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MARCH 2024

"Serving The Needs of Orange County & Long Beach Seniors Since 1974"

Joni Mitchell

"To enjoy my music, you need depth and emotionality." — Joni Mitchell



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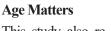
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New Study Shows Everyone Hates Using Passwords But Generational Differences Persist

Most people are well aware of the shortcomings of passwords. Generally, they just don't deliver the level of security and convenience you expect. They can be weak, prone to theft and loss, and just a major source of frustration.

In fact, a recent Aware study suggests these levels of frustration have hit a whole new threshold. Uniformly across age demographics, research shows that around 30 percent of users are incredibly frustrated when they have to undergo a password reset process. And, while people of all ages are similarly irritated with the length and complexity requirements of passwords, those in the "rush hour of life," generally considered to be 25-45, report higher levels of frustration than any other age group.



This study also reveals some interesting generational differences with regards to acceptance of new authentication

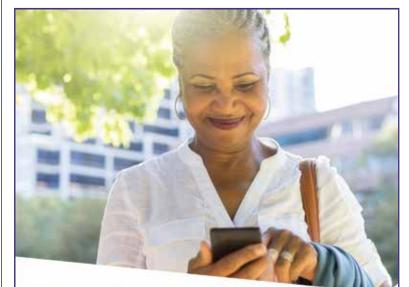
options such as biometrics. Compared to members of the Baby Boomer generation, millennials and respondents in generations X and Z, are more than twice as likely to be comfortable adopting biometrics. The younger respondents were, the more willing they would be to implement facial recognition to protect their accounts; almost double the number of 18-to-24-year-olds indicated a willingness to use the technology compared to Baby Boomers.



Across all generations, willingness to use biometrics can help protect computer information.

Big On Biometrics

Despite these differences, people as a whole seem receptive to using biometric authentication. Over half, regardless of age bracket, said they'd replace passwords with biometrics for activities such as ecommerce, online banking and social media. Almost half of respondents said they'd also do so for online government services. Additionally, across all *Continued on page 24*



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Stephen King's Surprise Gift' By Randal C. Hill

It was the early 1970s, and times were tough for Stephen and Tabitha King. They had married young soon after graduating from the University of Maine and produced two children in as many years. Stephen taught English at a private high school near Bangor, and Tabitha worked the second shift at a Dunkin' Donuts shop downtown.

Stephen had always wanted to be a writer, and Tabitha had set up a makeshift desk in the laundry room of their rented double-wide trailer that they called home outside of town. To supplement his teacher's pay, King wrote short stories for men's magazines. Occasionally a small check would appear in their mailbox, and the Kings were once more saved from a trip to the welfare office.

Stephen produced a book idea about a girl named Carrie White, a lonely social outcast being raised by an unbalanced religious fanatic mother. King based his character on a pair of ostracized girls that he remembered from his school days.

In his tale, Carrie White is afraid that she's bleeding to death when she experiences her first period while showering after gym class, and her unsympathetic classmates cruelly tease and taunt her. But

Carrie eventually discovers that she can use telekinesis (the ability to move objects just by thinking about them) to enact revenge on those who have made her school life a living hell.

Three pages into "Carrie," though, King decided that his idea simply wasn't working out. He wadded up what he had typed and tossed the single-spaced sheets into his wastebasket. The next day, while cleaning Stephen's writing area, Tabitha found and read the discarded balls of paper. When Stephen came home from school, Tabitha said, "You've got something here."

With his wife's encouragement and guidance, Stephen spent the next nine months bringing "Carrie" to fruition. After 30 publishers rejected his creation, Doubleday Publishing Co. finally offered a \$2,500 advance for the hardcover release of Stephen's book. It wasn't enough to let him quit teaching, but it was the most money he had ever earned from a single writing project. The Kings moved into a cramped and rundown Bangor apartment.

"Carrie" sold just 13,000 copies, not enough to let Stephen write full-time. But a Sunday phone call changed everything when King learned that Signet Books wanted to buy the paperback rights to "Carrie" for

a mind-blowing \$400,000, of which, due to various publishing contracts he had signed, Stephen would receive half that amount. Still, it was like winning the literary lottery.

The phone had rung on Mother's Day afternoon of 1974. Tabitha had taken both children to their grandmother's house and was on her way home. Stephen decided to surprise his wife with a gift - something unusual, extravagant, and expensive! He walked to downtown Bangor, where the only place open was a hometown drug store. When Tabitha returned home, Stephen couldn't wait to show her his unwrapped gift.

It became the first hair dryer that Tabitha had ever owned.

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Managing Your Finances

Five Terms to Improve Financial Literacy

Money can be a stressor for many—but you don't have to be among them. Creating a game plan and understanding five key terms can help improve your financial health:

Credit Score

A credit score is a three-digit number that represents your general creditworthiness, calculated based on your personal financial history. Lenders use this number to assess your ability to repay a loan, establish your credit line and to determine your interest rate. A good credit score can help you save money on loans, credit cards and insurance, and can also make it easier to rent an apartment, buy a car or purchase a home.

Credit Cards: General Purpose vs. Store Cards

Credit cards have become an indispensable part of financial life, with 82% of American adults-and nearly all people with incomes of \$100,000 or more-owning at least one credit card, according to 2022 data from the Federal Reserve. With the convenience, security and rewards that today's credit cards offer, many consumers now see the value in using multiple cards. Indeed, the average U.S. consumer has three to four credit cards, according to a 2021 report by Experian.

But credit cards are not all the



pany that has hundreds of thousands of partnerships with retailers offering store credit cards. "Our cards of-

same. General-purpose credit cards work at most locations in the world where credit is accepted and often come with rewards, promotional financing or introductory offers. However, an individual who is new to credit cards might need to build a credit history before being approved for a general-purpose card.

Many people start building their credit score with a store credit card, which can be used only at one specific store, or a group of stores, such as a furniture or department store. These cards are often available to those who have a lower credit score, limited or no credit history and can offer the chance to build good credit in a relatively short time. Store cards traditionally have lower credit limits, given you can only use them with that specific retailer, which also helps you manage your credit exposure. They may also offer low or no annual fees, which some traditional general-purpose credit cards charge, but sometimes higher annual percentage rates.

Synchrony is a premier consumer financial services comfer consumers financing with top brands to bring them more choices, flexibility and convenience," said Max Axler, Chief Credit Officer at Synchrony. "Store credit cards are a powerful option to take advantage of special offers, promotional financing and perks while shopping at your favorite retailers."

Interest Rates

A credit card's interest rate is the amount you will be charged on your unpaid credit card balance that is due. The interest rate is calculated as a percentage of the outstanding balance. For example, if you charge \$1,000 on a credit card that does not have any outstanding balance and pay it off before the monthly due date, you typically won't incur any interest charge. You'd simply pay \$1,000, and the balance would be satisfied. However, if you didn't pay it all off-or paid any amount that was less than the full \$1,000-you would be charged interest based on your average daily balance.

Annual Percentage Rate (APR)

The yearly interest rate charged on your balance due is

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A series of retrospective musi-

cal compilations were released over the period, culminating in

the "Joni Mitchell Archives," a

project to publish much of the

unreleased material from her

She returned to public appear-

extensive career.

and therapy.

And the Grammy Goes To: Joni Mitchell

By Les Goldberg

If you happened to watch the Grammy Awards last month, you witnessed music history as legendary singer-songwriter Joni Mitchell not only performed for the first time at the presentation but also won her 10th Grammy after getting nominated 18 times.

The win was in the best folk album category for "Joni Mitchell at Newport (Live)."

It also capped a spectacular year for the 80-year-old diva, who continues to rehab from the brain aneurysm she suffered nine years ago. She told the media covering the Grammys that it took her some time to get back into singing and playing the guitar again.

Before

Established 2002



Courtesy of Printerval "I'm learning," she said. "I'm looking at videos that are on the net to see where I put my fingers ... it's amazing what an aneurysm knocks out - how to get out of a chair ... you have to relearn everything."

Considering her longtime suc-

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After

cess and fame, "everything" is a long road that began during the 1960s folk music era.

After singing in nightclubs small in her native Canada, she moved to the U.S. in 1965 and started touring with her original songs, including the

ones she sang at the Grammys, "Both Sides Now," "Chelsea Morning," "Urge for Going," and "The Circle Game."



Courtesy of Wikimedia Commons

Settling in Southern California, Mitchell helped define a generation with popular songs like "Big Yellow Taxi" and "Woodstock." Her 1971 album "Blue" is often cited as one of the greatest albums of all time and was rated the 30th best album ever made in "Rolling Stone's" 2003 list of the "500 Greatest Albums of All Time," rising to No. 3 in the 2020 edition.

In the 1970s, she explored more Jazz-influenced music with ra-



dio hits "Help Me" and "Free

her best-selling album, "Court and Spark." At the same time, her vocal range began to shift from mezzo-soprano to that of a wide-ranging contralto.



eral awards in person, including the distinguished Kennedy Center Honor, followed by a surprise live show

at the 2022 Courtesy of Printerval

Newport Folk Festival.

Her distinctive piano and opentuned guitar compositions also grew more harmonic and rhythmic as she blended Jazz with Rock and Roll, R&B, Classical music, and non-Western beats.

A self-proclaimed critic of the music industry, she quit touring and released her last album of original songs in 1974.

She would give interoccasional views and make speaking appearances on various causes over the years, next 20 though a rupture of a brain aneurysm

in 2015 led to a Courtesy of Wikimedia Commons









Courtesy of Wikimedia Commons

MARCH 2024





On The Road Again ... What's Not to Like in San Diego

By Shana McCann

With its picturesque beaches, year-round sunshine, historical sites, and culinary delights, San Diego is the perfect weekend getaway.

There are so many things to do in San Diego and it can be a challenge to fit it all in. I've lived in Southern California my entire life and still have a ton of things left unchecked on my list. However, fueled with tacos, coffee, and the right itinerary, you can see San Diego's most memorable places in three days over a long weekend.

First things first: Where to Stay

Hotel del Coronado

Since 1888 the Hotel del Coronado has welcomed famous names including politicians, US presidents, royals, and celebrities from Marilyn Monroe to Oprah. The Del has been under renovation recently, but the new rooms and their patio space are an improvement.

Pendry Hotel

The Pendry is a relatively new boutique hotel complete with detailed bathroom tiles, a beautiful bar, and a rooftop pool with views of the Gaslamp District.

La Valencia

For a romantic, luxury getaway hotel, choose La Valencia in La Jolla. Modern amenities and classic Spanish architecture





unite at this historic hotel that first opened during the height of old Hollywood glamour in 1926.

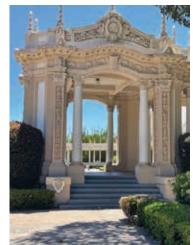
Omni

If you are visiting during the baseball season, April to October, and the San Diego Padres are playing at home, the ideal place to stay is the Omni downtown and a stone's throw away – and a direct hotel-to-stadium walkway — from Petco Park.

Best Time to Visit San Diego?

Truthfully, almost any time is an enjoyable time to visit San Diego. Ask anyone who lives there, they are spoiled by mild temperatures and consistently sunny weather. It is almost comical to check the predictable weather forecast; sunny, high in the low 70s.





Day 1

Morning at Balboa Park

Between the free gardens (cactus, rose, and botanical) and the Spanish village art center, you could easily spend hours in Balboa Park. It is one of my favorite places in San Diego and a must-visit. The Natural History Museum is fascinating (be sure to go to the rooftop for views), but I love the San Diego Museum of Art for its European pieces and rotating photography exhibitions.

Afternoon in La Jolla

Spend the afternoon shopping at the boutiques in the village or sunbathing at La Jolla Cove beach. You can't leave without watching the seals and sea lions at Children's Pool beach. Tacos at Puesto's or an upscale

rab Bars

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Busy Boomers By Les Goldberg

Baseball Card Collecting is Back!

Did you collect baseball cards as a kid? Don't be so quick to throw away your collections. Or if it's a hobby you've always wanted to get into, there is still plenty of time. Baseball card collecting is still a popular pastime. And in recent years, the hobby has been on the rise.

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With the opening day of the new Major League Baseball season just days away, there is no time like now to dig out your old card collection or start a new one.

"There has been a great uptick in collectors in the past couple of years, in large part because of the pandemic that we all went through," said Billy Hinton, head of retail operations at Baseball Card Exchange.

Whether you're looking to start your card collection or make some money off of cards you have been storing in your closet, here's what you should know about embracing the baseball card-collecting trend.

The Joy of Collecting Baseball Cards

"Where else can you own a stock of Aaron Judge or Julio Rodriguez?" asks Jesse Craig, vice president of sales at worldwide trading card marketplace, PWCC Marketplace.

"Cards are a very real way you can be connected to a player's



performance every time they step on the field," he said. "With baseball cards, collectors will often find a personal connection to their cards."

Craig describes them as historical artifacts or pieces of art. "You'll smile when you look at them. You'll share your portfolio with others. That's something you don't typically get with other investments."

Getting Started

To get into card collecting, start with a game plan on what you want to accomplish in your collecting. Is it for financial gain? Is it to mostly collect cards of your favorite team(s) for which you have always cheered? Or is it perhaps a combination of both?

"Cards have also seen a pretty significant rise in price over the last few years, so it is important to do your research first before buying," Craig said. "There are lots of resources that can help with this, like watching product breaks on YouTube or reading about products and what the boxes contain on websites such as cardboardconnection.com."

He adds that with the level

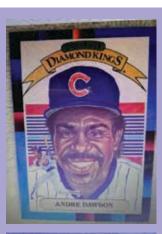


of popularity of cards now, you can also find a wealth of information all over social media and different groups you can join where people post about products and what they got in the boxes they have opened.

You can buy cards at your local hobby shop, where you can get your hands on the cards, pick out your packs or even a box if you are buying one," Craig said.

If you don't have a shop by you, then he would recommend online retailers like Blowout Cards, Dave & Adams Card World, or Steel City Collectibles.

There is also eBay, and social media always has tons of cards for sale. Look for groups of fellow baseball collectors and join to talk about how you can help each other trade or buy cards from one another to complete





your collections (but make sure to be extremely careful before providing any of your personal information or sending money to someone that you do not know off of the Internet).

Card Storage

It is important to take care of your cards so that they retain their value.

Craig recommends penny sleeves and rigid hard plastic protectors for cards you want to keep safe. For other cards, he recommends storage boxes that have rows in them so that it prevents the cards from rattling around too much.

Research is key.

The best time to sell baseball cards is generally season-based, event-based, or news-driven.





"Collectors generally get excited at the start of a season and the climax of a season," said Jon Butts, founder of Giant Sports Cards. A specific event can also signify a good time to sell, such as a record being broken.

"When it comes to individual cards, big news like a trade can raise awareness and excitement around a given player," he adds. "However, holding has historically also been a winning strategy."

To gauge how much your cards are worth, Butts says there are many useful tools to find out the worth of cards, "but the ones I would recommend are eBay sold listings, [and web-



Better weather is here, so get outside and have some fun with these events from festivals to balls, you're sure to find something to keep you busy.

Knott's Boysenberry Festival Buena Park

Daily March 8 – April 7, Plus weekends until April 28

The Knott's Boysenberry Festival is an annual food and wine festival celebrating the park's historic roots by highlighting the little berry that started it all, the boysenberry. Indulge in a lineup of dishes from savory foods with a boysenberry twist to one-ofa-kind specialty desserts and drinks including a variety of wines and craft beers that you can only find at Knott's Berry Farm during this limited-time food-inspired event.

In addition to the numerous food and drink offerings, Knott's Boysenberry Festival offers a wide selection of local crafters, live music, musical stage shows, and fun activities for guests of all ages to enjoy. This year's event will introduce entirely new food offerings featuring a selection of more than two dozen food and drink items. At Knott's Berry Farm, 8039 Beach Blvd., Buena Park.

El Presidente Ball San Juan Capistrano March 9

6 to 10 p.m.

Journey back to the late 1800s of early California and let the Fiesta Association show you how "the West was fun" at this western-style dinner dance. Enjoy great food and old-fashioned fun while dancing under the stars (weather permitting) to live country-western-style music. At El Adobe de Capistrano, 31891 Camino Capistrano, San Juan Capistrano. Call 949-615-1920.

Family Art Festival Buena Park March 9

The Family Art Fest provides an opportunity for parents, grandparents, and children to enjoy a day discovering the arts together. Hands-on art activities for all ages, live entertainment, and much more provide a delightful celebration of the rich cultural traditions that thrive in our backyards. At Smith-Murphy Park, 5290 Cameron Drive, Buena Park. Call 714-562-3860.



Art in the Park Garden Grove March 9 11 a.m. to 2 p.m.

The free event will feature GGUSD's First Impressions Student Art Gallery, highlighting the artistic talents of K-12th-grade students. Other curated activities include do-it-yourself crafts; live art demonstrations; temporary art installations; and local food vendors. At Village Green, 12732 Main St., Garden Grove.

Irish Fest @ Old World Village Huntington Beach

March 13-17

Come down to the Biergarten in Old World Huntington Beach for great food, drinks, and live music! During Irish Fest, corned beef & cabbage and Irish Stew will be served at the Biergarten. At Old World Village, 7561 Center Ave., Huntington Beach.

The "Afternoon with Lynne Cox" March 14 Huntington Beach 4 to 6 p.m.

What's it like to swim across the English Channel and the shark-infested waters of South Africa's Cape of Good Hope? Legendary swimmer Lynne Cox will talk about her book, "Swimming to Antarctica – Tales of a Long-Distance Swimmer."

Cox, now 67, rose to swimming fame when in 1972 she was the first person to swim between the U.S. and the Soviet Union in the Bering Strait, a feat which has been recognized for easing the Cold War tensions between President Ronald Reagan and Soviet leader Mikhail Gorbachev. She also holds the speed record for swimming across the English Channel from England to France and is the first woman to swim the frigid waters of the Cook Strait in New Zealand. Other firsts include her swimming the Straits of Magellan in Chile, and the Cape of Good Hope in South Africa.

Hosting the event is Huntington Beach Reads One Book (HBReads), now in its 17th year as a non-profit organization dedicated to encouraging adults, students, and families to learn by reading about the diversity of people and cultures, especially individuals who have turned adversity into success. Each year the group selects one book to be read and discussed at the same time by the entire community. Previous books involved subjects related to prejudice, autism, overcoming personal challenges, and more.

At Huntington Beach Central Library, reception, and author's presentation followed by a book signing, silent auction, and Q&A session. Admission is \$30.

Weekend of Art Los Alamitos March 16-17

A 2-day visual and performing arts exhibition. Local artists join by submitting one to three works of art to the exhibition. Saturday will also include an arts & crafts vendor fair. All artists were encouraged to participate in the exhibition as well as vendors in the arts & crafts fair. At Oak Middle School, 10821 Oak St., Los Alamitos.

Saint Joseph's Day at the Mission March 19

Live mariachi music, community presentations, special guest "Swallows Speakers," Mission Basilica School performances, ringing of the historic bells and history of St. Joseph's Day, and Swallows Legend. At Mission San Juan Capistrano, Ortega Hwy. Call 949-234-1300.



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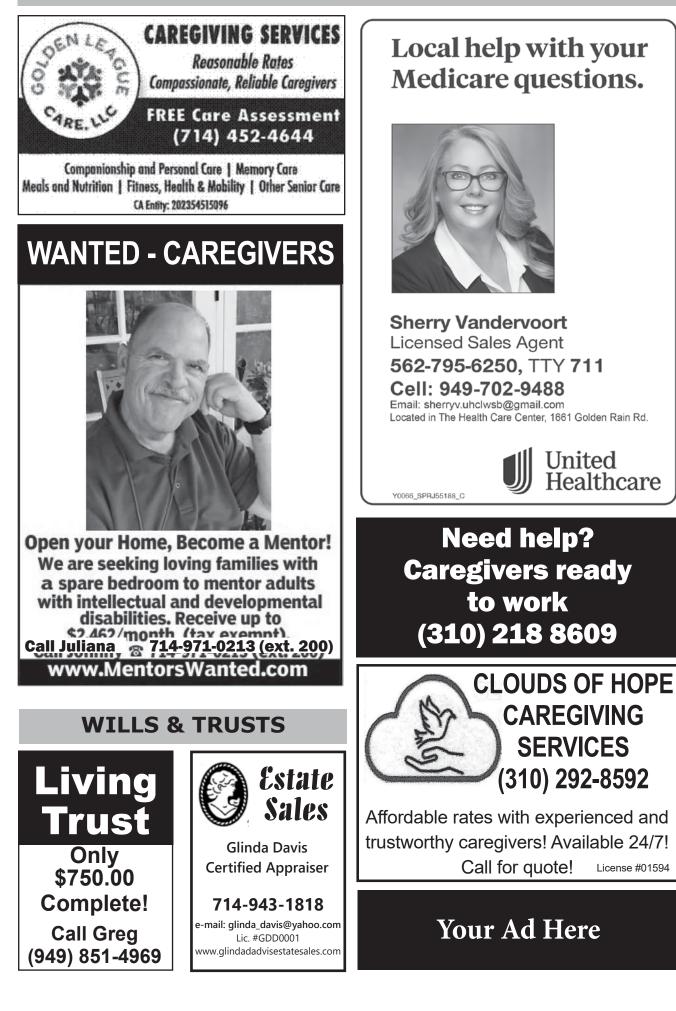
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My process includes interviews, recording, organizing your materials, research, writing original content from your memories and editing. I am also a publisher for my clients and can design and print from one to 1,000 quality full color books for you at very reasonable rates. All of this work is done locally in Newport Beach.

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(949-244-7880) or emailing (ighostwrite@icloud.com) to explore how we will work together, what it will cost, how long it will take and any other questions you have. Once you decide you are comfortable with me and the process, we will create an outline together to get started. From that point on, we will meet approximately twice a month to share the previous work I've completed, and to obtain new content from you. It's really that simple. We continue in that manner until the completion of the writing and editing. Generally, the process takes 4 to 6 months.

These books can be for your own family or for public sale, whichever you choose. I can also set up an Amazon account for you in some cases where you can sell your books.

Everyone who comes to me says the same things:

"I've been wanting to do this for a long time, but didn't know how to start. I'm not a writer and so time seems to just keep slipping away."

Continued on page 30

"I had written the song in a fit of melancholy one dismal late-winter/early-spring day in Minnesota-the kind of day that makes every Minnesotan think about going down to Mexico," John Denver recalled. "The snow was melting, and it was too cold to go outside and have fun. I was ready for spring. You want to get outdoors again, and you're waiting for the sun to shine, and you remember how sometimes just the sun itself can make you feel good."

To Denver, his visualization of a perfect day, one warm, satisfying, and wonderful, brought him feelings of contentment — pure joy, actually — that he wanted to share with the world.

The message of his gentle acoustic-guitar tune focused on the virtues of the love of nature and the love of life itself.

John had struggled for years before finding international success. His first three RCA Records albums — "Rhymes and Reasons," "Take Me to Tomorrow" and "Whose Garden Was This?"- had failed to catch fire. Then came "Poems, Prayers and Promises." Folk-music lovers became fans, cash registers "ka-chinged" and he rode a rocket to stardom. As time went by in the early 1970s, he found celebrity with an ever-growing audience who appreciated his heartwarming tunes that often dealt with finding pleasure in the simplest things.

The original 1971 version of "Sunshine on My Shoulders" was a long album track — it ran over five minutes - on "Poems, Prayers and Promises." Denver's ever-growing fan base had focused on the LP's breakout hit single "Take Me Home, Country Roads" and paid little attention to what would become John's first No.1 single two years later.

In late 1973, he and RCA Records decided that "Sunshine on My Shoulders" from his first hit album could make a great 45 if redone right. With RCA's approval, John shaved off two minutes of running time on his re-recording, and added strings and woodwinds made it more "commercial."

The changes paid off, as that release became the first of four No. 1 John Denver singles released during the 1970s.

The song received a boost when it was used in a 1973 made-for-TV movie called "Sunshine." John explained, "It was the true

story of Lyn Helton, a courageous lady who chose to live her short life to the fullest even though she knew she would die of a rare bone cancer in a matter of months. It seems that in the last year of her life, she found some happiness in my music. I was most honored to have my song used as part of that television show."

"If I had a day that I could give you.

I'd give to you a day just like today.

If I had a song that I could sing you

I'd sing a song to make you feel this way ... "

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March Crossword Puzzle

Across 1. Ricelike pasta 5. Caboose	1	2													
		1-	3	4		5	6	7	8		9	10	11	12	13
5. Caboose															
	14					15					16				
9. Felony															
14. Frost creation	17					18					19				
15. Advantage															
16. International court site, with	20			_	21					22					
"The"	20														
17. "Como usted?"					23					24					
18. Bearing					23					24					
19. Wake Island, e.g.					ļ										
20. 1982 "Best Picture" winner	25	26	27	28				29	30			31	32	33	34
23. To the degree															
24 Speedwagon	35						36				37		38		
25. Counter															
29. Churchill's sign	39					40						41			
31. Nothing, in Nogales															
35. Witchy woman	42				43						44				
36. Where Pago Pago is															
38. Buddy	45			46		47				48					
39. With "The," 1974 disaster	70					<i>ч 1</i>				70					
film				4.0	50				51						
42. First family member				49	50				51						
43. Fly fisherman's quest															
44. Lather		52	53				54	55				56	57	58	59
45. Maryland athlete, for short															
47. Amazement	60						61					62			
48. Eye part		1							1						
49. PC network	63	1					64	1				65	1		
51. Schedule abbr.		1							1						
52. 1974 Mel Brooks comedy	66	+	+	-			67		-	<u> </u>		68	+		
60. Actor Reeves	ŬŬ						0,								
61. Component		1											1	1	

- 62. Dance party
- 63. Charlatan
- 64. Miami's county
- **65.** Word of agreement
- 66. Largest Greek island 7. A very long time
- 67. Pitcher
- 68. Be flexible

Down

- 1. Oil cartel
- 2. ____ Hashana
- **3.** Fraternity letter

- 4. "Rubáiyát" poet
- 5. Channel selector
- 6. Archie's TV wife

- - **12.** Beast of burden

 - **21.** Newspaper ad, perhaps

- 22. One-time AC stuff
- 25. Largish combo
- **26.** Put to the test
- **27.** Might
- 28. Unnamed person
- 29. Ambiguous
- **30.** Discharge
- 32. Chef's protector
- **33.** "Divine Comedy" writer
- **34.** Island welcome
- 36. Forecast word

- 37. Provide
- **40.** Tehran resident
- 41. Get it wrong
- 46. Mercury or Mars
- 48. Lunar feature
- 50. Sky-blue
- **51.** Stage whisper
- 52. Kodiak, e.g.
- 53. Spot for a vacation home
- 54. Renoir figure
- 55. Eat at

- 56. Colorless
- **57.** Like a poor excuse
- 58. Balanced
- 59. E-mail command
- **60.** Fast food joint, shortly

Answers on Page 36

- **8.** Clinton's attorney general
- 9. Irritate
- 10. Allowance
 - **11.** Conductor Stravinsky
 - 13. Slippery one



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It's still a bit chilly to do a lot of things outdoors, but spring is on the way. Maybe grab a delightful book to read in the meantime and enjoy it before the temps warm up!

The Mountain King A Novel Book No. 1 of The Asker Series By Anders de la Motte



"Criminal inspector Leonore Asker has the leading position at Malmö's Major Crime Division within reach. But things go awry when, in the middle of a high-profile kidnapping case, management relegates her to the so-called Department of Lost Souls—the unit for odd, cold cases banished to the basement of the police station.

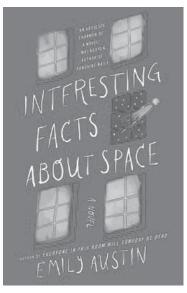
"Despite the humiliation, Asker is drawn into one of the

March Book Club

more peculiar cases. Someone is placing small ominous figures in town and one of them seems to represent the

missing woman from the kidnapping case. As Asker's investigation takes her to abandoned buildings, she reaches out to a local architecture expert and together they explore the sinister recesses of the city and discover that an unusual kind of evil lurks in the shadows," according to Publisher Atria/Emily Bestler Books.

Interesting Facts about Space A Novel By Emily Austin



"A fast-paced, hilarious, and hopeful novel for anyone who has ever worried they might be a terrible person — from the bestselling author of *'Every*one in This Room Will Someday Be Dead.'

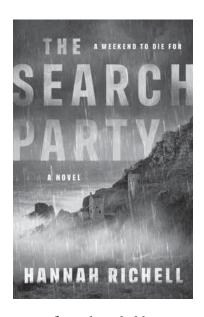
"Enid is obsessed with space. She can tell you all about black holes and their ability to spaghettify you without batting an eye in fear. Her one major phobia? Bald men. But she tries to keep that one secret. When she's not listening to her favorite true crime podcasts on a loop, she's serially dating a rotation of women from dating apps. At the same time, she's trying to forge a new relationship with her estranged half-sisters after the death of her absent father. When she unwittingly plunges into her first serious romantic entanglement, Enid starts to believe that someone is following her.

"As her paranoia spirals out of control, Enid must contend with her mounting suspicion that something is seriously wrong with her. Because at the end of the day, there's only one person she can't outrun herself.

"Brimming with quirky humor, charm, and heart, 'Interesting Facts about Space' effortlessly shows us the power of revealing our secret shame, the most beautifully human parts of us all," according to Publisher Atria Books.

The Search Party A Novel By Hannah Richell

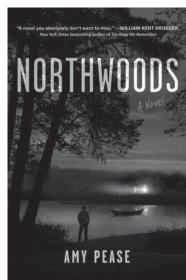
"A spellbinding locked-room mystery about a glamping trip gone horribly wrong when a powerful storm leaves the participants stranded and forced



to confront long-held secrets and a shocking disappearance.

"Max and Annie Kingsley have left the London rat race with their 12-year-old son to set up a glamping site in the wilds of Cornwall. Eager for a dry run ahead of their opening, they invite three old university friends and their families for a long-needed reunion. But the festivities soon go awry as tensions arise between the children (and subsequently their parents), explosive secrets come to light, and a sudden storm moves in, cutting them off from help as one in the group disappears.

"Moving between the police investigation, a hospital room, and the catastrophic weekend, *'The Search Party'* is a propulsive and twisty destination thriller about the tenuous bonds of friendship and the lengths parents will go to protect their children—perfect for fans of Ruth Ware and Lucy Foley," according to Publisher Atria Books. Northwoods A Novel By Amy Pease



"The dark underbelly of an idyllic Midwestern resort town is revealed in the aftermath of a murder with ties to America's opioid epidemic in this unputdownable and thrilling debut that is perfect for fans of James Lee Burke, William Kent Krueger, and Mindy Mejia.

"Eli North is not okay.

"His drinking is getting worse by the day, his emotional wounds after a deployment to Afghanistan are as raw as ever, his marriage and career are over, and the only job he can hold down is with the local sheriff's department. And that's only because the sheriff is his mother-and she's overwhelmed with small town Shaky Lake's dwindling budget and the fallout from the opioid epidemic. The Northwoods of Wisconsin may be a vacationer's paradise, but

In The Spotlight

Spotlight with Lisa Greene-Lewis CPA and Tax Expert at TurboTax

It's that time of year that many of us dread: taxes.

But don't fret, here's some great info to help you thanks to the expert Lisa Greene-Lewis CPA and a tax expert at TurboTax. She answers some of the most often asked inquiries to get you going and for filing on time by April 15, 2024, for 2023 taxes.

SR: What is new for those over 55 when it comes to filing taxes for 2023?

A: Everyone should think about the inflation adjustments for tax year 2023 as they increased the most we have seen in decades (close to 7%), especially if you are over 55. Inflation adjustments increased tax benefits like the standard deduction and income brackets. The standard deduction increased from \$12,950 to \$13,850 single and from \$25,900 to \$27,700 married filing jointly. Filers who are blind or 65 plus will get an extra bump of \$1,500 for married filing jointly and \$1,850 for single.

If you are 50 and over cost-ofliving adjustments are made to retirement contributions which can help your tax outcome.

For tax year 2023, you can contribute up to \$7,500 to your IRA up until the tax deadline and lower your



2023 taxes. 50+ get an extra boost of \$1,000 that they can contribute to their IRA. The amount for those under 50 is \$6,500. Be sure to tell your plan administrator that your contribution is a 2023 contribution so that the move can count for your 2023 taxes.

For 2024 you can contribute up to \$23,000 (\$22,500 for 2023) plus a catch-up contribution of \$7,500 if you are 50+ to your 401K. Contributing to your 401K can allow you to continue to build your nest egg and lower your taxable income if you make deferred contributions to an employer plan.

If you made energy-efficient improvements in your home or bought an electric vehicle the Inflation Reduction Act expanded energy-efficient credits.

If you put energy-efficient improvements in your home like windows you can take a credit up to \$1,200 up from the \$500 lifetime credit. Under the expansion, there is no longer a lifetime credit limit.

If you put in solar panels the credit is now 30% of the cost of the solar panels.

If you purchased a new electric vehicle, you could still get a credit of up to \$7,500 and new, and under the Inflation Reduction Act, you can now get a credit up to the lesser of \$4,000 or 30% of the purchase price for a used EV. There are now also restrictions based on income and the suggested retail price of both new and used vehicles under the Inflation Reduction Act. Electric vehicles also now have to have a final assembly in the United States.

Q: What is new in Turbo Tax that makes it easier for seniors to do their taxes this year?

A: TurboTax has always provided easy guidance asking simple questions so there is no need to know about tax laws. We also have had our Turbo-Tax Live experts who can help along the way and review your return before you file or fully prepare your taxes in a day.

But new this year, seniors get an even more streamlined experience with even easier-to-read screens and fewer screens.

Our TurboTax Live experts can also meet with you virtually or this year you can meet with a local verified pro in your area in person if you prefer to build a relationship with them in person and get your taxes fully prepared.

New in TurboTax there is also a personal financial assistant that will proactively ask you questions based on the documents you upload so you don't leave anything out, you will also get real-time accuracy checks, deep explanations of the tax deductions and credits you are getting, and you can get a fully translated product. This is all through the power of our brand-new Intuit Assist. You can also be connected to a tax expert if you need to through Intuit Assist.

Q: Is there any benefit to doing your taxes vs an accountant, CPA, or other tax professional?

A: It boils down to the filer's preference on how they want their taxes done. Some filers choose to do their taxes on their own, some want guidance along the way, and some want a tax expert to do their taxes for them. Regardless of their preference, TurboTax has tax solutions for all tax filers regardless of their complexity or how they want to do them. With TurboTax, whether you are a retiree, have a less involved return, or you or self-employed or an investor TurboTax has the right solution for filers that gives them the maximum refund they are eligible for, and accuracy is guaranteed regardless of what they want to do their taxes themselves, get help along the way, or have an expert do them for them virtually or in person.

Some filers may choose to do their taxes themselves and use the easy guidance from TurboTax as a teaching moment and some may have intentions of doing them themselves but may have questions.

In that case, they can be connected to a TurboTax Live expert who can help them along the way and give their return an expert review before they file. Filers can also be matched to the right tax expert for their specific situation if they want an expert to do their taxes for them.

Q: How do you know what TT program to choose?

A: It is based on a customer's level of service (DIY, Assisted, or Full Service) and the filer's situation.

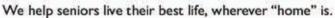
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MARCH 2024

Fabulous Finds By Debbie L. Sklar

Spring is considered the time of renewal, so what better way to renew than by packing away sweaters, and heavy jackets, and getting ready for warmer days?

There are some great **Fab Finds** to get you started for the season and look your best for the days to come.

Minu



Dermatologist-designed mineral skincare for all, with daily sun protection at its core, Minu's Credo Beauty has launched its first prestige skincare product, **Brightening Sunscreen Minerals Broad Spectrum SPF 30 Gel-Cream.**

With its proprietary Mineral Superblend technology, a delicate fusion of the finest minerals with plant extracts, vitamins, and peptides, Minu has created your skin's new essential: a daily facial mineral sunscreen, moisturizer, and primer in one, without compromise.

The luxurious, hydrating gel cream achieves the highest standards of broad-spectrum protection ratings across the U.S., Europe, and Asia, protecting against UVA, UVB, infrared, pollution, and blue light. The hypoallergenic formula meets the rigorous Credo Clean Standard, its light-reflecting pigments blending like magic to instantly brighten all skin tones. Minu is available at minuskincare.com and in stores nationwide/online at **Credo Beauty.**

Seven Cells

Here are two marquee products to bring back intimacy, Vardenafil and Scream Cream. Vardenafil is one solution for men who want to boost their intimate confidence

and performance.



Vardenafil, a product in Seven Cells' lineup, is celebrated for its efficiency in resolving male sexual health concerns. This trusted solution provides a boost for those men looking to keep their romantic spark alive. Reliable, safe, and effective.

For ladies, Seven Cells is also featuring **Scream Cream** a topical cream derived from Cialis, specially designed for women. Scream Cream targets the often-overlooked area of female sexual intimacy issues, providing a sensitive and vital solution for enhancing romantic experiences.

Visit www.sevencells.com. Note: Always consult with a healthcare professional before starting any treatment.

AromaPassions



A new 15-piece natural fragrance discovery sets for people featuring 15 top 'dupe' (duplicate) perfumes all for \$29. The discovery sets offer a new way for those curious about the quality, scent, and accuracy of dupes to try out 15 of the most popular scents. AromaPassions offers over 350 different scents including dupes inspired by fragrance brands such as Tom Ford, Parfums de Marly Layton, Creed Aventus, Le Labo Santal 33, and many more.

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In addition to its website, AromaPassions fragrances are available online at Etsy, Walmart.com, eBay, and Amazon.

Royal Philips



A leader in health technology, Royal Philips introduces the latest offering in the Philips Norelco OneBlade lineup.

Philips Norelco OneBlade Intimate is the first tool in the Philips Norelco portfolio that is both unisex and designed to protect even the most sensitive pubic and armpit skin, for an easy and comfortable trim or shave.

This tool uniquely addresses those concerns thanks to the new SkinProtect Blade, which provides an extra layer of protection for sensitive pubic and armpit skin with its rounded edges and bridged skin protector. Philips Norelco OneBlade Intimate also features an attachable 3mm bi-directional body comb and dual-sided blades to easily trim any length of hair in any direction based on personal preference, no matter what look the user is trying to achieve.

Additional product features that ensure optimal ease of use include the quick cutter that efficiently cuts hair at a speed of 100x per second, wet or dry. The handle is also slimmer than other OneBlade models for greater mobility, allowing the tool to smoothly fit in every curve and reach difficult areas.

Philips Norelco OneBlade Intimate is currently available for sale on Philips.com and Amazon. It will soon also be available at CVS, Target, Walgreens, and other major retailers. The suggested retail price is \$29.99.





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Tinseltown Talks By Nick Thomas

Billy Dee Williams: More Than a Charming Space Pirate

As any devoted "Star Wars" fan can deduce, the title of Billy Dee Williams' new autobiography, "What Have We Here?" released in February, is a nod to the actor's most famous character – Lando Calrissian. The smooth-talking caped space smuggler first greets Princess Leia with that line in the 1980s "The Empire Strikes Back."

While the feisty cinnamon-bunned princess may not have swooned on-screen when the charming Lando gently kissed her hand before eventually joining forces to save their galaxy (although Leia's fleeting smirk suggests her royal knees might have buckled slightly), other screen characters were not so demure when confronted with the suave actor.

For instance, Diana Ross (playing singer Billie Holiday) first glimpses Williams (portraying her future lover, Louis McKay) in the 1972s hit movie "*Lady Sings the Blues*." Her character promptly sinks to the floor, emotionally melting – mouth agape – captivated by the dreamy, white-suited Williams gracefully descending a staircase.

"When I saw a film of myself walking down those stairs, I fell in love with me!" said Williams, laughing, from his home in Los Angeles. In real life,



Billy Dee Williams - credit Albert L. Ortega. Photo courtesy publisher.

too, fans were similarly drawn to Williams' charisma.

"I even had a woman faint right in front of me and it's all very flattering," he recalled. "But I don't take myself too seriously."

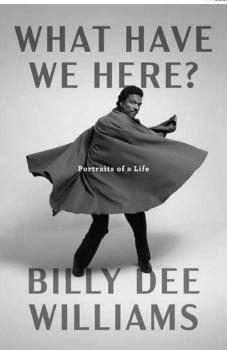
Beyond his Hollywood status as a heartthrob or swashbuckling space pirate, Williams was a solid, compelling actor throughout his lengthy career that began when he stepped onto a Broadway stage, at barely 8 years old.

Raised in Harlem during the 1940s in a moderately welloff household, young Billy's family supported his interest in the arts which also included painting – a career he originally planned to pursue. But in 1956, on a chilly winter's day in New York City, he bumped into a TV casting director emerging from a clothing store, striking up a conversation.

The chance encounter led to an offer of work as an extra in an East

Coast television series, reinvigorating his interest in acting. After moving to Hollywood, Williams would amass hundreds of films, television, and theater credits over the next six decades.

"For a young, brown-skinned boy like me growing up in



Cover of Williams' What Have We Here. Photo courtesy publisher.

Harlem, getting to Hollywood was a far-fetched dream in those early days," Williams said. "I'm not a very competitive person when it comes to something like sports, but I am when it comes to acting. I was determined to make it."

And he did, with lead roles in feature films such as "Mahogany" (1975), "Scott Joplin" (1977), "Nighthawks" (1981), as well as ABC's "Dynasty" series and the acclaimed TV sports biopic "Brian's Song."

"I didn't want people to just see a young Black kid from Harlem on the screen, but to appreciate the full spectrum of the characters I was playing," said Williams.

It's been almost 45 years since Williams first entered the

> *"Star Wars"* universe as Lando Calrissian. With his broad appeal and extensive acting experience, he was a popular addition to the franchise.

> While he acknowledges that Sci-Fi actors rarely win Oscars or Emmys, Williams remains grateful for the recognition the character afforded.

"In the long run, I think the whole idea of creating a huge fan base gives you much more longevity," he said. "I'll be 87 in April, and I've had a lot of interesting experiences throughout my life that are described in the book. Some were not pleasant but working on *'Empire'* (and two other Star Wars movies) was. I'm always observing, learning, and trying to be a sponge to make myself a better actor."

Nick Thomas teaches at Auburn University Montgomery in Alabama and writes features, columns, and interviews for newspapers and magazines around the country. See www. getnickt.org.

March Book Club

Continued from page 17

amidst the fishing trips campfires, and Paul Bunyan festivals, something sinister is taking shape.

"When the body of a teenage boy is found in the lake, it sets in motion an investigation that leads Eli to a wealthy enclave with a violent past, a pharmaceutical salesman, and a missing teenage girl. Soon, Eli and his mother, along with a young FBI agent, are on the hunt for more than just a killer.

"If Eli solves the case, could he finally get the shot at redemption he so desperately needs? Or will answers to this dark case elude him and continue to bring destruction to the Northwoods?" according to Publisher Atria/Emily Bestler Books. NOTES

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age brackets, the majority of users said the ability to sign up for a new service with their biometric identity made them more likely to use that service.

So what's it going to take to get everyone to do away with outdated passwords and get on board with biometrics? Public education goes a long way; it's important to ensure that every generation understands the benefits and protections around this kind of data, especially as biometric security becomes more and more commonplace. In many cases, biometric data is deleted within milliseconds after being used. Even in cases where it's stored, images are broken down into bits so small that hackers wouldn't be able to make a composite image to access personal information. And, of course, commercial services can't use your biometrics without consent

While there aren't many issues that can prompt agreement over generational divides, it's pretty clear that passwords are a universal source of frustration. It's hoped as data indicates, those frustrations will subside as biometric authentication becomes a more popular and convenient option.

Learn More

For further facts and tips, visit www.aware.com.



Death. No PERSONALIZED PIANO LESSONS one likes to ENGLISH/SPANISH talk about it I don't know if you've ever 13) Advanced Healthcare directive.

had to deal with someone's personal affairs after they have become incapacitated or have died, but I can tell you having documents in a binder or file can really help your loved one or executor when the time comes.

Here are some suggested documents to have in your binder or folder:

1) Marriage certificates, birth certificates and military records.

2) Real Estate documents including deeds and leases, mortgage loan information.

3) Insurance policies: Life, Medical, Medicare, Homeowners and Auto policies.

4) Bank account information including pensions and retirement accounts. Include bank statements if possible.

5) Social Security number and driver's license.

6) Tax returns.

7) Pink slips for vehicles and car registration and loan information.

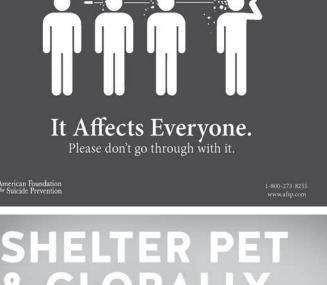
8) Recurring bills and auto payments from bank accounts.

9) Keys and codes to safe deposit boxes.

10) Will or Trust information.

11) If pre-planned include funeral home or cemetery documents.

12) Credit card information.



Start A Story. Adopt theshelterpetproject.org

LOB C ECOG

Amazing stories start in shelters and rescues. Adopt today to start yours.

O American Foundation

Page 25

SENIOR REPORTER

Online@www.seniorreporterofoc.com



Movie Preview 'Arthur the King'

Hollywood dog movies go back over a century, starting with Rin-Tin-Tin's *"The Man* from Hell's River."

Since then, some classics have included "Lassie Come Home" (1943) "Old Yeller" (1957), and "The Incredible Journey" (1963). Now be prepared to add another tale to the list of superb films about man's best friend and the bond that can form between them and humans.

"Arthur the King" has nothing to do with the mythological king of Britain. Rather, it's about a dog — and friendship, resilience, and companionship. The story is based on a gripping 2017 true-life adventure book called "Arthur: The Dog Who Crossed the Jungle to Find a Home" by Swedish extreme athlete and author Mikael Lindnord.

Lindnord is portrayed in the film by Mark Walberg ("Boogie Nights"). In addition to Walberg—he's named Michael Light here — two primary costars include Simu Liu ("Barbie") and Nathalie Emmanuel ("Game of Thrones").

The story centers around Light as a seasoned professional athlete on the brink of retirement who is gearing up for one final challenge by striving to win the Adventure Racing World Championship in the Dominican Republic. This soul-crushing, 10-day event involves 435 miles of mountain climbing, biking, and kayaking. As his team's captain, Michael struggles with challenges both physical and personal.

One day, when the group was resting, a scraggly, injured mutt limped into their camp. Light offers the emaciated creature a meatball and a powerful bond forms that will change both of their lives.

The team meets the same stray canine hundreds of miles later. The second time fate brings them together, the dog saves Michael's life by barking at him just as he's about to step off the edge of a cliff. "Extra meatballs for you, my friend," he tells him.

Michael's fellow competitors initially see the creature as a nuisance but come to love him and eventually adopt him as the team mascot, as he displays as much heart as any of the adventurers. Later on, as Light and the mutt slog their way through a swamp together, he proclaims, "He's the king ... I think we should call him Arthur...Arthur the King."

In real life, author Lindnord took Arthur home following his arduous adventure. He said later, "Arthur's beautiful soul touched many people, and for us in the family, he was the best family member you could dream about."

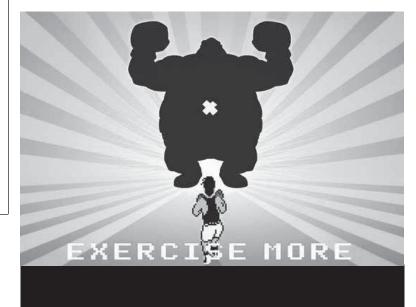
Prolific TV director Simon Cellan Jones and scriptwriter Michael Brandt ("3:10 to Yuma") helped to bring Arthur's story to fruition.

The Lionsgate PG-13 release of "*Arthur the King*" opens in theaters on March 22.

American Heart Association







Awareness.

This is what it takes to take on Alzheimer's.

It's not easy to accept that memory loss that disrupts daily life could be a sign of Alzheimer's.

But you can learn about signs and screening. And stay active to reduce your risk and improve your quality of life.

Because you have what it takes to take on Alzheimer's.

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🞗 TAKE 亟 ALZ



March 20

The Muckenthaler

Cultural Center Bugs,

Bees, and Butterflies Day

Join the second year of Bugs,

Bees, and Butterflies Day and

learn about the benefits of

bugs in the garden. The event

will include arts and crafts

activities for kids, an Artist

Marketplace with ecofriend-

ly home and garden vendors,

and environmentally focused

artwork. At The Muckenthal-

er Cultural Center, 1201 West

This night of Old West en-

tertainment consists of four

contests rolled into one: Best

Dressed Old West Man, Best

Dressed Old West Woman,

Best Belt Buckle, and the Hair-

iest Man (best mustache and/

or beard). So, don your finest

Old West outfit, belt buckle,

or facial hair and enter one or

more of the contests. There is

a \$5 entry fee (pay when you

arrive) per category for each

contestant entered. For the

timider, spectators are always

welcome at the hilarious Fies-

ta Grandé. At Swallow's Inn,

31786 Camino Capistrano,

San Juan Capistrano.

Call 949-615-1920.

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Malvern Ave., Fullerton.

Swallows Day Fiesta

San Juan Capistrano

Grande

March 20

6 to 9 p.m.

On The Road Again ...

lunch at Herringbone or La Valencia Hotel.

Where to Stay in San Diego

For the best view of San Diego, have happy hour at Mister A's. Continue from Banker's Hill into Little Italy for dinner.

Little Italy has something for everyone. From the craft brew scene at Ballast Point, steak meals at Born & Raised, vegan dishes at Cafe Gratitude, or seafood at Ironside, it is hard to choose. End the evening at Extraordinary Desserts.

Day 2 — Morning at Liberty Station and Point Loma

Breakfast Republic is one of the best brunch spots in San Diego and there is always a wait to prove it. To help pass the wait time, go to the location in Liberty Station, a former Navy base reinvented with a public market, restaurants, Stone Brewery, and boutiques.

Have lunch at Mitch's Seafood in the Point Loma harbor for fresh fish and excellent tacos. I like to grab a bar stool outside facing the marina.

You can spend the afternoon in Old Town Historic Park. Once the center of life and culture in the 1800s, the center of San Diego's history and birthplace has been preserved in its 32 restaurants, 100 shops, and 36 museums and historic sites.

Evening in South Park

While you inevitably wait for



your table at Buona Forchetta for dinner, stroll up north a few blocks to stop in some local shops. Native Poppy, Gold Leaf, Thread + Seed, Communal Coffee's adorable trailer, and the adjacent shop are all near the intersection of Juniper and Fern.

After having your memorable Italian dinner, go to Polite Provisions for a craft cocktail (also read about 11 other bars I love in San Diego).

Day 3

Start your day with coffee at Communal Coffee in North Park or Better Buzz in Hillcrest.

Morning at the Zoo

Balboa Park has been home to the San Diego Zoo for over a century. The 100-acre world-famous zoo inhabits over 3500 rare animals including leopards, pandas, hippos, and the largest colony of koalas outside Australia. The zoo is a must-visit for families (kids under 11 are free in October!) Suggestion: Skip an overpriced lunch in the zoo and go to City Tacos just a few blocks away in North Park.

Afternoon in Coronado

Throughout San Diego, you will find various architectural





styles, and there is no place they all come together quite like Coronado. Get lost in the back streets to see Hamptons-style mansions, small Spanish casitas, bungalows, and craftsmen's homes.

Visit Coronado's famous wooden Victorian hotel, The Del. The red-roofed rotunda is unmistakable from the film *"Some Like It Hot"* with Marilyn Monroe. End a wonderful three days in San Diego with sunset cocktails and your feet in the sand at the beach bar of The Del.

Oh, and while you are in the area, it is a clever idea to check out the charming North San Diego seaside towns of Encinitas, Carlsbad, and Solano or the wine country of Temecula. If you love animals, check out the San Diego Zoo Safari Park and for a unique peek into Navy life as it was during World War II and beyond, visit the USS Midway Museum.

Or you can do what I do when I just want to relax: spread out a beach towel on the scenic parks of Mission Bay and enjoy the views of clear blue waters and sailboats.





Swallows Day Parade & Mercado San Juan Capistrano March 23

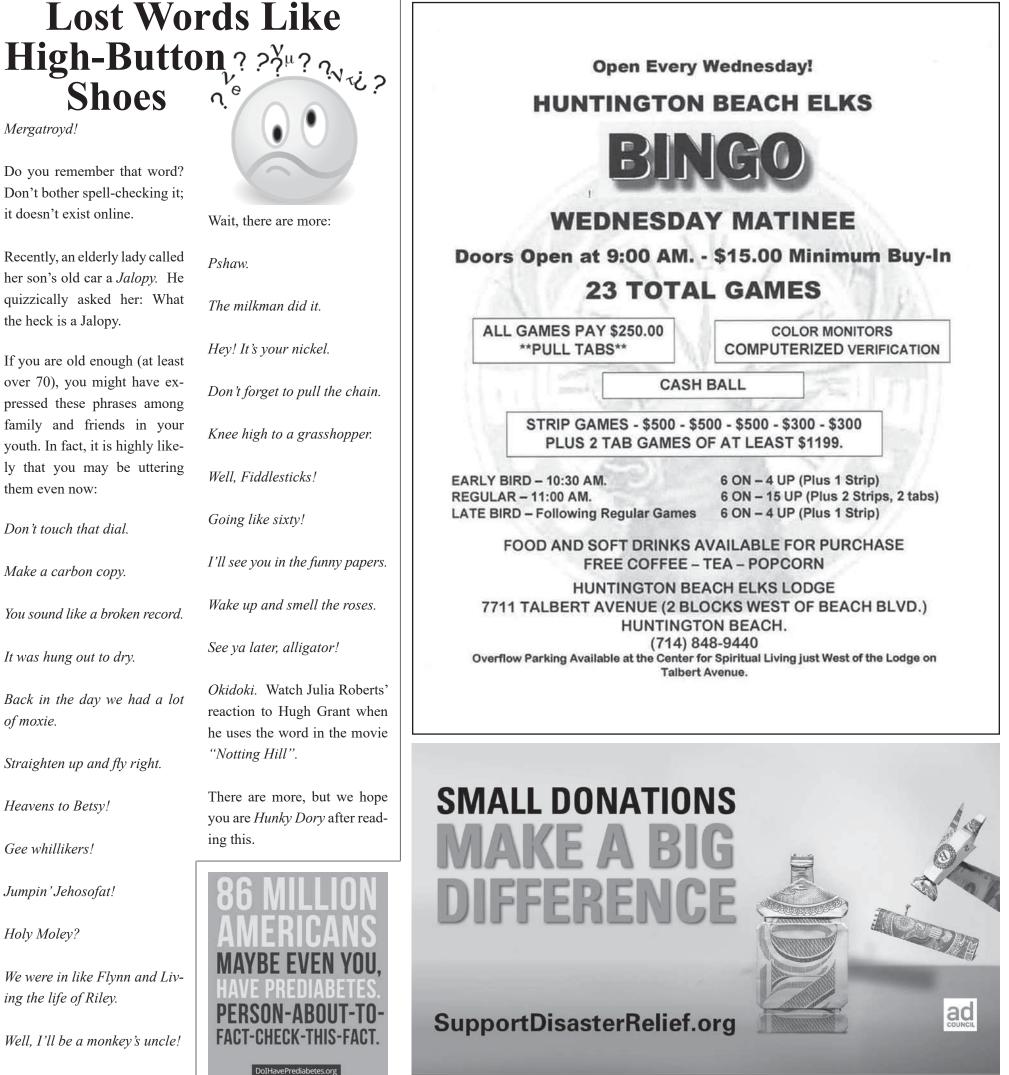
The parade takes place in downtown San Juan Capistrano. This is the nation's largest non-motorized parade. It is organized and presented by the San Juan Capistrano Fiesta Association. Arrive early; most street closures are by 10 a.m. The parade begins promptly at 11 a.m. The Mercado is a Street Fair and Market Place where you can eat, drink, and shop at over 100 booths. It is THE place to be after the parade! Listen and dance to the music of The Working Cowboy Band, a traditional country music band. At Downtown San Juan Capistrano. Call 949-615-1920.



sites] Card Ladder and Vintage Card Prices (VCP)."

These all give a very good upto-the-minute mark on what you can expect a card to be worth if you were to sell it." You can also contact a baseball card marketplace, like PWCC, or even hop into a brick-andmortar store that buys and sells cards to have your cards appraised on-site.





Mergatroyd!

Do you remember that word? Don't bother spell-checking it; it doesn't exist online.

Recently, an elderly lady called her son's old car a Jalopy. He quizzically asked her: What the heck is a Jalopy.

If you are old enough (at least over 70), you might have expressed these phrases among family and friends in your youth. In fact, it is highly likely that you may be uttering them even now:

Don't touch that dial.

Make a carbon copy.

You sound like a broken record.

It was hung out to dry.

Back in the day we had a lot of moxie.

Straighten up and fly right.

Heavens to Betsy!

Gee whillikers!

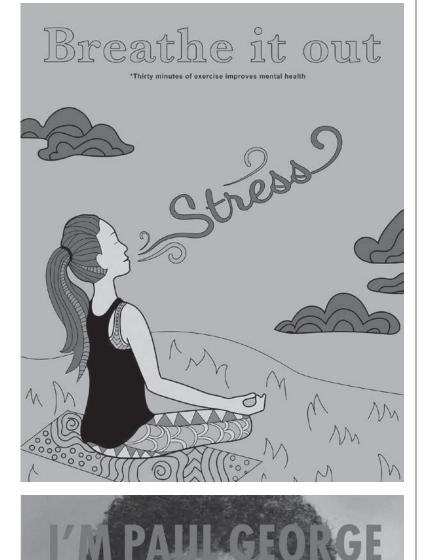
Jumpin' Jehosofat!

Holy Moley?

We were in like Flynn and Living the life of Riley.

Well, I'll be a monkey's uncle!

This is a fine kettle of fish!



MY MOM HAD A STROKE

Learn the signs of a stroke F.A.S.T.

Face drooping Arm weakness Speech difficulty Time to call 911

strokeassociation.ord

Ad

Heart Stroke

Together to End Strok



Unveiling Disneyland: Beyond the Mainstream



Sleeping Beauty Castle after refurbishment in 2019/CrispyCream27, CC BY-SA 4.0 https://creativecommons.org/licenses/by-sa/4.0, via Wikimedia Commons

Dubbed "The Happiest Place on Earth," Disneyland has stood as an emblem of joy for decades, yet amidst its vast playground for young and old, lies a treasure trove of lesser-known data that often evades the spotlight.

While Disney World garners much of the attention with its myriad attractions and resorts, Disneyland, the pioneer of Disney theme parks, quietly boasts a rich history and proximity to Disney's cinematic legacy, housing unique features often overlooked by enthusiasts.

With its inception in 1955, Disneyland emerged as the progenitor of Disney's imaginative universe, yet its significance sometimes fades in comparison to its younger sibling. However, with 60 years of evolution and nestled in the vicinity of Disney's iconic movie studios, Disneyland's narrative is one of enduring enchantment and innovation.

The scale of Disneyland's allure may surprise many. Close in annual visitors to the Magic Kingdom's 20 million, its allure remains undiminished even after all these years.

Here are some intriguing facts to consider, perhaps unknown to many: • Inaugural year of Disneyland: 1955

• Disneyland's location: 1313 Disneyland Dr, Anaheim, CA 92802.

Launch date of the Disneyland Monorail: June 14, 1959.
Number of Monorails in Disneyland: 3 (Red, Blue, Orange)

• Cost of constructing Disneyland: \$17 million.

• Workforce behind Disneyland's construction: 2,500 individuals.

• Guests invited to Disneyland's grand opening: 22,000.

• Ticket prices in Disneyland's inaugural year: \$1 for adults, \$0.50 for children.

• Disneyland's expanse: 486 acres (10/1/16)

• Inception of Disneyland sketched by Walt Disney during a family outing.

• The inaugural day of Disneyland was dubbed "Black Sunday" due to logistical and technical glitches.

• *"The Disneyland TV Series"* premiered in 1954.

The list goes on, highlighting the enduring magic and economic impact of Disneyland. So, next time you step into this wondrous realm, remember that there's more than meets the eye in "The Happiest Place on Earth."

Source: https://disneynews. us/disneyland-statistics/



vou're on a limited income?



file for free with TurboTax Free Edition the entire season. They can also get help along the way and get an expert review before they file for free if they have a Form 1040 + limited credits only through March 31, 2024, with Turbo-Tax Live Assisted Basic Offer. TurboTax Free Edition and TurboTax Live Assisted Basic Offer cover: W-2 income -Interest or dividends (1099-IN-T/1099-DIV) that don't require filing a Schedule B -IRS standard deduction -Earned Income Tax Credit (EITC) -Child Tax Credit (CTC) -Student loan interest deduction. Roughly 37% of filers are eligible.

Typically, DIY filers that have itemized deductions like those who claim mortgage interest would be able to use TurboTax Deluxe

If a DIY filter is self-employed or an investor, they could use our TurboTax Premium product. TurboTax Premium can automatically import up to 10,000 stock transactions and 20,000 crypto transactions at once. It can also search for specific self-employed deductions related to self-employed industries as well as streamline the Schedule C used to report self-employed income and expenses based on your specific situation, so you don't see unnecessary screens and questions.

Q: Is it more cost-effective to do your taxes yourself if

In the Spotlight Continued from page 18

A: It can be, but TurboTax also has our TurboTax Live Assisted Basic Offer for free through March 31, 2024, for filers with Form 1040 + limited credits only. Roughly 37% of tax filers qualify. With TurboTax Live Assisted Basic Offer, filers can get help along the way from a tax expert if they have questions and they can get an expert review of their return before they file. TurboTax Live Assisted Basic Offer Covers W-2 income -Interest or dividends (1099-INT/1099-DIV) that don't require filing a Schedule B -IRS standard deduction -Earned Income Tax Credit (EITC) -Child Tax Credit (CTC) -Student loan interest deduction.

Q: Does TT offer any help with filing if needed i.e., online help? Is it extra \$\$?

A: Yes, TurboTax has the TurboTax Live Assisted Basic Offer mentioned above for filers with Form 1040 + limited credits for free through March 31, 2024. For filers who don't have Form 1040 + the limited credits mentioned above, they can still get help along the way or have a tax expert fully do their taxes by being matched with the right TurboTax Live expert for their situation virtually or meeting virtually or in person with a local verified pro for additional fees.

Q: Why do people dislike their taxes so much, especial-

ly if TT makes it easier?

A: I think they haven't tried TurboTax before. Once they try it, they realize how easy doing their taxes is with TurboTax, especially since there is added assurance that they can connect with a tax expert if they need additional help, or they can be matched with a tax expert who can fully do their taxes for them.

TurboTax added new full-service and generative AI-powered tax prep experiences for tax filing with ease and complete confidence.

Filers can also jumpstart their taxes by snapping a photo of their W-2s, 1099-NEC, and 1099-K and the information goes to the correct forms. Filers can also directly import their information from their employer, payroll provider, and financial institution since TurboTax partners with hundreds of financial institutions and payroll providers.

Some people also just need a little push to get started and don't like gathering their documents.

I always suggest you gather your documents in one place as the forms start coming in the mail. Also don't forget forms and receipts for deductible expenses. TurboTax has a document checklist to help you gather your documents. And from the start in Turbo-Tax, there is an AI-powered personal financial assistant that will automatically create a document checklist. Whether filers choose to get started by uploading their tax data and documents, connecting with one of our experts, or answering some questions about their tax situation, Intuit's AI-powered document checklist will help customize the experience to only what's relevant for the customer. It will enable TurboTax and human tax experts to leverage the power of AI to provide fast, personalized answers to their questions, offer tailored insights for their situation, and even deliver recommendations on how to best act in the future.

Q: Is there any tricks or special tips for doing taxes using TT especially if you're a senior and/or not great at numbers?

A: With TurboTax you don't need to know any tricks or be great with numbers. TurboTax will ask you questions related to your specific situation and do all the calculations on the back end. Seniors can rest assured that they are getting every dollar they deserve with TurboTax and TurboTax has a Tax Return Guarantee good for the 7-year life of the tax return. The Tax Return Guarantee includes a combination of coverage including 100% accurate calculations, audit support, and a maximum refund.

All are guaranteed for the full 7-year life of your tax return. Don't delay filing. With the average refund being over \$3,000 last year, filers should file as soon as possible so they can be the first in line for their tax refund.

An e-file with direct deposit is the fastest way to get your refund.

The IRS states that they will issue most tax refunds within 21 days or less of acceptance when returns are e-filed with direct deposit and there are no issues with the return.

Q: anything else that would be helpful to those over 55 who have elected to do their tax prep and filing this year?

Continued on page 30



In The Spotlight

Continued from page 29

A: Don't forget to gather medical bills which seniors often have an exorbitant amount. If you can itemize your deductions, you can claim a medical expense deduction for medical expenses over 7.5% of your adjusted gross income. For instance, if your income is \$50,000, you can claim medical expenses over \$3,750(\$50,000 x 7.5%). I have seen seniors have medical expenses well beyond that amount.

Many retirees are working side gigs or picking up consultant work. For filers who worked as consultants or had side gigs, they would receive a 1099-NEC if they made \$600 or more or they may receive a 1099-K depending on the third-party provider and the number of payments processed. They should remember to claim business expenses directly related to their side gig or consultant job since those expenses can lower taxable income and self-employment taxes.

Even if they don't receive a form, they are supposed to file their self-employment taxes if they make a net income of \$400. If filers receive social security income only it's not taxable but other streams of income like retirement income and self-employment income can make a portion of the income taxable.

Tell Your Life Story...

Continued from page 14



"I've wanted my husband to tell his story for years. Our family and friends have also been after him, to no avail. You came along at just the right time to kick start this important project for us."

Sharing your life, your accomplishments, and life lessons for your children and/or your grandchildren is a priceless experience for you and your entire family.

Call me today for a free consultation: **949-244-7880** or email me at: **ighostwrite@icloud. com** and visit my website for testimonials, how the process works, my background and fees at: **www.theghostwriter.net.**

Robert Bruce Woodcox 949-244-7880 ighostwrite@icloud.com 3857 Birch St., 702 Newport Beach CA 92660

Five Terms

Continued from page 5

charged on your balance due is called the Annual Percentage Rate. You pay this interest rate on any balances not paid in full each month—in other words, if you don't pay your bill in full when it's due every month, the amount you do not pay is subject to interest. It's important to note that your credit card may have more than one APR: One rate for purchases, another for balance transfers and yet another for cash advances.

Understanding these terms can empower you to manage your finances in the best way to meet your needs and borrow responsibly, and properly managing your credit can lead to higher credit scores and more access to credit for your financial needs.

Learn More

For more information and to discover financing options to fit your lifestyle, visit www. synchrony.com.



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Treat the Future

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ficial intelligence (AI), quantum computing, and other sci-

ence-fiction-like terms, most

of the rubber-meets-the-road

action at this year's Consumer Electronics Show involved the

infusion of modern technolo-

gy into well-known everyday

This is the perfect product to

keep you connected to Wi-Fi,

especially when you are away

from home and frustrated with

the lack or slowness, insecurity,

and disappearance of Internet

The Muama Ryoko is a pock-

et-size portable wireless mo-

dem that delivers a strong, fast,

and secure online connection

The product allows you to

connect your phone, laptop, or

tablet – up to 10 devices – for

lower costs and gives you more

than 10 hours of battery life. In

addition, it allows you to block

unwanted Web content, limits

screen time and restricts the

use of risky applications. Price:

almost everywhere you go.

service.

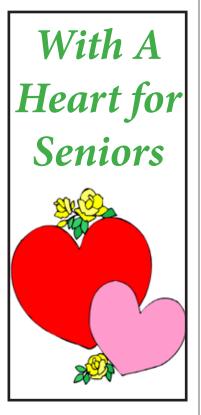
\$89.

products. Case in point:

The Muama Ryoko



May the sound of happy music, and the lilt of Irish laughter, fill your heart with gladness, that stays forever after.





The Gadget Geezer By Les Goldberg New Tech for Common Causes however, it requires a \$5 per month subscription after a free

With all the buzz about arti- ChillWell 2.0



When it comes to portable or window-attached air conditioners, the biggest drawbacks are the high electric bills and the actual amount of cool air being dispersed.

Unlike traditional AC systems that slowly try to cool down an entire room or house, **ChillWell 2.0** focuses on just one area at a time. According to the company, "you'll start to feel the icecold air in mere seconds!"

Features include high, medium, and low speeds plus a turbo mode for an "ultimate blast" of cooling. Also, ice cubes can be added to the cooler tank for extra cooling.

To start, you charge the unit using the included USB charging cable. Price: \$89.

PhotoScans

How many of you have old photos tucked away in a closet or attic that you've been waiting for years to enjoy in an organized album? If your answer is "I just don't have the time," you are not alone.



That is why the latest photo scamming apps are among the favorite gifts for a generation of people who took pictures with actual cameras and printed them out on photo paper. Today, converting those images to a digital format is as easy as using your smartphone and several available apps from your Apple or Android app store.

The most popular apps are Google PhotoScan, Microsoft Lens, and Photomyne.

With **PhotoScan**, which is free and easy to use, your images are mostly detailed, enhanced, and without some blemishes. The primary complaint from users is that the app is time-consuming, especially if you have multiple images to scan.

Also free, quick, and easy to use is Microsoft Lens, which requires you to be careful with lighting and angles to avoid reflections.

In various professional reviews, the Photomyne app proved the best of the three. It delivered the best color rendering and skin tones. Unlike the others, however, it requires a \$5 per month subscription after a free trial to take advantage of its many tools and cloud coverage.

Wheely-X



For the first time, wheelchair-bound people can work out on their customized treadmills.

Thanks to modern technology, the **Wheely-X** is an innovative wheelchair treadmill "that empowers users to utilize their wheelchair while taking part in interactive games, fostering physical fitness and cognitive health," according to a company spokesperson.

"Personalized workouts enhance endurance, strength, and flexibility while stimulating games boost memory, focus, and problem-solving abilities," he added.

Its compact design offers the freedom to exercise anywhere, whether at home or in therapy centers.



WOMEN IN A Retrospective



A Multi-Media Event Classical Gospel Broadway

Saturday, March 16 | 7:30 pm

Coast Hills Auditorium | 5 Pursuit, Aliso Viejo 92656



Tickets on Sale Now!

Box Office open 9–5pm (714) 731–8079

www.southcoastsymphony.org (Buy online and choose your own seats)



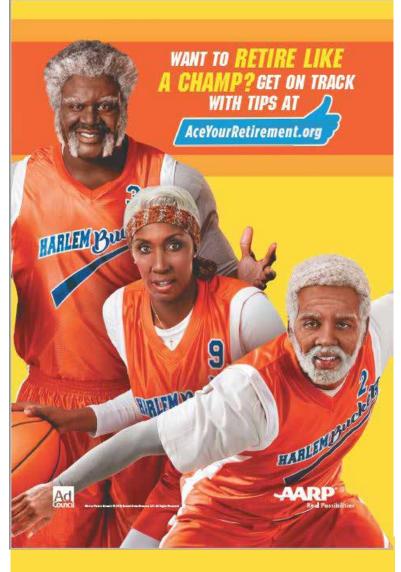
More than 5,100 residents met their best friends at Brookdale. As a resident, you can wake up each morning to new opportunities designed to keep you socially active. You'll meet people who are in the things you're into — and you'll discover that those people often become your closest friends.

Source: 2018 Resident Programs survey

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BROOKDALE





MARCH 2024



Grant Sevdayan - Music Director

ANTONIN DVOŘÁK

Symphony N9 (From the New World)

ARAM KHACHATURIAN

Concerto for Cello and Orchestra Ruslan Biryukov - cello

LÉO DELIBES

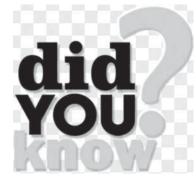
Flower Duet from "Lakmé" Grace Lee - soprano Susan Kinsey - mezzo-soprano SUNDAY, March 10, 2024 @ 3:30pm HUNTINGTON BEACH CENTRAL LIBRARY THEATER 7111 Talbert Ave, HB 92648

> DVOŘÁK & KHACHATURIAN

TICKETS

Adult: \$28 (\$35 at the door) Senior/Student: \$25 (\$28 at the door) Online Promo: 4 tickets for \$80

HBSymphony.org info@hbsymphony.org



A little-known gem nestled between the Tennessee River and the Great Smoky Mountains in the Eastern part of the state is the charming small town of Loudon County, TN. Learn about the food, fun, farms and shopping there at www.visitloudoncounty.com.

Health coaching is a dynamic and impactful approach to health care. Silver&Fit members can be paired with certified health coaches to work on their fitness, nutrition, and lifestyle goals.

America's businesses, large and small, are increasingly extending a hand to help others. For example, more than 125 employees at H/L, a fiercely creative marketing and advertising agency that makes momentum for clients, spent over 350 hours of volunteer time. To learn more, visit www.hl.agency.

For a happier, healthier life, have your home's air ducts professionally cleaned by a member of The National Air Duct Cleaners Association (NADCA). Dirty ducts can contribute to poor indoor air quality and exacerbate health issues. To find qualified and certified air duct cleaning professionals, visit www.breathingclean.com.

Respiratory syncytial virus (RSV) vaccines are now approved and available throughout the U.S. and the cost is covered fully for Medicare beneficiaries, reports The National Association of Nutrition and Aging Services Programs. Resources in English and Spanish are at www.nanasp.org/vaccines. A fast, reliable Internet connection is essential to many of our daily lives. That's where the Affordable Connectivity Program (ACP) comes in. Eligible households can save \$30 a month or more. Visit www. fcc.gov/acp for more details and call 844-844-WIFI (844-844-9434) to find a participating provider nearby.

2023 saw the centennial anniversary of the American Battle Monuments Commission (ABMC), the federal agency which is the guardian of American military cemeteries and memorials abroad. You can visit the sites or search www.ABMC.gov to discover a connection to the patriots the agency proudly honors.

When it comes to reducing alcohol intake, an accountability app called Reframe can help. Developed with experts in neuroscience and psychology, it tracks progress, sets reminders, provides a guided plan that works for your lifestyle and helps you change how you view alcohol. More at www.joinreframeapp.com.







For information on donating your body to medical education and research, call: 949-824-6061



or visit: https://medschool.uci.edu/community/willed-body-program

No cost to donor or family. Final cremation and scattering at sea ncluded.

Crossword Puzzle Answers from page 15

	-	-	-			-		-				-		
¹ O	² R	³ Z	⁴ O		⁵ R	⁶ E	⁷ A	⁸ R		°C	10 R	11 	12 M	13 E
¹⁴ P	ο	Е	М		15 E	D	G	Е		16 H	Α	G	U	Е
17 E	s	т	Α		18 M	I	Е	Ν		19 A	т	ο	L	L
²⁰	н	Α	R	21	ο	т	s	ο	22 F	F	1	R	Е	
				23 N	т	н			24 R	Е	0			
25 0	26 P	27 P	28 0	S	E		29 V	30 E	Ε		31 N	32 A	33 D	³⁴
35 C	R	0	N	E		36 S	A	М	0	37 A		38 P	Α	L
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Online@www.seniorreporterofoc.com

Life After Mother

By Lyn Jensen

'Exploring probate and estate issues from personal experience.'

Spark Joy and Love

"Food, clothing, and shelter are the most basic human needs, so you would think that where we live would be considered just as important as what we eat and what we wear. Yet in most societies, tidying, the job that keeps a home livable, is completely disregarded," said Marie Kondo in her perennially popular how-to book, "*The Life-changing Magic of Tidying Up: The Japanese Art of Decluttering and Organizing.*"

"The true purpose of tidying is not to cut down your possessions or unclutter your space," Kondo advises as well, "The ultimate goal is to spark joy every day."

Kondo is a professional organizer who's built an international empire, selling her unique brand, KonMari, via her website konmari.com. Her other popular books include "Spark Joy and Kurashi at Home: How to Organize Your Space and Achieve Your Ideal Life." ("Kurashi" is Japanese for "way of life") She's had two home-improvement series on Netflix.

Recently I've been attempting to apply her KonMari method to organizing my home. Primarily she emphasizes what to keep, not what to get rid of. For any household item, you must ask yourself if you love it, if it "sparks joy." Kondo's advice is to schedule your organizing according to categories instead of areas, starting with clothing, books, and papers. Next comes sorting and disposing of a miscellany of household goods, décor, supplies, and equipment, ranging from electronics to kitchenware to figurines. For this group, Kondo uses a Japanese word, "komono."



Last comes "mementos" because, Kondo said, "Once you have followed the correct order for tidying, sorting will proceed smoothly, and you will be amazed at your capacity to choose on the basis of what gives you pleasure."

Clothes generally aren't a category I need to spend much time on. I've never been a person who went crazy buying apparel or overstuffing my closet. Almost all of my mother's clothes already have either been integrated into my wardrobe or else sold, donated, or given away.

Jewelry is an exception. My mother accumulated boxes and drawers full of beautiful jewelry, even if most of it was more "junk" than "fine." Thinning out the collection and integrat-

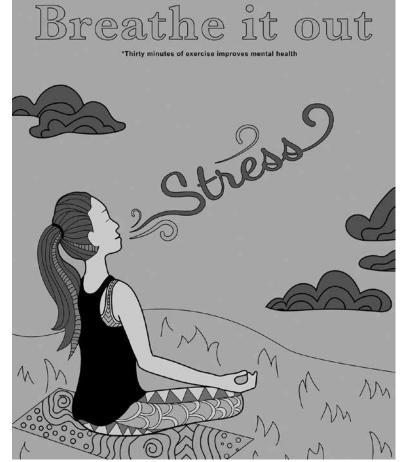


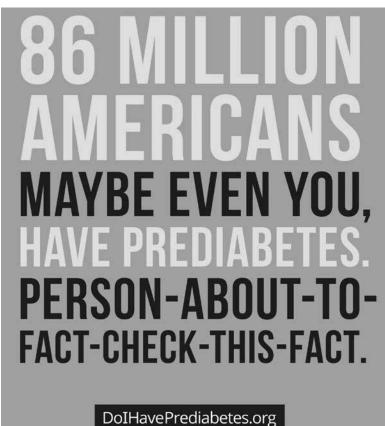
ing it into my own has already taken days, spread over years, and still, I'm going to need several more days to separate what I love from what can go.

Books and papers aren't major issues either, so I've moved along to "komono." I spent a day attempting to determine which household items that clutter the living room spark joy and love — and only peeled off a top layer. I think of organizing this house as like peeling an onion. You peel off a layer, then peel off the next layer.

You may hire a professional KonMari consultant, but their fees range from several hundred to several thousand dollars, so you'll need to be certain you're getting your money's worth. I'd rather do it myself.







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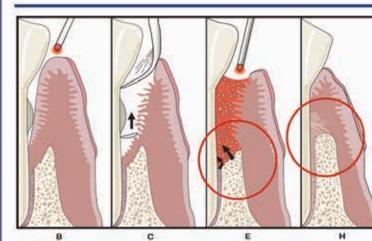
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MARCH 2024

Retire with Confidence: The Bright Side of Reverse Mortgages for Seniors

The FHA Insured Reverse HECM (age 62+) and the Jumbo Reverse (age 55+)

As Seniors embark on their well-deserved retirement journey, securing financial stability becomes a beacon of hope. Amidst the challenges of fixed incomes and increasing expenses, many are discovering the untapped potential of reverse mortgages. Contrary misconceptions, reverse to mortgages bring a ray of optimism into the lives of Seniors, offering numerous benefits that can significantly enhance their golden years. Here's why embracing reverse mortgages could be a transformative step towards a brighter financial future and retirement.

Understanding the Power of Reverse Mortgages

Reverse mortgages, tailored for Senior homeowners, represent a transformative financial solution. Unlike traditional mortgages where homeowners make monthly payments to a lender, reverse mortgages flip the script, empowering lenders to pay homeowners. This allows Seniors to unlock a portion of their home equity, converting it into cash that can be received as a lump sum, monthly installments, or a Line of Credit (LOC), or pay-off an existing mortgage - providing unparalleled flexibility and freedom. Best of all, no monthly loan payments required.



Financial Flexibility and Stability

The beauty of reverse mortgages lies in the unparalleled financial flexibility they offer. For Seniors, their home often stands as their most valuable asset. By tapping into this equity, Seniors gain access to much-needed funds for essential expenses such as healthcare costs, home renovations, or simply enhancing their quality of life. This influx of cash not only eases financial strain but also brings a renewed sense of security and peace of mind, enabling Seniors to fully embrace the joys of retirement without worrying about monetary constraints.

Furthermore, unlike traditional loans, reverse mortgages alleviate the burden of monthly repayments. Instead, repayment typically occurs when the homeowner sells the property, moves out, or passes away. This liberating feature ensures seniors can enjoy their homes without the stress of ongoing mortgage payments, fostering a sense of security and independence in their golden years.

Preservation of Homeownership It's important to dispel the

myth that reverse mortgages equate to relinquishing homeownership. On the contrary, Seniors retain full ownership of their homes and continue to benefit from any appreciation in property value. As long as they fulfill their obligations, such as paying property taxes, insurance and maintaining the property, Seniors can bask in the comfort and familiarity of their beloved homes for as long as they desire.

Easy Income and Credit Requirements

One of the most empowering aspects of reverse mortgages is their accessibility. Unlike traditional loans, reverse mortgages are not contingent on income ratios or credit scores. Instead, they are primarily based on the value of the home and the age of the borrower. This inclusive approach makes reverse mortgages an attractive option for Seniors from all walks of life, offering a pathway to financial empowerment and independence.

Conclusion: Embracing a Brighter Future

In conclusion, reverse mortgages offer a pathway to financial liberation and empowerment for Seniors seeking to embrace the full potential of their retirement years. By unlocking the equity in their homes, Seniors can embark on a journey of newfound freedom, stability, and optimism. However, it's essential for Seniors to approach reverse mortgages with careful consideration and seek guidance from qualified financial advisors to ensure it aligns with their unique circumstances and aspirations. With the right approach and mindset, reverse mortgages can serve as a beacon of hope, illuminating the path towards a brighter, more fulfilling future in retirement.

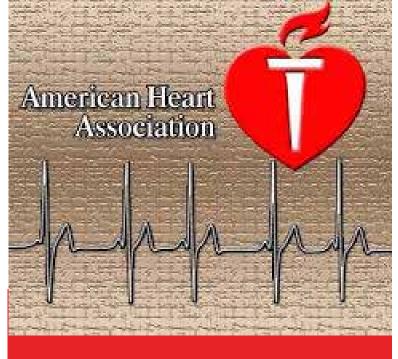
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