 2010. The best way to stay out of such statistics, the CDC says, is for everyone who is eligible and at least 6 months old to get a flu shot as soon as the vaccine becomes available.

To help, all CVS Pharmacy and MinuteClinic locations have the vaccine available seven days a week with no appointment needed.

Study Shows

That may be just as well, since the annual survey, conducted online by Harris Poll on behalf of CVS Pharmacy [1], found that two-thirds of those surveyed get a flu vaccine every year or plan to get one this year, a 5 percent increase from last year.

Continued on page 4







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Flu-Fighting Facts

Continued from page 2

One reason so many are flocking to get the shot is the knowledge of last year's flu season which according to the CDC had flu levels that were the highest observed since 2009. Twenty-two percent of those surveyed[2] say that knowledge of last year's severe flu season makes them more likely to get a flu shot this year. On a similar note, among the 27 percent of parents of children under 18 whose child did not get the flu vaccine last year, 26 percent say they are more likely to get their child vaccinated this year after learning about the notably high flu levels during last year's flu season.

The percentage who get vaccinated at a pharmacy stayed at 22 percent, but the percentage of employed adults who get vaccinated at their workplace fell from 22 percent to 15 percent while those who got vaccinated by a health care professional rose from 44 percent to 48 percent.

The survey also found that doctors' opinions (39 percent), where insurance is accepted (38 percent), and convenience (33 percent) rank among the top three factors in determining where to go for the shot. The flu vaccine is a preventive service under the Affordable Care Act, so it's fully covered and available at no cost through most insurance plans, including Medicare Part B.

Nurse's Advice

"Surprising to many, it can actually take up to two weeks for the flu vaccine to build immunity," explained Angela Patterson, Chief Nurse Practitioner

Officer at MinuteClinic. "Because of this, CVS Pharmacy recommends patients get their flu shot as soon as the vaccine becomes available to ensure patients are the most protected before flu season peaks. Furthermore, influenza strains tend to change each year, so it's very important to get vaccinated annually to make sure you are protected."

What Else You Can Do

Here are four suggestions:

1. Stay home if you're sick.

The survey found that two out of three respondents would still go to work if they had flulike symptoms.

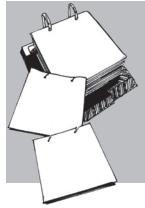
In fact, flulike symptoms haven't stopped some people from going out in public in general:

- 28 percent have gone to the supermarket
- 12 percent have picked up a child from school or day care
- 10 percent have taken public transportation.
- 2. Wash your hands often with soap and water. If soap and water are not available, use an alcohol-based cleansing gel.
- 3. Avoid touching your eyes, nose and mouth. Germs spread this way.
- 4. Clean and disinfect surfaces and objects that may be contaminated with germs.

Learn More

Consumers can visit www. CVS.com and www.Minute-Clinic.com for further information and to find a nearby pharmacy or clinic. Customers get a \$5 off \$25 coupon when they get the shot at CVS Pharmacy or MinuteClinic.

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October, the month of Halloween, crisp weather and a lot more. Check out these October happenings in and around the area to see which ones you might want to add to your own calendar.

German Unity Day Celebrations Huntington Beach Oct. 4

7 p.m. to 10:30 p.m.

Doors open at 6:30 p.m., admission is free on Thursdays during Oktoberfest. Under 21, you must be accompanied by your parents. At, Old World Village Festival Hall, 7561 Center Avenue, No. 49, Huntington Beach.

Laguna Beach Plein Air Painting Invitational Laguna Beach

Oct. 6-14

The Laguna Beach Plein Air Painting Invitational will be held in Laguna Beach where North America's most renowned, plein air landscape painters will compete for prestigious prizes and participate for the week of events including public paint outs and artist meet and greets. At, Festival of Arts Grounds, Laguna Canyon Road, Laguna Beach.

San Clemente Sea Fest San Clemente

Oct. 7

9:30 a.m. to 3 p.m.

Sponsored by the San Clemente Chamber, this event features a chowder cook-off, fisherman's lobster, surfing contest, business exposition, arts and craft show and a U.S. Coast Guard Search and Rescue demo operation which all takes place at the historic San Clemente Pier area. Free shuttle parking is available at San Clemente High School. At, San Clemente Pier, 611 Avenida Victoria, San Clemente. Call, 949-492-1131.

Tiller Days Tustin

Oct. 5-7

Tustin Tiller Days has been a regular event in Tustin since 1957. The event provides an opportunity for Tustin to celebrate Orange County's agricultural heritage. Features parade (on Saturday, at 10 a.m.), carnival, rides, food and entertainment. No admission fees. At, 17522 Beneta Way, Tustin. Call, 714-573-3326.

Annual Sandcastle Contest

Corona Del Mar Oct. 7 10 a.m. to 3:30 p.m. Hosted by the Commodores Club of the Newport Beach Chamber of Commerce, thousands of sightseers will descend on "Big Corona Beach" to view sand sculptures created by participants ranging from the novice to the expert. At, Corona del Mar State Beach (Marguerite and Ocean boulevards,) Corona del Mar). Call, 949-729-4400.

The Heritage Festival and Parade

Placentia

Oct. 13

Since 1965, this celebration of the city's heritage includes a parade and fair booths. The festivities begin with the Chamber of Commerce pancake breakfast at 6:30 a.m. followed by the parade and band review at 9:30 a.m. The festival begins at 9:30 a.m. and will feature various activities for the entire family including annual car show, a crafts fair, food booths, and more. At, Tri-City Park, 2301 N. Kraemer Boulevard, Placentia. Call, 714-524-8535.

Annual Silverado Country Fair and Folk Festival Silverado

Oct. 13-14

The Annual Silverado Country Fair and Folk Festival explores the wonders of the area's Old West rustic culture, live Bluegrass, Country and Folk music, Wild West re-enactments, handmade arts and crafts, 1800s activities and lock 'em up makeshift jail, food, beer and wine saloon. All nestled under the Oak trees below Orange County's Saddleback Mountain. \$6 adult admission, \$3 kids, under 3 are free! At, Silverado Community Center and Fairgrounds, 27641 Silverado Canyon Road, Silverado. Call, 714-649-2411.

Surf City 10 Miler/10K/5K

Huntington Beach Oct. 13-14

This classic 10-miler is the perfect training run for fall or winter marathons. The 10K is long enough to challenge endurance yet is the perfect distance for achieving a PR. The flat fast course along California's famous Pacific Coast Highway is perfect for a nice 5K jog. At, 21100 Pacific Coast Highway, Huntington Beach. Call, 888-422-0786.

Choc-Littlest Angel Guild's Great Kitchens and Garden Anaheim and Yorba Linda

Oct. 19

10 a.m. to 4 p.m.

At this self-guided tour, guests

will view six homes located in Peralta Hills in Anaheim and Yorba Linda. There will be two full house tours and four featuring ideas for kitchens, gardens and entertaining spaces created by local designers, contractors and home owners. Food from local caterers, restaurants, bakeries and wineries will be available. Also, shopping can be done at the "Petite Boutique" featured at select homes on the tour. Event supports CHOC Children's Hospital. Tickets: \$45 general, \$50 at-the-Door. At, homes in Anaheim and Yorba Linda.

Silverado Days Buena Park Oct. 19-21

Held every October, this community festival includes games, crafts, contests, rides, food and fun for all. Featured contests include: car show, a world amateur arm-wrestling championship, an amateur horseshoe contest, and more. At, William Peak Park, 7225 El Dorado Drive, Buena Park.

Fall Festival Fountain Valley Oct. 20

11 a.m. to 5 p.m.

The Fountain Valley Chamber of Commerce is hosting a Fall Festival which is a wonderful

Continued on page 18

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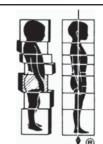


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Fifties Flashback

By Randal C. Hill

'A (Costly) Taste of Lemon'

Sometimes things just don't go as planned.

In the mid-1950s, the Ford Motor Co. had invested \$250 million — almost \$2 billion today — in a highly touted new offering. Years of research had led to the creation of the Edsel. The name itself was selected from among 18,000 sometimes-bizarre possibilities. These included (take a deep breath here) the Zip, the Simplex, the Drof (Ford spelled backward), the Zoom, the Intelligent Bullet and the Utopian Turtletop.

The final choice had come from the first name of company founder Henry Ford's only son.

Ubiquitous promotions spoke of "a new vista of motoring pleasure" and promised that the Edsel would be "unlike any other car you've ever seen." At last "E Day"—Sept. 4, 1957—arrived amid hoopla that included school marching bands, helicopters trailing advertising banners, and traffic jams around newly created Edsel dealerships. The paper that blocked views into showroom windows was about to be ripped down. Three million excited and curious car fans were on the verge of getting their first glimpses of the incredible, radical, fantastic 1958 Edsel ...

Then people saw it.

"That's it?" became a common

Well, it was different. The Edsel, available in 18 different models, featured, among other things, an unorthodox vertical oval grille (said to look like a toilet seat or a horse collar). "Tele-touch" automatic transmission offered push-button controls in the middle of the steering wheel. The chassis could be lubricated from a dashboard knob. Its speedometer could be set to flash warnings when a pre-selected speed limit was reached. Instead of gauges, Edsel's featured new "idiot lights" with such messages as DOOR AJAR or SER-VICE ENGINE.

Ford's sales projections called for more than 200,000 units a year — on average 600 to 700 vehicles to leave the showrooms each day. But by the first week in October, daily sales were only half that and falling fast. November's tally sheet was worse. Ford honchos panicked. In December the company mailed 1.5 million letters to car owners, offering them an 8-inch plastic scale model Edsel if they would just drop by a dealership for a test drive.

It was the wrong car at the wrong time. America was entering an economic recession, and people suddenly seemed

interested in smaller, more economical vehicles such as American Motors' new Rambler and a feisty little German import, the Volkswagen Bee-

Other problems abounded. Edsel's were constructed on accelerated Ford and Mercury assembly lines, the result often being a disregard of quality control issues to meet output quotas. Sometimes hoods didn't fit properly. Doors often rattled due to lose bolts. Within three months the transmissions' push buttons were experiencing a 50 percent failure

Sales in 1959 plummeted to 45,000 units, and for the final model year (1960), only 2,800 Edsel's rolled off the assembly lines.

With the Edsel a disaster, Ford frantically drew up plans for a much smaller vehicle, the Edsel B. It eventually found success in a receptive market — after it was renamed the Mercury Comet.

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Richard Gere

By Les Goldberg

One of my favorite movies by far in the modern era is Pretty Woman, starring two of the shiniest stars in the Hollywood galaxy - Richard Gere and Julia Roberts. This month we are shining the spotlight on the 70-year-old actor who is making news again - not for his acting, but for his fatherhood.

It was announced earlier this year that Gere is going to be a dad again, this time with his 35-year-old third wife, Alejandra Silva, who he married in April in a small civil ceremony after four years of dating.

He was first married to supermodel Cindy Crawford from 1991-95, and a second time to actress Carey Lowell with whom he has a son. For Silva, Gere is her second husband and the couple has a 5-year-old son.

The fact that couples have May-December relationships is not news. Songs have been written and movies made on the subject. That's why it really is no surprise that Hollywood celebrities engage in

age-doesn't-matter affairs, especially when they involve socalled male sex symbols. And Gere qualifies for that label after being named by People Magazine as its "Sexiest Man Alive" in 1999 and one of its "Most Beautiful People" in 1991 – not to mention the mil-

To say that the 90s was a blockbuster year for Gere is an understatement. But his stairway to stardom began shortly after graduation from high school in 1967 where he played several

lions of dollars he has generat-

ed at the box office.

instruments and wrote his own music. By the time he was 14, he was an accomplished trumpet player, a guitar aficionado and outstanding

gymnast. In fact, his gymnastic ability earned him a scholarship to the University of Massachusetts. However, after two years of studying philosophy and doing gymnastics, he dropped out of college to pursue an acting career.

His first role was a leading role in the London production of the rock musical Grease in 1973. The following year he would be in other plays, such as Taming of the Shrew. Onscreen, he had a few roles, and gained recognition in Looking for Mr. Goodbar in 1977. Offscreen, he spent all of 1978 meeting Tibetans when he traveled to Nepal, where he spoke to many monks and immersed himself in the culture.

Returning to the US, on Broadway he portrayed a concentration-camp prisoner in Bent, for which he received the 1980 Theatre World Award. Back in Hollywood, he played the title role in American Gigolo (1980), establishing himself as a major star; this status was

reaffirmed by An Officer and a Gentleman (1982).

In the early 1980s, Richard went to Honduras, Nicaragua and El Salvador (amidst ongoing wars and political violence); he traveled with a doctor and visited refugee camps. It is said that he was romantically linked with lovely Brazilian painter Sylvia Martins.

In 1990 Richard teamed up with Julia Roberts to star in the blockbuster Pretty Woman (1990); his cool reserve was the perfect complement to Julia's bubbling enthusiasm. The film captured the nation's heart, and won the People's Choice award for Best Movie. It is interesting to note that Gere nearly turned down the roles in his biggest successes -Pretty Woman and An Officer

"I had no interest in these scripts whatsoever," he once said in a press "It interview. was the same person knocking my door down on both of them, Jeffrey Katzenberg, first at Par-

and a Gentleman.



amount, then at Disney, who was one of my first friends out here and still is. At the point of Pretty Woman, I had been kind of out of things for a while...I had to crawl a little bit to get scripts.

"Doing Internal Affairs in 1990, for instance, was a very difficult decision for me to make because, potentially, that could have been such a piece of #\$&@. It turns out to be one of my favorite movies and best experiences, too."

Because of Pretty Woman, fans clamored for a sequel. They got that with Runaway Bride

> (1999), which was a runaway success, earning \$152 million demonstrating what happens when the public gets what it wants.

The 1990s also saw Gere star in such suc-

Continued on page 24

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The Gadget Geezer

By Les Goldberg

It's Not Too Early to Holiday Shop

With the holidays fast-approaching - blink and they will be on us (Hanukah starts Dec. 2!) – I want to give you a head-start on avoiding the maddening crowds, both in the stores and online. So, here are some ideas for you to ponder as you decide what gadgets to wrap for your favorite people this season. All of these products are available at Amazon. com or directly from their manufacturers.

Deco Car Lighting

A cool way to add some style and function to your car, truck or RV is by installing briteNway interior lights. The company says there is no reason to take your vehicle to the shop or spend hundreds of dollars on professional services to in-



stall custom LED under dash lights.

For only \$25.85 and free shipping, it says you can easily install the lighting system by simply plugging it into your cigarette lighter plug, instead of modifying your vehicle's wiring.

Once installed, you can wirelessly and remotely control the

lighting strip's brightness and select between three flashing modes, including strobing, fading, random and chasing effects. Turning on the "sound active" feature syncs the interior lights with the rhythm of the music playing on your radio sound system.

Better 'Safe' Than Sorry



What's in your safe? Oh, you don't have a safe? Here's a solution for that problem if you are worried about keeping your valuables protected against theft, accidental loss or forgetfulness. The AmazonBasics Security Safe retails for \$56.95 and features steel construction, a battery-operated electronic lock, two emergency override keys, reprogrammable digital access and pry-resistant concealed hinges.

Measuring about 14 inches wide, 10 inches tall and 10 inches deep, the safe comes with four bolts for mounting to walls, floors or shelves. Not included are four AA batteries.

Be Cool

No, really! Check out his OnetwoUSB LED Clock Fan. This nifty gadget provides a gentle breeze while you are using your PC or laptop, whether indoors or outdoors. It features PVC soft fan blades for safety, a metal flexible neck and a real-time clock display. Plug it into your USB port and adjust the neck to any desired position. No driver installation is required. Price: \$12.99 plus shipping.

It's Give Him a Watch Time



Take it from me, one of the best gifts a man can receive is a handsome wristwatch. And the Soleasy Men's Peculiar COOL Gadgets LED Watch fits the bill.

With its snake head design, Stainless Steel band and deep blue face, it features an LED electronic movement and high-quality components and is water-resistant for daily use. The watch is packaged with a gift box and a watch band link removing tool. Price is \$16.99 plus shipping. (Amazon will ship for free with orders over \$25.)

Portable Power



For those who have an Apple iOS phone or other Smart device, the most required accessories are the batteries and chargers to keep them fully powered every day. But today's technology also offers style and fashion along with function. That is why a company called Moshi offers a whole host of accessories to replace the more mundane little black boxes and a bunch of wires.

For instance, Moshi's new Ion-Bank 3K is a stylish, compact portable battery that features a soft vegan leather cover which is modeled after the key fob of a luxury car while providing an extra recharge for an iPhone. Inside, there is a built-in Lightning cable to charge and sync your iOS device along with a USC Cable for recharging the battery pack — simultaneously. Price: \$64.95.

Plug & Play Speaker



Anybody who loves music wants the best sound quality available for their Smart-

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Continued on page 15

Page 13 SENIOR REPORTER Online@www.seniorreporterofoc.com OCTOBER2018

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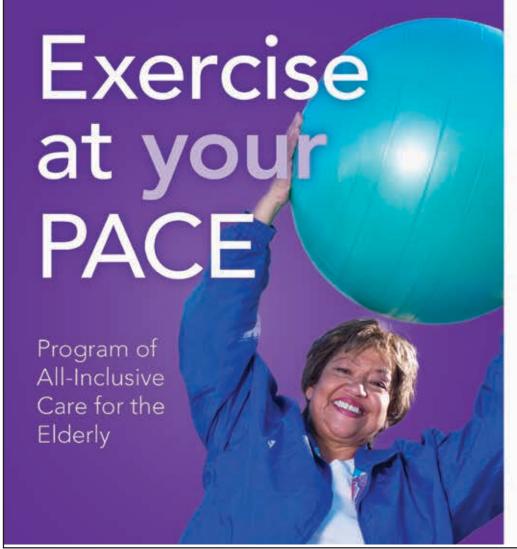












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The people in the photographs that appear in this document are models and used for illustrative purposes only.

H7501_AD16_4d

Fabulous Finds

By Debbie L. Sklar

October is a great time to get your home in order, as well as splurge a little bit on yourself before the hectic pace of the holidays begins. Check out these Fab Finds and treat yourself or someone you love to one or all!

Venus ET Fleur Lé Clair Quinze



The Le Clair Quinze contains 15 beautiful Ecuadorean Eternity DE Venus Roses. Choose from 23 beautiful colorways. This arrangement is perfect for any table - dining room, entry way, office meeting rooms and more, the rectangular box allows for maximum use of table space while showcasing 15 elegant Eternity Roses complete with the drawer below. With absolutely no maintenance or watering required, the Eternity Collection will always look luxurious and elegant in your space - year after year. Price: \$419.00; visit venusetfleur. com/collections/all

The Perfect Journal

The Love Heals Journal is an interactive journal that comes as a pre-printed book with inspirational quote, witty commentary, interactive activities, and other unique surprises



like: creative doodles, sarcastic phrases personalized storytelling and fun suggestions that help express emotion.

The journal was created by Arona Martin who was having a difficult time dealing with her best friends' diagnosis of cancer and didn't know how to express her feelings. She poured her soul into creating a journal that would help her friend through her battle with cancer. It was such a help to her friend she began making them for others in the hospital. It all took off from there. Visit online at itsbecauselove.com to learn more.

Great Hair



Kérastase Paris Résistance Extentioniste is the brand's first to market hair training program to optimize and reinforce the length of damaged hair. The collection works together to activate the scalp and reinforce the structure and surface of the hair fiber, which allows hair to keep its elasticity, glow, and strength from root to tip. The Creatine R technolo-

gy exclusively developed for the Extentioniste collection is a powerful fusion of Creatine and Ceramides that reinforce the internal structure of the hair fiber and provide surface recovery. Get 99% less breakage and 78% less split ends.

- Bain Extentioniste: Length strengthening shampoo for slow growing, damaged lengths. Contains Creatine R + enriched with Taurine, an amino acid with a protective effect on the hair fiber to help ensure visibly healthy and stimulated scalp environment.
- Fondant Extentioniste: Power detangling conditioner for slow growing, damaged lengths. Contains Creatine R + Maleic Acid, very small particles that penetrate the fiber for reinforcement action and seal cuticles with a uniform coating from roots to tips.
- Masque Extentioniste: Length strengthening mask. Contains Creatine R + Maleic Acid, very small particles that penetrate the fiber for reinforcement action and seal cuticles with a uniform coating from roots to tips.
- Serum Extentioniste: The STAR scalp and fiber serum that creates stronger fiber from the roots. Apply 2-3 full pipettes along all the scalp on dry hair or after the Bain and Fondant on wet hair 1-2 times per week. Using the tips of the fin-

gers, work the serum into the scalp, using circular motions. Do not rinse out.

• In-Salon 90 Day Training Program: Visit your stylist for a powerful in-salon reset. Define your hair goals and kick off the training program with a professional two-step strengthening and conditioning treatment. Follow your hairstylist recommended routine and use the at-home regimen. Repeat the process for three months and check your hair's progress on day 90. Prices: \$33-\$51 athome products; in-salon treatment varies per salon, available at Kerastase-USA.com and Kérastase Salons.



MOMENTS LIKE THESE ARE PRECIOUS DON'T LET THEM FADE AWAY.

Age-related macular degeneration (AMD) is the leading cause of blindness in people 55 and older, sadly robbing sight and independence. It is a chronic disease affecting over 10 million Americans, and early detection is key to saving your sight.

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A Cure Is In Sight 800-610-4558 FightBlindness.org









The Gadget Geezer

Continued from page 12

The company's proprietary "e-Shift technology" can convert full high definition (HD) and 4K images to 8K size for the highest contrast, best color resolution possible when playing movies, even on large screens. According to the company, the projected images are as close to reality as technology allows.

However, you are going to be paying a steep price for giving the best home theater projector on the market to family or friends: \$17,999.95.

Smart Cooking



No, were not talking about secret sauces and grandma's recipes. We're talking instead about "Smart" cooking tools, such as the Dial Smart Cooking Thermometer under the range product brand.

The high-tech thermometer is designed to provide the most accurate readings of when your recipe is ready to come out of the oven. Made of foodgrade silicon and Stainless Steel, the range thermometer can withstand 450-degree heat and alert your Smartphone as soon as the roast, cake or home brew is done. And, with one

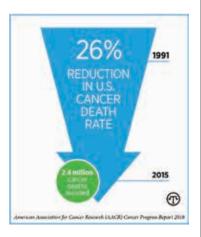
thermometer inside the oven and one on the outside of the oven door, you can read the temperature without opening the door. Price: \$119.95.

If you think it might be too early to start shopping, consider these tidbits of information:

- 1) Christmas is less than 90 days away.
- 2) Online shopping requires leeway for shipping.
- 3) Hanukah begins Dec. 2.
- 4) Wrapping gifts takes time.
- 5) Decide what you will be gifting and to whom now.

Happy Shopping Season!

Harnessing Research Discoveries For Patient Benefit



There's encouraging news for people facing—or who may one day face—a cancer diagnosis: A new annual report highlights how federally funded research discoveries are fueling the development of new and even more effective ways to prevent, detect, diagnose and treat cancer.

As highlighted in the American Association for Cancer Research (AACR) Cancer

Continued on page 16







Harnessing Research

Continued from page 15

Progress Report, one area of cancer treatment in which we are making extraordinary progress is immunotherapy. In the past decade, the number of immunotherapeutics has increased almost fivefold and the number of types of cancer that can be treated by at least one immunotherapeutic has more than tripled.

Among the key advances outlined in the report are:

- Twenty-two treatments for cancer newly approved by the U.S. Food and Drug Administration (FDA) or approved for new types of cancer between Aug. 1, 2017, and July 31, 2018.
- Decline in cancer death rate by 26 percent for U.S. adults, a reduction that translates into almost 2.4 million cancer deaths avoided, according to the latest data.
- Decline in cigarette smoking rate among U.S. adults to

its lowest—14 percent—since the mid-1960s, thanks to public education and policy initiatives.

The report also highlights research areas where there are significant gaps in our knowledge, such as the underlying causes of cancer health disparities, and the need for all sectors of the biomedical research community to come together to address this critical issue. Notably, the report illustrates how unwavering, bipartisan support from Congress, in the form of increased funding for the NIH, NCI, FDA and CDC, is vital if we are to keep the momentum at which we make lifesaving progress for every-

"The unprecedented progress we are making against cancer has been made possible largely through basic research," said Elizabeth M. Jaffee, M.D., president of the AACR and deputy director of The Sidney Kimmel Comprehensive Cancer Center at Johns Hopkins University in Baltimore. "A continued increase in federal funding for both basic and clinical research will allow us to make major headway moving forward."

The full report, and all seven prior editions, are freely available at http://cancerprogress-report.org.



Until Every One Comes Home®

* By Randal C. Hill

All the world over, so easy to see

People everywhere just want to be free

When the Rascals' *People Got* to *Be Free* held down the top *Billboard* spot for five weeks in the fall of 1968, it gained fame as a tribute to Dr. Martin Luther King, Jr. and Bobby Kennedy. Dr. King had been murdered that April, and the future classic was recorded afterward but before Kennedy's assassination that June.

People Got to Be Free wasn't released until after RFK's death, but the timing of the song — with the twin tragedies still fresh in the public's mind — allowed the rousing anthem to become a widely embraced plea for humanitarianism.

The *original* genesis of *People Got to Be Free*, however, was something entirely unrelated.

Formed in 1965 as a white Rock quartet in Garfield, N.J., the Young Rascals began as a "blue-eyed" Soul outfit. Dressed like a group of English schoolboys to appropriate the then-trendy "British Invasion" look, they spent weekends playing at Garfield's Choo Choo Club.

The Young Rascals signed with Atlantic Records. The band's debut 45, the oddly ti-

tled I Ain't Gonna Eat Out My Heart Anymore, came and went quickly, but their second effort of Good Lovin' (a hard-driving cover of a minor hit nearly a year earlier by L.A. Soul folks the Olympics) reached No. 1 on the Hot 100 chart, as did Groovin' a year later.

'People Got to Be Free'

The Rascals

October 1968

After the release of *It's Wonderful* at the end of 1967, the quartet became simply the Rascals. Group members Felix Cavaliere (vocals, keyboards) and Eddie Brigati (vocals, bass) co-wrote most of the songs and switched off lead vocals on the band's 13 Top 40 winners. *People Got to Be Free* became the band's third chart-topping 45, and their biggest hit ever, on its way to becoming an iconic Civil Rights tune.

Cavaliere once said of the aggressive, horn-punctuated entreaty for altruism: "That [song] was a conscious effort to get a point across that was burning inside of me. I collaborated with Eddie on that, but on that one the majority of the lyric is mine."

Cavaliere fittingly ends the song by half-singing, half-proclaiming that "The train of freedom is about to arrive any minute now," and that "It's been long, long overdue."

Before People Got to Be Free

was issued, Atlantic balked at the idea of the Rascals releasing such an overtly political work. The musicians persevered, though, and in the end, they enjoyed a hit that sold more than 4 million copies.

The Rascals then adopted two policies unique in the world of Rock music: they refused to tour on segregated bills, and they insisted that at least one of its supporting acts be black.

An odd situation had inspired *People Got to Be Free* a while earlier. The song was conceived —but not developed at the time — after an ugly encounter when the Rascals' tour bus broke down in Fort Pierce, Fla., and rowdy locals hassled the musicians over their long hair!

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Movie Review 'Can You Ever Forgive Me?'

By Randal C. Hill

Attention Melissa McCarthy fans: You're going to have to look elsewhere if you're expecting another lighthearted comedy such as *Life of the Party* or *Identity Thief*.

On Oct. 19, Fox Searchlight Pictures will be unveiling *Can You Ever Forgive Me?* the wacky but downbeat true tale of Lee Israel, at one time a best-selling author. Here the comic superstar, all but unrecognizable with short hair and glasses, stars as Israel.

After writing successful celebrity bios of actresses Katharine Hepburn, Tallulah Bankhead, cosmetics queen Estee Lauder and journalist/TV game-show panelist Dorothy Kilgallen during the 1970s and 1980s, Israel finds herself out of favor with current tastes. So much so, in fact, that even her agent declares: "Nobody's going to pay for the writer Lee Israel right now" after Lee's latest book ends up on the dreaded bookstore discount table.

Israel inevitably falls on such hard times that, by the early 1990s, she's having trouble scraping together rent money or funds to help her ailing cat. Toss in a growing alcohol problem, and you've got a perfect storm of issues that finds the writer turning to a drinking buddy named Jack (Richard E. Grant) for comfort and encouragement.

Israel soon discovers — and nurtures — a cash cow in the

selling of letters from deceased famous folks, starting with the legendary Fanny Brice. The only problem? Israel is forging the items. Driven like an addict desperate for his or her next fix, she ends up stealing documents from archives and libraries, copies of which she replaces with forgeries.

As a dramatic actress, the surprisingly able McCarthy turns in an Oscar-worthy performance that should cause even her harshest critics to reconsider their outlook.

The supporting cast includes McCarthy's real-life husband Ben Falcone, Anna Deavere Smith (last seen in 2008's *Rachel Getting Married*) and, emerging from the shadow of Saturday Night Live, the nearly forgotten Jane Curtin.

Can You Ever Forgive Me? is directed by Marielle Heller (The Diary of a Teenage Girl), who has interpreted a smart script by screenwriting partners Nicole Holofcener (Every Secret Thing) and Jeff Whitty (Avenue Q), who adapted Israel's memoir of the same name.

Israel's story picks up in 1991, when the stumbling alcoholic author is 52 years old. McCarthy, who's 47, has no qualms whatsoever about portraying an older character. "I've never minded getting older," she claims. "The older you are, the more interesting you are as a character."

OCTOBER CALENDAR Continued from page 5

opportunity for everyone to enjoy

many great activities that the fall season brings our way. It is a festival designed for family entertainment and community involvement that brings back old fashioned & classic games and activities. It features a stage of entertainment and musical performances; as well as food vendors/trucks, craft booths, game booths, beer & wine garden, chili cookoff and fun for the whole family in a small-town atmosphere. Fountain Valley Sports Park, 16400 Brookhurst St., Fountain Valley. Calll 714-962-3822 for more information.

Annual Historical Cemetery Tour

Santa Ana Oct. 20

Presented by the Santa Ana Historical Preservation Society. This guided historical walking tour features costumed actors portraying colorful men and women who share stories from Orange County's past. Docents will guide visitors through scenes that played important roles in the history of the county, culminating in a presentation in Fairhaven's 1916 mausoleum. Comfortable shoes are recommended for the hour-and-a-half long walking tour. At, Fairhaven Memorial Park, 1702 Fairhaven Ave., Santa Ana. Call, 714-547-9645; reservations recommended.

Oldies

By Robert E. Horseman, DDS

The people whose job it is to promote the benefits of dentistry to the public are approaching the task all wrong. I have not personally checked out the roster of dental publicists, but I'm willing to bet they are all in their early forties or younger, have all their own teeth and have never heard of Fixodent. That's why you almost never see people in dentally-oriented advertisements and promotions doing anything with their mouths but smiling. The ability to launch and sustain an award-winning smile whether the occasion warrants it or not, is considered the prima facie reason for taking care of your teeth.

Everybody from dental hygiene product manufacturers to those of us in the wet glove trenches are busy promoting this concept. You must lust for the perfect smile to be successful in business, love and politics they're saying. Whether you get it by bleaching, veneers, orthodontia or implants is immaterial as long as you don't lose sight of the goal.

If the eyes are the window of the soul, then the mouth must be the front door to personal fulfillment according to our PR people. Dentistry has prospered with this credo, advertising has done its job and cosmetic dentistry, which was practically unheard of fifty



years ago, is now the engine powering many of our practices.

That's all well and good, especially if you are on the sunny side of middle age yourself. Yours is the age group where most of the dental marketing dollars are lavished and with good reason. Really old people, i.e., your parents and their friends who are still in mourning for Lawrence Welk, are more concerned with their sacroiliacs and are more likely to spend their maintenance dollars on Preparation H, Ben-Gay and sixty dollar-an-ounce anti-wrinkling cream. Rather than flashing Julia Roberts-type smiles, they're apt to be focusing on sensible shoes and letting their pants out at the waist or ordering on-line Wonder Bras. In short, they're not on the make and have a different set of priorities we'll get to in a minute.

Thanks to modern day miracles such as vitamin-enhanced granola, quadruple by-pass heart surgery, sunless tanning creams, Jane Fonda workouts and Rogaine, we are living



longer. What this means is that those folks in their forties in spite of their chocolate-intensive diets, are very likely to meet and exceed the present life expectancy of 73.2758 years for men and probably a lot more for women who consider their age none of your business, thus making the gathering of statistics difficult.

A person in his seventies has reluctantly given up or watched erode, most of the pleasures of his middle years. He or she has exchanged Tic-Tacs for Pepsids or Zantacs, eclairs for fat-free, sugar-free, reduced sodium saltines. Except for two indulgences that he intends to cherish until the end, it's been a largely giveaway program. Those are the satisfactions of eating and maintaining as high a degree of regularity as he can. So that's where the traffic on the dental information highway should be directed--not to regularity, that's being taken care of adequately by the prune juice people, but the sheer joy of eating, because that's about all he's got left other than watching Spandex ads from his recliner.

Now, as all of us dental professionals know, artificial teeth are no substitute for real teeth, they are a substitute for no teeth at all and not a very good

Continued on page 26

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October Book Club

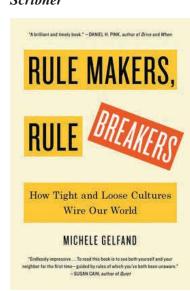
By Debbie L. Sklar

breathtaking style as A Million Little Pieces, Katerina echoes and complements that most controver-

sial of memoirs, and plays with the same issues of fiction and reality that created, nearly destroyed, and then recreated James Frey in the American imagination," according to Publisher, Gallery/Scout Press.

Rule Makers, Rule **Breakers**

How Tight and Loose Cultures Wire Our World By Michele Gelfand Scribner



"Why are clocks in Germany so accurate while those in Brazil are frequently wrong? Why do New Zealand's women have the highest number of sexual partners? Why are 'Red' and 'Blue' States so divided? Why was the Daimler-Chrysler merger ill-fated from the start? Why is the driver of a Jaguar more likely to run a

red light than the driver of a plumber's van? Why does one spouse prize running a 'tight ship' while the other refuses to 'sweat the small stuff?'

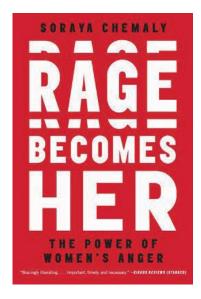
"In search of a common answer, Michele Gelfand has spent two decades conducting research in more than 50 countries. Across all age groups, family variations, social classes, businesses, states and nationalities, she's identified a primal pattern that can trigger cooperation or conflict. Her fascinating conclusion: behavior is highly influenced by the perception of threat.

"With an approach that is consistently riveting, Rule Makers, Rule Breakers thrusts many of the puzzling attitudes and actions we observe into sudden and surprising clarity," according to Publisher, Scribner.

Rage Becomes Her The Power of Women's Anger By Soraya Chemaly Atria Books

"Women are angry, and it isn't hard to figure out why.

"We are underpaid and overworked. Too sensitive, or not sensitive enough. Too dowdy or too made-up. Too big or too thin. Sluts or prudes. We are harassed, told we are asking for it, and asked if it would kill us to smile. Yes, yes it would.

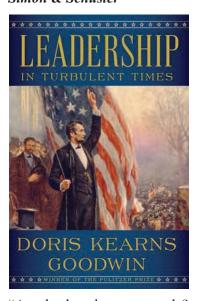


"Contrary to the rhetoric of popular 'self-help' and an entire lifetime of being told otherwise, our rage is one of the most important resources we have, our sharpest tool against both personal and political oppression. We've been told for so long to bottle up our anger, letting it corrode our bodies and minds in ways we don't even realize. Yet our anger is a vital instrument, our radar for injustice and a catalyst for change. On the flip side, the societal and cultural belittlement of our anger is a cunning way of limiting and controlling our power.

"We are so often told to resist our rage or punished for justifiably expressing it, yet how many remarkable achievements in this world would never have gotten off the ground without the kernel of anger that fueled them? Rage Becomes Her makes the case that anger is not what gets in our way, it is our way, sparking a new understanding of one of our core emotions that will give women a liberating sense of why their anger matters and connect them to an entire universe of women no longer interested in making nice at all costs.

"Following in the footsteps of classic feminist manifestos like The Feminine Mystique and Our Bodies, Ourselves, Rage Becomes Her is an eye-opening book for the 21st century woman: an engaging, accessible credo offering us the tools to re-understand our anger and harness its power to create lasting positive change," according to Publisher, Atria Books.

Leadership: In **Turbulent Times** By Doris Kearns Goodwin Simon & Schuster



"Are leaders born or made? Where does ambition come from? How does adversity af-

mous, and numb, and he wants to drive his car into a tree, when he receives an anonymous message that draws him back to the life, and possibly

Continued on page 30



ioned murder mystery, a juicy biography, or a bit of history, there's plenty of new books to be explored this fall. Here are just a few you might want to check out and cozy up with as the weather changes.

Whether you like an old-fash-

Katerina By James Frey Gallery/Scout Press

"At its center are a young writer and a young model on the verge of fame, both reckless, impulsive, addicted, and deeply in love. Twenty-five years later, the writer is rich, fathe love, he abandoned years prior. Written in the same percussive, propulsive, dazzling,

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The Iconic Coastal Getaway - Morro Bay

Story by Ronnie Greenberg • Photos by Joe Hilbers

A virtual playground for lovers of the outdoors, sun worshippers, surfers, and anyone with a lust for life, Morro Bay lies on the California Central Coast in San Luis Obispo County, halfway between Los Angeles and San Francisco.

Famous for deep-sea fishing, kayaking, canoeing, paddle boarding, horseback riding, whale watching, golf, and wine tasting, it is also close to the world-famous Hearst Castle.

Looming over this magnificent harbor is Morro Rock, the majestic 578-foot high monolithic dome-shaped "Gibraltar of the Pacific," one of several million-year-old volcanic formations of San Luis Obispo County. This historic landmark rising above the Pacific Ocean separates the inviting sands of Morro Strand State Beach



Morro Rock

from Morro Bay, and was given the name Morro Rock in 1542 by explorer Juan Rodriguez Cabrillo.

* Be sure and get started with **The Morrow Bay Adventure Pass,** from the Morro Bay Visitors Center, a 3-day pass offering discounts on everything you could ever want to do here, and at one low price. Purchase it online at www.morrobay.org (805) 225-1570.

Head for the **Embarcadero** and stop for a delicious

lunch at the Galley Seafood Grill & Bar, overlooking the harbor and indulge in the freshest premium and most exotic seafood dishes created with hand-selected seasonal ingredients from its own farm, along with a world class wine menu. Located at 899 Embarcadero, call, (805)772-7777 or visit www.galleymorrobay.com

Browse the shops and art galleries that include: The Shell Shop; The Garden Gallery; Gray's Inn & Art Gallery; Morro Bay House of Jerky; and Crill's Saltwater Taffy. Delight in a wine tasting at the Chateau Margene Tasting Room, (a Pacific Coast Wine Trail member and one of 10 quaint boutique wineries nested in the seaside towns dotted along the Pacific Coastline)

owned by Michael and Margene Mooney. Learn about its boutique micro winery that produces only 3,000 cases a year of award-winning Cabernet Sauvignon, Bordeaux blends and Pinot Noir.

Stop by the Morro Bay Skateboard Museum for a complete history of skateboarding from the early 1920s to the present year, with more than 200 skateboards from all eras.

Continue strolling the

the 45-minute narrated tour of Morro Bay, keep an eye out for a dozen or so species of sea birds diving, feeding and cruising the harbor, as well as other local wildlife. From inside the boat, you can scope out marine life including schools of fish, jellyfish and kelp. You also get a chance to see from above deck the local sea otters, harbor seal and sea lion population. When the tour reaches the northern end of the bay, you can go below to view the fish. As the skipper tosses food over the side



Skateboard Museum

The Garden is Inn & Art is Inn & Art is Bay House is Inna a truly epic experience. The is Inna a tr

of the boat, watch the fish come to life and swim right up to the windows. With the calm conditions of Morro Bay, the Morro Bay Sub Sea Tour provides an educational and fun experience that can't be beat.

Head out to the Morro Bay Museum of Natural History located in Morro Bay



Embarcadero

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The Iconic Coastal Getaway - Morro Bay

continued

beautiful woodlands, get to



Beach alongside Morro Rock

State Park. With panoramic views of the bay and sand dunes, the destination museum offers activities for all ages from nature walks, exhibits, lectures, videos, and special events. Visit the Chumash garden along the side of the museum and learn how the Chumash used the native plant of this area in their daily lives. The museum is also in walking distance to the Heron Rookery, located at 20 State Park Road, call, (805)772-2694 or visit www.slostateparks. com/natural_history_museum. Open daily 10 a.m. to 5 p.m.

The Morro Bay Estuary is 2,300 acres of mudflats, eelgrass beds, tidal wetlands and open waters. Two dozen threatened and endangered species live in the Morro Bay watershed, including the Peregrine Falcon, Black Brant, Brown Pelican, Black Rail, and Snowy Plover.

Morro Bay Maritime Museum preserves and interprets the maritime history, science and technology of California, and beyond. Located at 1210 Embarcadero across from the South T-Pier, on the Morro Bay waterfront. Stop by to soak up the history at the edge of the continent.

Where to Stay

Cradling between the Pacific Ocean and 4,000 acres of

hang your hat at the seaside inspiring beauty of the Inn at Morro Bay. The Cape Cod style building overlooking the sparkling bay is located within the Morro Bay State Park, and a stone's throw from Morro Bay Golf Course. Get to choose from five different types of luxurious rooms with views of the pool, garden and bay, each one furnished in contemporary California decor with plush beds, free Wi-Fi, 32-inch flat screen HDTV, coffee maker and fireplaces. Other amenities include free easy parking, and a heated

Dining at the Inn in Morro Bay

For an innovative dining experience, the 60 State Park Restaurant & Lounge at the Inn, is a beacon for its heavenly surroundings. Delightfully enthusiastic and



View from room at Morro Bay

welcoming General Manager Charlie Yates helps in offering the innovations of Chef Steve Smeets, whose menu is ambitious and extensive, and showcases local fresh seafood, and colorful produce. Chef-driven beautifully plated offerings make your mouth sing.

turkey wraps; Asian Ahi salad that combines Soba noodles, roasted red and green bell peppers, green onions, sugar pea, and carrots all tossed with a honey Oriental dressing. Dinner highlights include barbecue duck tacos, charcoal grilled scallops, chipotle grilled



Sub Sea Tours

For breakfast in addition to the classics of buttermilk pancakes, French toast, fruit bowl, cereal and Belgian waffles, specialties include crab hash and biscuits and gravy. For lunch chef choices are oven-fried flatbread, cheese and fruit platter, seasonal ceviche, shrimp cocktail, coconut shrimp, lobster spring rolls, mac and cheese, sliders of the day and pita bread gilled with house made garlic aioli. Spinach salad includes baby spinach, applewood bacon, feta and candied walnuts; pinwheel salad has a mix of baby spinach, tomato, feta topped with mini ham and

salmon, surf and turf, bacon crusted Halibut, herb roasted chicken and pasta of the day.

On Sundays only, there is roasted prime rib with house salad, scalloped potatoes, seasonal veggies, creamy horseradish, au jus and apple cobbler to finish.

Happy Hour is daily from 2 p.m. to 6 p.m. with 50 percent off select menu items and \$2 off all beer, wine and well cocktails.

The Inn at Morro Bay is located at 60 State Park Road (805)772-5651 or www.Inn@MorroBay.com

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Richard Gere

Continued from page 10

cessful films as Sommersby opposite Jodie Foster, Primal Fear and The Jackal, playing former IRA militant Declan Mulqueen. In the 2000s, he appeared in the hit films The Mothman Prophecies, Unfaithful and the Academy Award-winning musical film adaptation Chicago for which he won his first Golden Globe Award.



Gere's ballroom dancing drama Shall We Dance? was also a solid performer that grossed \$170 million worldwide.

He later appeared with Chris-Bale, Heath Ledger and Cate Blanchett in Todd Haynes' semi-biographical film about Bob Dylan, I'm Not There (2007); Gere was one of six actors to portray a variation of Dylan.

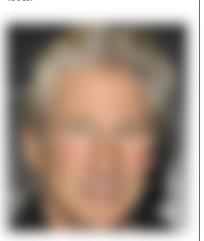


Gere co-starred with Diane Lane in the romantic drama Nights in Rodanthe (2008), which grossed more than \$84 million worldwide despite the critics. Gere has expressed belief that his politics regarding Tibet and China, the latter an



important financial resource for major studios, have made him persona non grata within Hollywood.

Gere embraced his apparent exile from Hollywood, appearing in independent features that garnered some of the best reviews of his career. He was notably singled out for portraying businessman Robert Miller in Arbitrage, earning his fourth Golden Globe Award nomination.



Gere has received the Golden Starfish Award for Lifetime Achievement from the Hamptons International Film Festival, the Career Achievement Award from the Hollywood Film Awards and 34th Cairo International Film Festival honors.

Gere made a notable departure from his traditional screen persona two years ago with Norman: The Moderate Rise and Tragic Fall of a New York Fixer. The political drama saw him portray Norman Oppenheimer, a "small time Jewish 'fixer.'" His portrayal was called "consistently, completely fascinating" by critic Roger Ebert and was singled out as a worthy Academy Award contender by Variety.

Today, Gere remains an accomplished actor, pianist, music writer and humanitarian. He's a founding member of "Tibet House," a nonprofit organization dedicated to the preservation of Tibetan culture. He has been an active supporter of "Survival International" for several years, a worldwide organization supporting tribal peoples throughout the world.

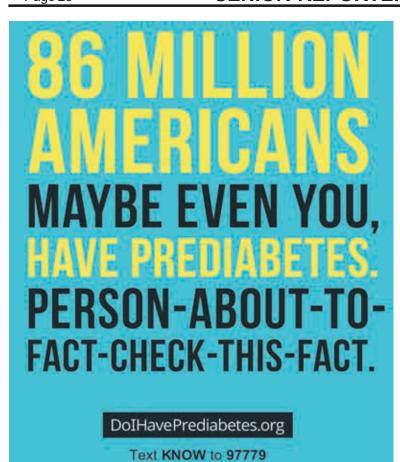
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H8016_AD18_004a Approved (9/15/17)









Oldies

Continued from page 19

teeth at all and not a very good one. Up until now the only attention given to our edentulous brothers and sisters has been afforded by the late Martha Raye and a few others, trying to make up for our prosthetic deficiencies with large dollops of adhesive placed on the tissue side of our best efforts. Of course we can now offer our odontically challenged oldsters implants. This is particularly appealing to a pensioner gumming it on his Social Security and clipping supermarket coupons.

I'm thinking the thrust of our dental awareness programs should be something like this: Open on an elderly couple at the table both tearing into corn on the cob, love in their eyes, butter in their ears. It doesn't matter which technique they employ, whether it's the endto-end typewriter approach or the popular rotating-oneinch-swath, the point is, they are doing it with their own teeth. We could also make it plain that they've already polished off a Waldorf salad and a 10 oz. T-bone apiece including a job on the bones a pair of Rottweilers could be proud The piece could finish with them both flossing vigorously, going after impacted corn kernels and meat shreds with brio and efficiency. The announcer's voiceover points out in a Cronkite timbre, the advantages of being true to your teeth so they wouldn't be false to you. People my age like little homilies like that. Or you could go for the split screen showing, as contrast, a brace of poor geezers struggling with their ground round and cutting the corn off the cob with a paring knife while doing oral gymnastics with their levitating lower dentures.

While scare tactics like this may seem a little below the belt, elderly parties have ways of coping nicely with everyday fears, like their grown children coming back home to live or making a social gaffe with the mismanagement of used tea bags. That's why you see belts and suspenders both being worn on the same pair of men's' pants. That's why women lock the door right behind you when you go out to pick up the paper. That's why people now in their forties should realize with the help of our marketing mavens, that in about what seems like a couple of days, they'll be in their eighties themselves and should divide their dental concerns between great smiles and the retention of some original-issue teeth.

Remember this tooth fact: if you can't eat with them, the act of smiling becomes, after all, just a hypocritical annoyance.

Connecting Caregivers To Local Resources And Support

Americans are living longer these days. The number of older adults is expected to reach 73 million by 2030.

With 30 percent of Americans



serving in a caregiving role, it is important to remember that caring for a loved one can be both rewarding and difficult. Often, caregivers don't know where to turn for advice and assistance. That's where the Eldercare Locator—a program of the U.S. Administration on Aging and administered by the National Association of Area Agencies on Aging (n4a)— Comes in. By connecting older adults and their caregivers to local resources and support, the Eldercare Locator makes life a bit easier all around. The Eldercare Locator connects older adults and their caregivers to local services and supports across the spectrum of need, including in-home and community-based services, transportation and healthy ag-

What It Offers

Some of the Eldercare Locator's more popular publications are:

- "Before You Give Up the Keys: Create a Roadmap for Transportation Independence"
- "Older Adults and Medication Safety"
- "You Gave, Now Save: Guide to Benefits for Seniors"
- "Living Well with Dementia in the Community: Resources and Support."

Learn More

For tips and advice on caregiving, visit www.eldercare.acl. gov or call 1 (800) 677-1116 and see @eldercarelocator on Facebook and @EldercareLoc on Twitter.

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October Crossword Puzzle

5

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38

42

45

Across

- 1. Landlord
- 7. Bran source
- 10. Crime boss
- 14. Expenditure
- **15.** Spy org.
- 16. Riyadh resident
- 17. Lubricant
- **18.** Superlative suffix
- 19. Freelancer's encl.
- 20. Acuteness of the vision
- 23. Ships' officers
- 26. U-turn from SSW
- 27. Some locks
- 28. General Bradley
- 29. Snaky curve
- 30. Half of D
- 31. Two wheel vehicle
- **33.** Zip
- 34. "Fancy that!"
- **37.** Land in la mer
- **38.** Exploit
- **39.** Lord, is ____?
- 40. Hasty escape
- **41.** Allow
- 42. Transgression
- 43. Due to the fact that
- **45.** Bolted down
- 46. Bodybuilder's pride
- **47.** Antlered animal
- **48.** Minute Maid Park player
- **51.** City in GA
- 52. With reserve
- 53. Gimmick
- **56.** River of Tuscany
- **57.** Pie-mode link
- 58. Recluse
- 62. Regrets
- **63.** Hi- monitor
- 65. Auction site
- 67. Talks back to
- 64. Iroquois tribe
- 66. Needle hole

- Down
- 1. Limb of a felled
- 2. Where It.'s at
- **3.** Canonized Mlle.
- **4.** Bondage
- 5. Fertile area in a
- **6.** Some whiskeys
- 7. Vast seas
- 8. Grocery lane
- **9.** Ciao!

- 10. Offhand
- **11.** Thin as
- **12.** Stickum

seasons

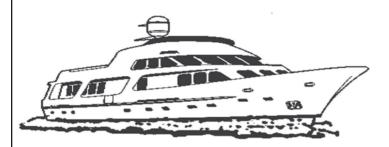
- **13.** Follows orders
- 21. Unobserved
- **22.** Like the tides o
- **23.** It merged with
- **24.** Miss by
- **25.** Be silent, music

- 29. Borden cow
- 30. Quotes
 - **32.** Habitual practic
 - **33.** Bite gently
 - **34.** Sticky
- 35. Studio stand
- **36.** Board for nails
- 44. Sticks
- **45.** Large merchant ship
- 46. Comfortable

- 48. Alert, knowing
- 49. Small tree
- 50. Fungal infection
- **51.** Narrow street
- **52.** City in Tuscany
- 54. River in central Switzerland
- 55. Pi followers
- **59.** Fire starter?
- **60.** Ox tail?
- 61. Univ. aides **Answers on Page 38**

SENIOR REPORTER Page 28 Online@www.seniorreporterofoc.com OCTOBER2018

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Festive Ideas For Your Fall Celebrations

Cooler weather and autumn flavors, such as crisp hard cider, go hand in hand. The fall brings several reasons for celebrations; here are a few ideas to bring out the warmth of the season:

1. Embrace chill moments.

When gathering your friends around a fire pit or sitting alfresco on a cool night, be sure to take out a few blankets for guests to wrap themselves in.

2. Warm them up from the inside out. As for the food, you can have a barbecue, or serve family style from hot pots full of chili or stew. Try dishes that are seasonal or showcase seasonal ingredients, such as an Apple-Stuffed Pork Loin Roast using Angry Orchard hard cider (see recipe below). And don't forget dessert! With hot apple pie, cider doughnuts and pumpkin treats, you can't go wrong.

3. Incorporate seasonal decor. Autumn is filled with bountiful harvests. From pumpkins and gourds, apples to squash, flowers aren't the only items to spruce up your gatherings. Also, try using them together! Using a large pumpkin as a vase for a beautiful flower arrangement is a sure way to impress your guests.

4. Drink to the season. Take to the season with an iconic autumn sip: hard apple cider. Crisp and refreshing, terrific on its own or in a cocktail, Angry Orchard hard cider offers a cider style for everyone!



Angry Orchard's flagship style, Crisp Apple, delivers a bright, crisp apple flavor, and adds the perfect balance of sweetness and bright acidity—a true fall classic. Also available: Angry Orchard's newest style, Rosé Cider. Made with rare, redflesh apples from France, each apple adds an irresistibly rosy hue and apple-forward taste with a refreshingly dry finish. Who said rosé was only for the summer months? Both styles are available in 12-oz. bottles and cans.

Enjoy Crisp Apple on its own or baked into a delicious recipe, such as an Apple-Stuffed Pork Loin Roast:

Apple-Stuffed Pork Loin **Roast**

2 pounds pork loin 2 Tbsp. butter, unsalted 2 white onions, chopped 2 red, firm apples, chopped 6 leaves sage, chopped 1 cup Angry Orchard Crisp Apple 2 Tbsp. Dijon mustard ½ cup olive oil Kosher salt, as needed Black pepper, as needed

Preheat oven to 325°. Lay pork loin on a cutting board and, using a sharp knife, make small cuts, lengthwise, and butterfly; you want to end up with a rectangle of pork approximately 1"

thick. Season both sides with salt and pepper and set aside. In a sauté pan over medium heat, melt butter. Add onions, apples and sage, and cook for 3 minutes until just softened; season with salt and pepper. Spread apple/onion mix evenly across pork and gently roll back into a cylinder, tying with kitchen string as needed; place in baking pan. In a small bowl, whisk together cider, mustard and oil until combined; smear all over exterior of pork loin. Place in oven and cook until center reads at 145° with a thermometer; remove and let stand for 10 minutes before carving.

Complement these fall flavors with a refreshing hard cider cocktail:

Spiced Orchard

4 oz. Angry Orchard Crisp Ap-

1 oz. Aged Rum

0.5 oz. Monin Pumpkin Spice Syrup

0.5 oz. Lemon Juice

1 dash Angostura Bitters

Method: Heat all ingredients on the stove until warm. Pour into a toddy glass and garnish with a cinnamon stick and grated nutmeg.

Learn More

For further facts, tips and recipes, go to www.angryorchard. com.

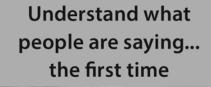


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Perfect Choice HD Ultra[™] is the first PSAP that features Dynamic Speech Optimization (DSO). This technology enables the device to prioritize the spoken word over other sounds. These noises are generally in different frequencies than voices, but they can drown out the words and make conversations hard to understand. This invention targets the frequencies of the human voice and amplifies the words. It's even designed to diminish feedback even at higher volumes, so you can customize your hearing experience to meet your needs. Just imagine how great it will feel to be able to understand what people are saying... the first time they say it.

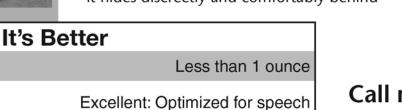
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OCTOBERBook Club

Continued from page 21

fect the growth of leadership? Does the leader make the times or do the times make the leader?

"In Leadership, Goodwin draws upon the four presidents she has studied most closely —Abraham Lincoln, Theodore Roosevelt, Franklin D. Roosevelt, and Lyndon B. Johnson (in Civil Rights) — to show how they recognized leadership qualities within themselves and were recognized as leaders by others. By looking back to their first entries into public life, we encounter them at a time when their paths were filled with confusion, fear, and hope.

"Leadership tells the story of how they all collided with dramatic reversals that disrupted their lives and threatened to shatter forever their ambitions. Nonetheless, they all emerged fitted to confront the contours and dilemmas of their times.

"No common pattern describes the trajectory of leadership. Although set apart in background, abilities, and temperament, these men shared a fierce ambition and a deep-seated resilience that enabled them to surmount uncommon hardships. At their best, all four were guided by a sense of moral purpose. At moments of great challenge, they were able to summon their talents to enlarge the opportunities and lives of others.

"This seminal work provides

an accessible and essential road map for aspiring and established leaders in every field. In today's polarized world, these stories of authentic leadership in times of apprehension and fracture take on a singular urgency," according to Publisher, Simon & Schuster.





A Beloved Dog, A Stolen Car And...A Happy Ending

It started out as a normal day for Mary Harrison—until she briefly left her car running outside of her home with her shih tzu Molly in the backseat and went inside for just a second.

When she came back outside, however, her car—and Molly—were gone. She called Verizon to see if her phone could help track her car, and a Verizon customer service representative saved the day.

"When Mary called in, I was taken aback with her car and dog being stolen," said the tech expert who answered the call. "I really felt for her. I work at home and my two dogs are at my feet all day."

They pulled up Harrison's account and saw that she had a Hum by Verizon device in her car. Hum is a vehicle diagnostic system from Verizon Connect. It takes the guesswork out of driving with connected car technology, so you can stay in touch with emergency services and your loved ones on the road.

For instance, if Hum detects a crash, it can notify emergency services and send help your way. With Hum's vehicle diagnostics feature you can check your car's health from your phone and detect issues before you go. You can also schedule maintenance reminders and Hum will text or e-mail you when it's time



for a tune-up or an oil change. And if your car is stolen, as in Mary's case, Hum can send your car's location to local law enforcement.

"I knew with Hum there was a lot we could do to help her. I pulled up the step-by-step troubleshooting guide to reset her password and bring up the vehicle's location on her phone. As soon as she saw the car on her phone, she started to cry."

The car was not far from Harrison's home. She could have walked there, but the customer service representative advised her to stay safe, call the police, and recover the car together. When Harrison got to the car, her dog was still there, safe inside.

"It made me feel great to be able to help her," the customer service representative said. "I know that if it were my dog in the car, that would be my biggest concern, too. I wouldn't even care about my car or my stuff, just getting my dog back safely. I was so impressed by how quickly and accurately Hum found her car. It's awesome that we have this great technology available."

Learn More

For further facts about how helpful Hum can be, go to www.Hum.com.

"Hum is a vehicle diagnostic system from Verizon Connect. It takes the guesswork out of driving with connected car technology so you can stay in touch with emergency services and your loved ones—even a carjacked shih tzu—on the road. http://bit. ly/2oJFdDu"



Busy Boomers

By Les Goldberg

E-Bikes on Path to Fountain of Youth?

In a research study published recently in the *Clinical Journal of Sport Medicine*, it was found that electric bikes, or e-bikes, were just as effective as non-electric bicycles at improving fitness. "The e-bike can increase motivation and help overweight and older individuals to maintain fitness training on a regular basis," according to scientists at the University of Basel in Switzerland.

Other medical experts point out that retirees and seniors can face several unique challenges, such as staying fit, retaining mobility, connecting with their grandkids, and more. They remind us that fitness fads come and go, old injuries flare up, families move and other unique issues arise.



But as the geriatric and sports medicine studies show, smart seniors are finding a solution to these challenges in electric bicycles. What are the benefits? For starters, it lets inexperienced riders quickly get comfortable, as they don't have to worry about going to slow, or getting overly out of breath. It also lets riders ex-



pand their range by adding electric power to their normal leg muscle strength. E-bikes allow you to return from a ride wholly on battery power.

Closer to home, we found some "smart" seniors in Southern California who are living proof that riding an e-bike can not only improve your physical well-being, it is a great way to make new friends and tap into your sense of adventure.

So, if you are looking to escape from a boring, somewhat

stagnant exercise regimen or get started on a more exciting way to lower your blood pressure, build your stamina and lose weight, here's a tip:

Join the Wild POGs!

Several times during the year, several seniors who belong to POG, the electric bike manufacturer's national "Pedego Owners Group," gather at the Pedego Greater Long Beach store in Seal Beach to embark on short and long-distance rides, according to co-owner Beth Black, 61.

The riders, mostly in their 60s and 70s, can choose from short excursions around scenic Seal Beach and historic Pacific Coast Highway, or the longer-distance treks like the

recently completed 350-mile, 10-day journey on the Great Allegheny Passage, or "GAP" Train between Pittsburgh and Washington, D.C., and another from St. Louis to Kansas City.

"We're proving that age doesn't matter," said Joan Kinnon, 75, of Cypress, who has no plans to slow down. "Not when I can twist a throttle and zoom!"



Laura Maydahl, 62, of San Juan Capistrano said: "you can go places and see more sites by electric bike than you can from a car, by foot or regular pedal bike."

"With electric bikes, we can ride together, even if one of us is a stronger cyclist," added Doug and Freda Otto, 69 and 70, respectively, of Long Beach.

After returning with her husband Bob, 63, from her GAP

journey, Jean Nolan, 61, described the experience as "the most fabulous, fantastic, wonderful, challenging, scary, wet, muddy, joyous, victorious and empowering" she has ever known.



Among the challenges she was referring to were the weather, the road and trail conditions and the mechanical breakdowns that can occur on long rides. However, none of the challenges were unexpected. Before every ride, the group members are briefed on the journey, including video tours of the trails and roads, and participate on practice rides in which they perform such tasks as changing flat tires, packing gear and maneuvering slippery slopes.

Throughout the practice runs and actual e-bike adventures, all the riders agree – they enjoy the chance to develop new and long-lasting friendships based on a common interest.

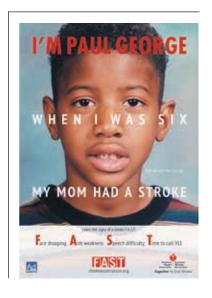
The e-bikes themselves are equipped with 250-to-500-watt motors, depending on the model, and can go up to 60 miles on a single battery charge. A "twist-and-go" throttle gives riders instant

manual control over their speeds while "Pedal Assist" automatically adds power to their pedaling. Pedego offers many accessories, styles and colors to its product lineup, including tandems, folding bikes and fat-tire models.

According to Black, the Pedego store in the Pavilions shopping center at the corner of Main and PCH is a popular destination for seniors who want to become part of a national movement to e-bike recreation and fitness. The bikes are available to rent for local rides, or purchase. Each Sunday the store offers "FUNday" rides for owners and renters as well the organized long-distance group rides.

If you are ready to become a "Wild POG," call Black at 562-5782 or visit info@pedegoglb.com to get more information.

In fact, the next trips are planned for Oct. 20 and the Halloween weekend.



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SeniorServ Announces 8th Annual Senior Care Hero Awards Ceremony and Gala

Considered the largest senior care recognition program in the county, SeniorServ will honor over 80 senior care nominees at their annual Senior Care Hero Awards on October 20 at the City National Grove of Anaheim.

Over 600 guests are anticipated to attend the black-tie gala which serves as the sole fundraiser for SeniorServ, Orange County's largest nonprofit senior nutrition Meals on Wheels provider. The glamorous evening is hosted by senior advocate and KTLA morning news personality Henry DiCarlo and includes a red carpet cocktail reception with silent auction, live auction and dinner entertainment.

Honorees named to date are Anaheim Mayor Tom Tait, Senior Care Hero Humanitarian honoree; Bob Dowson, Managing Director of Orange County and Major San Diego Markets for Service Corporation International, Lifetime Achievement honoree; and Irvine Health Foundation is the Senior Care Hero Innovator Award recipient for creating IrisOC.

People's Choice Hero categories were selected by public voting and include Veteran, Family Member and Volunteer. Industry recipients are selected by an Academy of Leaders comprised of highly regarded leaders in the field of senior care and include Outstand-



ing Caregiver, Social Worker, Nurse, Physician, Executive Director and Senior Care Professional categories. All nominees and recipients will be recognized at the October 20 awards gala.

Di Patterson, MSG, CPG is the 2018 Senior Care Hero Awards Chair and major underwriters to date include Fairhaven Memorial Services, Alignment Healthcare and Irvine Health Foundation.

The Dave Stephens Band will perform live jazz and big band sounds throughout the evening.

The City National Grove of Anaheim is located at 2200 East Katella Ave in Anaheim. Tickets are \$150 each and tables of 10 are \$1500. For

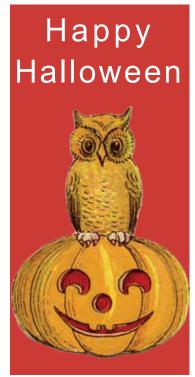


voting, tickets and additional information, visit www.SeniorCareHeroAwards.org or call 714.229.5284.

About SeniorServ

SeniorServ is at the forefront of creating programs and services that reduce hunger and improve wellness for at-risk older adults and the county's largest nonprofit senior nutrition provider. Their mission is to nourish the wellness, purpose and dignity of seniors and their families through Meals on Wheels and case management services for older homebound adults, hot lunches and socialization at senior centers, adult day health care centers and care coordination. Serving nearly 10,000 at-risk seniors annually, SeniorServ marked their 50th year of service in 2017.

For more information, visit www.SeniorServ.org.







Don't let a homebound senior go hungry. Make a lifesaving difference.

At Age Well Senior Services, our vital Meals on Wheels program delivered nearly 500,000 meals to seniors in need last year. We're a nonprofit organization that relies on donations to provide services, and we need your help to avoid having to turn away requests for meals from homebound seniors. Curtailing service would be a tragedy on several levels, including overall wellness, as visits from our volunteer drivers are often the only social contact some seniors have.

Many senior citizens right here in your area, wonder where their next meal may come from. If you or someone you know can help, please take the time to learn more and donate.

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Are You Seeking a Care Facility For Your Loved One?



Matt Posselt, owner of Ivy Glenn Terrace; Melissa Schusler, Residence Care Placement Specialist; Ily Ambrose, care facility resident, and Pia the caretaker

Take it from me, if you answered "yes" to the question above, it can be a daunting – and often very frustrating task. In my case, our family endured the experience twice – within a 4-year span -- when my mother and father who had been living with us for 7 years finally reached the stage where highly professional daily care was necessary.

Unfortunately for us, finding a well-managed, highly qualified care facility involved hours of knocking on doors, numerous phone calls, visitations, interviews and negotiations. If only there was a service available then like Orange County-based Residential Care Placement Specialist (RCPS).

Founded in 1997, the company has developed close working relationships with state-licensed assisted living facilities and organizations dedicated to board and care, memory care,

hospice care or respite care. It also has close ties with the Alzheimer's Association, Council on Aging, Home Care Agencies, Veterans resources, Adult Protective Services and Social Services.

To learn more about this unique service, we asked Melissa Schusler, placement specialist with RCPS, to answer some key questions typically asked by families and friends who are in similar situations:

SR: I know this is a basic question, but why does RCSP exist?

MS: We take the load off our clients and their families to narrow down the search to a few homes we feel are approprite. We

then schedule tours with the families. Whether the transition needs to take place immediately or within a week or months, we will successfully handle the entire search.

SR: How do you determine what level of care is required for each resident?

MS: Initially, we assess each unique situation, and get to know the family and the resident. The more we know about them, the better we can offer our expertise for assistance. After we assess the resident's care needs, personality and preferred locations, we

work with the family budget to ensure appropriate placement.

SR: What steps do you take to find a facility that is the right fit?

MS: We pre-tour every home or facility to assess their care plans, to see what types of caregivers are on duty and their training. We look at the quality of their meal plans, medication management, and activities and programs offered. We also ensure that the facilities have hospice waivers and have passed State of California inspections.

SR: What is the cost of using RCPS services?

MS: Our services are free to those who need them. We receive our commission directly from the facilities after a transition has been made and the clients and families, facilities and owners are all comfortable, safe, content and happy.

One such satisfied customer is Ginny from Lake Forest who told Schusler: "I am so grateful to have found you. Not only did you find a home quickly, but you knew immediately what I wanted for Mary who has Alzheimer's."

Another is the Ambrose family in San Clemente: "Thank you for all the hours of searching and getting to know Polly, her needs and the needs of our family. The confidence and experience you shared with us helped us believe it was possible."

And the vice president of development for the Alzheimer's

Association said this about RCSP:

"Thanks for your help. Those we serve found a window of hope."

According to Schusler, "We at RCSP take pride in searching for That Age In Place Home. We have the knowledge and resources to support all unique needs, preferences and desires of our clients and families. We offer suggestions and support during all types of transitions."

For more information about RCSP, you are invited to call Schusler at the office (949) 413-4582, her cell (949) 412-5947 or toll-free (800) 763-1433. Her email is mel4seniors@cox.net.

See our ad on the back cover.



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Quartet Opens Segerstrom Center's 2018-2019 Chamber Music Series

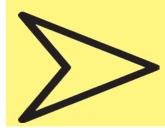


Thursday, November 1, 2018 in Samueli Theater Tickets on sale now

Segerstrom Center for the Arts launches its 2018-2019 Chamber Series with the acclaimed Escher String Quartet on November 1, 2018 at 8:00 p.m. in Samueli Theater. Since its founding in 2005, the quartet has quickly garnered the reputation as one of the finest young string ensembles performing today. Their instrumental interplay, which combines technical precision with warmth and vitality, has reaped accolades nationally and abroad, and elicited invitations from Itzhak Perlman and Pinchas Zukerman to be quartet-in-residence at their respective summer festivals. In a review, The Strad wrote, "...a level of individual technical precision and a collective musical purpose that is endlessly compelling ... Sheer brilliance." Quartet members include Adam Barnett-Hart and Danbi Um, violins; Pierre Lapointe, viola; and Brook Speltz, cello.



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In The Spotlight

By Debbie L. Sklar

Janet Fohrman, Founder & CEO Fohrman & Fohrman, Inc.

Founder and CEO of Fohrman & Fohrman, Janet Fohrman is a certified fraud examiner and has a deep commitment to the nonprofit sector. Her love of giving back to the community started in 1977 when she volunteered for the Special Olympics games in Los Angeles. Since then, she's served in a variety of volunteer charitable capacities including multiple board positions. The experiences led to a deeper connection with the firm's nonprofit clients which combine her accounting knowledge with leadership and communication skills. Fohrman & Fohrman has evolved into a strong. sustainable business built exclusively on word of mouth. Above all, it's a company that values people and causes.



Fohrman & Fohrman employees at a Project Scientist volunteer project

While fiercely dedicated to her business, her proudest accomplishments are her three children and husband of 38 years each of whom are involved in nonprofit causes.

In 2015, she formed the Non-profit Collaborative of South-



Janet Fohrman

ern California based in Rancho Santa Margarita, and recently served as a guest speaker for the national CFO conference at the Boys & Girls Clubs of America in Atlanta.

Fohrman's motto for life is to be a person of action, value each and every individual, and above all, have fun!

Q: Can you tell us about Fohrman & Fohrman?

A: I founded the company in 1999 with the goal of providing a healthy work-life balance for its employees. Because of our commitment to treating employees like family, we have dedicated staff that have been with us for almost 20 years. I also wanted to give back to the community, which we do by focusing exclusively on accounting for nonprofit organizations. Each of us volunteer for our clients' projects,

fundraising events and collect donations for back-to-school drives and other special requests.

Q: How did the firm come to specialize in working with nonprofits?

A: In 1999, I received a referral for accounting services from Pamela Pimentel, executive director of MOMS of Orange County. Ironically, Pam remembered me from 18 years prior when she was my Lamaze teacher with my first born child! The work was extremely rewarding and from that day forward, I was dedicated to the nonprofit community.



Janet with members of the Nonprofit Collaborative

Q: Is there a nonprofit you've worked with that stands out?

A: We worked with a religious organization that had more than a dozen ministries in the western states and Africa. Each ministry had its own set of books and financial records and information was unorganized or altogether missing.

They were not able to apply for grants because their books were in such a poor state. We analyzed their needs, created policies and procedures, trained their staff and volunteers and inventoried their many assets. It was a huge undertaking, but two years later, they secured more than \$250K in grants.

Q: You founded a group of professionals that serve non-profits. Can you share its background?

A. The idea was to form a group of like-minded professionals that served the non-profit community. I wanted trusted partners that I could

refer to our clients with confidence while creating opportunities for collaboration. There was an immediate connection with other nonprofit professionals and The Nonprofit Collaborative of Southern California was born. I am

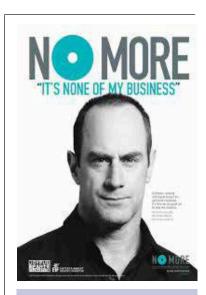
very proud of this group that will mark its fifth anniversary in October.

Q: Are there other ways that the Nonprofit Collaborative impacts the community?

A: We offer workshops twice a year focusing on important nonprofit topics. We love to teach and share resources on our website and social media and have also provided *pro* bono services to qualifying local organizations.

Q: What is the total scope of services for your firm and the Nonprofit Collaborative?

A: At Fohrman & Fohrman, we serve nonprofits in need of accounting services, consultation, outsourced CFO services, forensic accounting and periodic reviews. The Nonprofit Collaborate is currently made up of professionals with services from fundraising, program evaluation, attorney, public relations, grant writing, insurance, human resources, interim CEO placement, audits, taxes, and of course, accounting.





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Four Tips For Better Managing Your Retirement Budget

With proper planning, you may have more cash for your golden years.

A recent survey by Ameriprise Financial found that 68 percent of retirees with at least \$100,000 in assets have not yet taken money out of their savings, beyond what they must withdraw as part of the IRS' required mini-mum distributions from their retirement accounts.

It turns out that the transition from saving money to living off of those assets is much tougher for seniors to navigate than many realized. The Ameriprise survey found that just one in five seniors say they feel "confident" about how to draw down their retirement savings, leaving them fraught with uncertainty about how to manage their budgets.

Helpful Hints

Here are four tips that personal finance experts recommend for tapping that nest egg and making the most of your retirement years:

1. Revisit your monthly expenses. Many people do a good job of tracking their spending in their preretirement years and establishing projections for what they anticipate they will spend in retirement. But it's important to revisit those estimates and use your actual expenditures to finetune your average monthly expenses. This will give you



a more precise handle on your spending needs and might also identify some areas where you can reduce spending.

2. Consider the bucket approach to income. A common approach to the asset withdrawal phase of retirement is to establish a "bucket strategy." This approach involves breaking your nest egg into three buckets: (1) The Cash Bucket (one to three years of shortterm income); (2) The Income Bucket (five to eight years of medium-term income); and (3) The Growth Bucket (10+ years of long-term income). As each of the first two buckets gets low on dollars, you replenish them with assets from the others. This helps you achieve stability in your cash flow and increases peace of mind.

3. Maximize the value of your assets. In addition to savings accounts and retirement accounts, you may have the ability to unlock value from assets that you didn't consider. For example, if you own your home, a reverse mortgage can free up cash for you while you

Continued on page 37

Four Tips

Continued from page 36

still live there. Many seniors are surprised to learn that one potential asset for generating immediate cash is a life insurance policy. It's your personal property, so you have the right to sell it anytime. When you sell a policy—something called a "life settlement" transaction—you get a cash payment and the purchaser assumes all future premium payments, then receives the death benefit. Candidates for life settlements are typically 70 or older, with a life insurance policy that has a death benefit of at least \$100,000.

4. Keep a backstop in place.

Financial advisers often recommend that you keep a cash backstop in place of perhaps 12–18 months' worth of living expenses. This will help cover unexpected costs (the biggest risk factor is health care expenses) and provide you with some reassurance that you can

weather a sudden big-ticket item without having to cancel that long-planned vacation. Remember, it's your retirement; pay yourself first.

For seniors who have finetuned their expense budget, allocated their income into buckets that ensure cash flow, maximized the value of their everyday assets and put in place a cash backstop, there's no reason to hesitate to draw down your retirement accounts anymore. Just stick to your plan and stay the course.

For seniors who need additional cash flow for retirement, if they own a life insurance policy that they no longer need or can afford, they may be able to boost their retirement savings by selling that policy for immediate cash.

Learn More

For facts about life settlements, visit www.LISA.org or call (888) 891-8383.



Five Questions To Ask When Meeting With A Financial Advisor About Retirement Planning

Only about one-third (31 percent) of middle-income baby boomers feel prepared for retirement, according to a recent study conducted by Bankers Life Center for a Secure Retirement. However, even if you only recently started your preparation for retirement or have not yet begun, it is never too late to improve the outlook for your retirement financial security.

A financial professional with experience in retirement planning strategies can be an extremely valuable resource in building your plan and helping you find savings products that can provide a reliable monthly income. Options are available for different stages of life and financial need. An advisor can provide a comprehensive review of your financial forecast and help you develop a plan for the future.

Before your first meeting with an advisor, it is essential to collect critical information and identify specific, fact-based questions in order to get the most out of the experience. Here are five questions you should ask a professional financial advisor about retirement.

1. How do I protect my existing financial assets?

Before you visit a financial



advisor, take stock of your current financial situation, including your retirement savings accounts and any pension you have collected. A financial advisor will help identify ways to protect the baseline of assets you'll need for primary expenses, and can help maximize any additional assets with solutions such as annuities, mutual funds or investments.

2. How will you help me achieve my retirement goals?

Spend time thinking about specifics—how you envision your life in retirement and what target monthly income you feel that will require, especially if you are over age 50 or nearing retirement. Be prepared to talk honestly about your expectations so that a financial advisor can map out a realistic plan. For instance, be transparent about plans to relocate after retirement, a desire to pass an inheritance to family, and any debt. You should also discuss plans for covering retirement health care expenses and any plans to work part-time to supplement your income.

3. How do I determine my full retirement age?

A common misconception is that every person's full retirement age is the same. However, while 62 is the earliest at which you can collect partial Social Security benefits, eligibility for full benefits begins at 66 if you were born between 1943 and 1954 and can be later, depending upon the year

you were born. This knowledge will help you work with your advisor to see the most accurate picture of your retirement income needs. Look up your full retirement age at SSA.gov.

4. How will you and your firm work in my best financial interest?

When choosing an advisor, it is important to speak with a professional who is registered. Before you agree to work together, ask the advisor about her experience, the other clients she has helped and the advisor's retirement planning approach. This is an important relationship, so make sure you select a financial professional who you feel understands your goals.

5. How are financial advisors compensated?

Financial advisors are typically compensated in one of two ways: commission-based, meaning a sum of money that is paid to a financial advisor upon completion of purchase or sale of securities, or feebased, meaning a fee based upon a percentage of assets under investment management. The bottom line is that either method works as long as there is open communication between you and your advisor.

Did You Know?

About nine in 10 (87 percent) middle-income boomers who have a financial professional are either very satisfied or completely satisfied with their professional, according to Bankers Life Center for a Secure Retirement. To learn more about planning for retirement, visit www.BankersLife.com.

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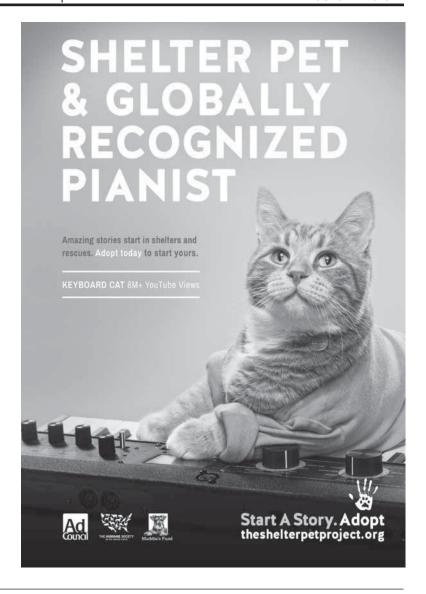
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Crossword Puzzle Answers from page 27

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JUST JUDITH By Judith A. Rogow

Politics and Halloween

Which is more frightening, the spate of ads for Halloween candy, costumes and décor, or the onslaught of robo-calls, slick literature, endless ads in every paper and constant televised plea for your vote?

As soon as pumpkin spice begins to permeate the air in every coffee shop and bakery, stores gear up for Halloween. This is the current form of Celtic festival of Samhain that marked the end of summer and the beginning of winter. Supposedly the ghost of the dead returned to earth that evening. To protect themselves from otherworldly evil, people wore costumes and burned sacrifices in bonfires.



Later (*much* later) Christianity created All Soul's Day which was celebrated with costumes, bonfires and parades. The festival was also called "All Hallows Eve" and eventually evolved into the familiar Halloween.

The event took a while to become popular in Colonial



America, but immigrants from Europe, especially the Irish (A Celtic ethnic group) brought the traditional games, apple bobbing, bonfires and costumes to add to the stew of customs. Where once people went from one abode to another gathering materials for the bonfire, now youngsters 'trick or treat,' or join parties put on by schools and community groups. While these are much safer, it's a sad watering down of the ancient harvest rites.

Perhaps it's no surprise to the parents and grandparents that the final two weeks in October see more candy sold than in the



previous calendar year. Even the Christmas season doesn't come close. As for costume sales, Amazon, Walmart and the deep-discount stores offer such a huge variety of options that few parents or grandparents create homemade ones these days. Princesses and ghosts have given way to comic characters while teenagers do amazing things with hair gel and makeup.

Some schools have costume days and many civic groups present community 'trick or treat' parades where their members toss wrapped candies and small gifts from floats or festooned autos. Unfortunately, bonfires are seldom seen, but corn stalk mazes are a fun substitute for the old ways.



Another ancient rite, and one that has gone from "a gentleman's game" to a barely civilized melee, is politics. Where once issues were debated and office holders admired, where candidates told of their plans and promises in civilized debates, where terms like "Service, Greater Good and National Pride" were heard and those seeing office went doorto-door or appeared at rallies,

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we now hear about the opponent's misdeeds or unfortunate Social Media gaffes.

President Kennedy's famous: "Ask not what your country can do for you, ask what you can do for your country" has sadly devolved into "Ask not what you can do for your constituents, just slam your opponent."

Rather than hear about an "unsuitable" teenaged crush or the number of times someone has been married, why can't they tell us what they plan to do about the major issues? Instead of harping on an unfortunate Social Media comment of the other candidate, let us know your feelings on taxes, transportation or school overcrowding.

If you really want our vote, lis-



ten to us. Ask us what we need, be it more help for the senior population, better hospitals, other assistance for veterans, or better roads, ask! After all we are the ones with the vote and we do use that privilege. Come to lunch at a senior center or a church affair, answer our questions honestly, we will listen! And, if you come with a crew, photographer, or advisor, please send them home before the meal so we can have your full attention. Thank you.

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Managing Moderate Pain Three Ways

Latest research reveals that up to 90 percent of pain sufferers don't get the relief they're looking for with their current pain medication—but you don't have to be among them. While everyone experiences pain differently, managing it may be simpler than many people realize.

Understanding Pain Assessment

First, it helps to know what sort of pain you have. According to Dr. Bob Arnot, an award-winning journalist, author of 12 books on nutrition and health, and previously Chief Medical Correspondent for NBC and CBS News, "Pain assessment for patients with muscle pain and arthritis is often done by using pain scales that allow the patient to describe the level of their pain. Once the level of pain is determined, an appropriate treatment or analgesic can be identified—including OTC topical medication.

"When determining the level of pain, it is important to provide answers to your doctor, including: What were you doing when the pain started? What caused it? What makes the pain better or worse? What does the pain feel like-dull, stabbing, burning? Where is the pain located? Does it radiate? Does the pain interfere with activities? Does the pain force you to lie or sit down? How long does the pain last? How often does it occur? Are you ever awakened by it?



"Doctors will seek to measure the severity of pain on a scale of zero to 10, with zero being no pain and 10 being unimaginable, unspeakable pain. There are several pain scales being used today, ranging from numerical and graphics. The scales follow the same order for explaining the intensity of pain: mild, moderate and severe."

Minor pain levels generally do not interfere with most day-to-day activities. People with mild pain are able to adapt to pain with medication or devices such as cushions. Moderate pain, on the other hand, interferes with many activities and often requires lifestyle changes, as the person is unable to adapt to the pain. Examples range from an average toothache to a sprained ankle to bad back pain.

How To Treat Moderate Pain Fortunately, there are several ways to manage moderate pain

that don't involve reaching for a pill. Three of the most effective are:

Physical therapy: Physical therapy can be an effective way to alleviate all types of musculoskeletal and neuropathic types of pain. A primary goal of physical therapy is to help chronic pain patients become stronger. In addition, physical therapy can teach people how to move safely and functionally in ways that they haven't been able to in some time—helping them to avoid injury or reinjury.

Yoga: Recent studies reported by the National Institutes of Health suggest that a carefully adapted set of yoga postures may help reduce pain and improve the ability to walk and move. Yoga typically combines physical postures, breathing techniques, and meditation or relaxation.

Adds the Western Australia Department of Health, "Yoga is very helpful in treating some of the mechanical aspects of pain; for example, when there are tight muscles which contribute to pain."

In the Annals of Internal Medicine, Dr. Robert Saper wrote, "Both yoga and physical therapy are excellent nondrug approaches for low back pain."

Topical analgesics: For many people, however, the first choice should be a topical solution: the Salonpas® Pain

Relief Patch LARGE. The Salonpas Pain Relief Patch LARGE is the only OTC pain reliever (oral or topical) labeled to relieve mild to tougher, moderate pain associated with arthritis, sprains, strains and backache. It is labeled to relieve mild to moderate pain for up to 12 hours, and was FDA approved just like prescription medicines.

Advises physical therapist Dave Endres, "The new Salonpas Pain Relief Patch LARGE contains two powerful pain-relieving ingredients, menthol and methyl salicylate, which go right to the site of pain. In my business, keeping pain at bay for as long as possible is a key imperative. If there is a choice between oral or topical pain therapies, we encourage the topical route. We encourage the topical route as it avoids the adverse effects that have been observed with oral dosage forms."

In fact, according to a recent Danish study of pain relief, "it is time to acknowledge the potential health risk of [oral] diclofenac and to reduce its use. Diclofenac should not be available over the counter, and when prescribed, should be accompanied by an appropriate front package warning about its potential risks...In conclusion, our data support that initiation of diclofenac poses a cardiovascular health risk, both compared with no use, paracetamol use, and use of other traditional NSAIDs."

Fortunately, the patch is now double the size with the power to target large pain areas.

Learn More

For further facts and tips, visit www.salonpas.us.





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Tinseltown Talks

Elvira's Halloween Safety Tips for Pets

Disguised as little goblins, ghosts or ghouls, kids will soon be prowling the streets in their annual Halloween quest to extort candy from benevolent neighbors. But for some family members, the spooky festivities can turn downright dangerous.

Whereas a candy overdose may induce the occasional bellyache in kids, sweet treats can lead to more serious problems for pets. The greatest danger comes from chocolate which contains theobromine, a chemical especially toxic to dogs. Despite the name, theobromine contains no bromine but derives its name from Theobroma meaning, more or less, 'food of the gods' – quite appropriate for the heavenly confectionery.

Other dangers for dogs include



raisins which can affect kidney function. Special vigilance is also needed around inquisitive puppies that might sneak wrapped treats leading to possible throat or bowel obstructions from tinfoil candy wrappers.

Halloween food hazards are less of a concern for cats,



since they don't usually have a sweet tooth, but they still face dangers this time of year.

When it comes to cats and Halloween, no one is more familiar with the nocturnal October ritual than actress Cassandra Peterson, better known to millions as Elvira, Mistress of the Dark, who passed on some Halloween pet advice.

Sporting an oversized black wig, a low and behold form-fitting black dress, and enough makeup to give the Avon lady a hernia, Peterson has been playing the campy Elvira character since 1981 when

she poured herself into the famous tight-fitting attire to host late-night horror movies for a Los Angeles television station.

Peterson has used her popularity and high public profile to support a number of causes, including animal welfare. Though her witty, wisecracking humor is a treat for adults, she finds nothing funny about tricks that some people play on cats, especially black cats which are traditionally associated with the darker side of Halloween.

"There's always a few pranksters who may tease, injure, steal, or even kill pets during Halloween," she warned. "Many animal shelters are aware of in-

creased thefts of black cats around Halloween and some won't even adopt out black cats during October."

Of course, weird costumes and spooky rituals are standard for the Mistress of the Dark who recalls many interesting Halloween stunts of her own, such as being buried in a coffin for up to 30 minutes at a time while preparing to emerge for filming. "I think I've spent more time in a coffin than any person alive!" she said.

But for Halloween, her message is a simple one: "It's a good idea to place pets in a secure, quiet room during the trick-or-treat evening hours. I just hope people will do their best to watch out for all animals not only at Halloween, but throughout the year."

Nick Thomas teaches at Auburn University at Montgomery and has written features and columns for more than 700 magazines and newspapers. See www.getnickt.com



Setting The Record Straight: Common Myths About Vacation Rentals

Vacation rental homes are becoming increasingly popular. In fact, 89 percent of travelers who have never rented a vacation home before would consider it, according to a recent study. However, popular misconceptions prevent some people from doing so. Here are a few facts that can help.

Myth #1: More space = a higher price tag. Many travelers assume vacation rentals are more expensive than traditional lodging. Think again: When you break down the price per night and per room compared to traditional accommodations, vacation rentals typically offer better value—plus, you get added living areas. Rental homes can also prove more cost effective when you average in all the convenient amenities, such as kitchens to save money on meals, or washers and dryers to cut down on baggage fees because you can pack less.

Myth #2: I need to have a large group. Vacation rental homes come in all shapes and sizes, from studio units and condos in resort-style communities to larger, private homes with four or more bedrooms. Solo travelers, couples and families alike can enjoy rental homes for the convenience and can find the right-sized home for their needs.

Myth #3: I have to stay for at least a week. Many vacation rental homes offer flexibility when it comes to length of



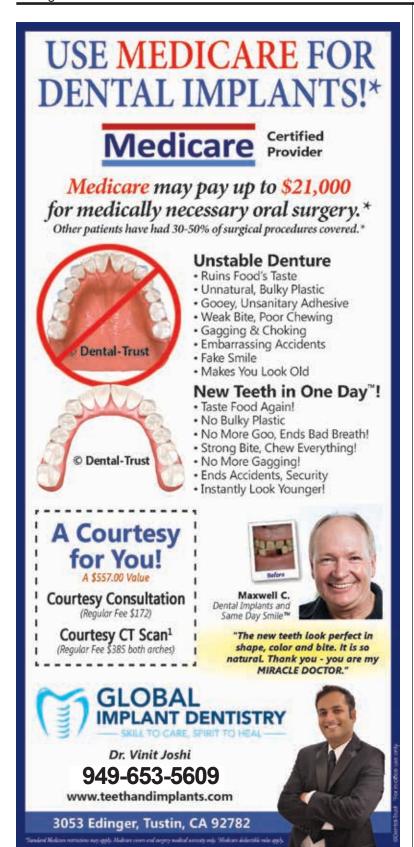
stay. Travelers can often find rentals for weekend stays, especially during off-peak travel periods.

Myth #4: You have to book far in advance. There is no set time frame for booking a rental home before your trip. While booking further in advance can give you a greater selection to choose from, there are often great last-minute deals in many popular vacation destinations for those who can't plan as far ahead.

Myth #5: If I need help, I'm on my own. This one depends on how you book your rental home. If you book directly with a homeowner through a listing site, you will have to work out any issues directly with the owner. However, if you book through a professional manager, such as Wyndham Vacation Rentals, there is someone available 24/7 to assist you and to serve as a liaison between you and the property owner. Wyndham even offers a "Vacation Rental Bill of Rights" that assures travelers that their expectations will be met.

Learn more about vacation rentals at www.VacationDifferently.com. The travel resource offers great tips on family travel, ideas for vacation rental accommodations, and inspiration on a different way to travel.

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Telephone

(714) 975-6345 Fax (714) 369-6517

Life in Long Beach

By Lyn Jensen

New Library and Civic Center Being Built founded in 1896, includes a

On Sept. 19, 2017, a Long Beach press release announced construction of an entirely new civic center, including a new downtown library, "The new Main Library is part of the new Long Beach Civic Center, a \$520 million project, to bring a revitalized civic core to downtown to serve residents and businesses, attract visitors and provide safe and efficient city operations. The building will include many sustainable features that will contribute to its Leadership in Energy and Environmental Design (LEED) gold rating, including a large solar area across the roof that will generate all the Library's power." The new library is scheduled to open in 2019.



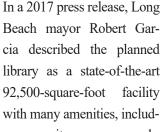
preserves the general location, but the existing city hall and library will be demolished to make room for retail and residential development along with what the city is calling a "re-envisioned" four-acre Lincoln Park.

The developer's website touts the new library as the "jewel of the park," with, "The Library contains all of the services provided in the existing Library in a spatially and operationally more efficient building."

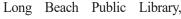


Plenary-Edgemoor Civic Partners is contracted to design, build, finance, operate and maintain the new civic center for the next 40 years. Besides a new library, plans call for an eleven-story city hall and an eleven-story Port of Long Beach headquarters.

The current civic center was built in 1976 in Lincoln Park, bordered by Ocean Boulevard on the south, Pacific Avenue on the east, Broadway on the north, and Magnolia Avenue on the west. The new project



ing community spaces, workrooms, an enhanced children's library, separate library areas for teens and adults, and "plenty of technology. It will be located on the northern end of the revitalized Lincoln Park and will feature glassy façades for the infusion of natural light."





main library, eleven other unique

neighborhood libraries and an online presence. With an emphasis on providing free and equal access to information and continuing education, the library offers books, media, downloads,

databases, Internet access, Family Learning Centers and a variety of events ranging from story times to cultural programs.



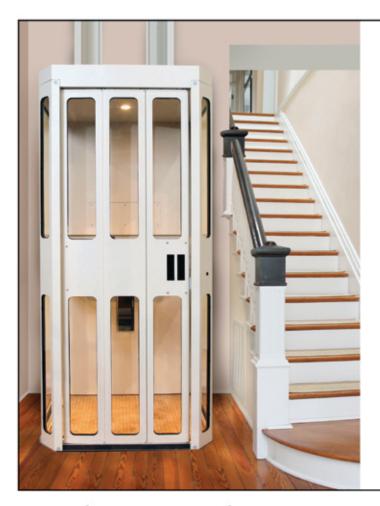
Long Beach Public Library website: lbpl.org or http://www.lbpl. org/seniors/default.asp Plenary Edgemoor website: http://www.pecplongbeach.com





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For many people, particularly seniors, climbing stairs can be a struggle and a health threat. Some have installed motorized stair lifts, but they block access to the stairs

Can be placed virtually anywhere in your home.



Imagine the possibilities

- No more climbing up stairs
- No more falling down stairs
- Plenty of room for groceries or laundry
- Perfect for people with older pets
- Ideal for Ranch houses with basements

and are hardly an enhancement to your home's décor. By contrast, the Easy Climber* Elevator can be installed almost anywhere in your home. That way you can move easily and safely from floor to floor without struggling or worse yet... falling.

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Stan W. US war veteran and retired professor



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