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JULY 2018

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Liza Minnelli

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—Liza Minnelli

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Unbelievable but True





My wife and I were traveling to the East Coast to spend time with our granddaughters. We were all packed. My baggage that I was checking had my name tag on it and a green ribbon around the handle so it would be easy to spot when I retrieved it at the airport when we arrived. My wife also had a bag to check with a big red snap on going around it. Of course we also each had our two carryons as allowed by the airline. We checked into a hotel near the airport the night before that had a package with extended parking and a shuttle to the airport. We unloaded our luggage, gave the keys to the valet driver, tipped him, got a receipt and went to the front desk to check in.

Soon we were in our ninth floor room unpacking for the night. Our flight was early from LAX, nonstop to BWI in the morning. As I left a 6 a.m. wake up call with the front desk, I remembered I left my prescription sunglasses in the car. I would be renting a car in Maryland and I needed those glasses to drive. Embarrassed, I went back down to the valet service with my receipt and asked the man to retrieve my sunglasses. I waited in the lobby and it took about 20 minutes before the man returned with my glasses.

The next morning we caught the shuttle to the airport, checked our luggage and went through security quickly. We were at the departure gate two hours before our flight was scheduled and we had already eaten breakfast at the hotel. For the next hour and a half we sat with our carryons listening to blaring announcements about security, last chance to board a flight and on and on. At 10:20 a.m. we were lined up with our boarding passes in hand. Then we waited 45 minutes in line without an explanation for the delayed boarding. It reminded me of my days in the Army of hurry up and wait.

These days it seems all the flights our 100 percent booked, and such was our case. All the seats were occupied, yet we sat for another 20 minutes past our departure time without an explanation. Finally we taxied to the runway to join a long line. It was like driving on the 405 at the height of the rush hour except these were planes. We moved about 10 yards every 10 minutes. The captain then advised us that our delayed departure was due to a runway being repaired and incoming and outgoing flights were using the same runway. It took 90 minutes to get airborne.

The flight was smooth but over an hour late when we landed. We had arranged for a car service to pick us up and take us to our daughter's house. We rushed to the baggage area and were instructed that our flight's luggage would be at carousel 7. It turned out another flight's luggage was ahead of ours being unloaded at carousel 7. After waiting 10 minutes, it was announced that there

Continued on page 8







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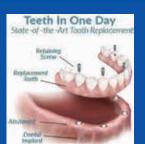
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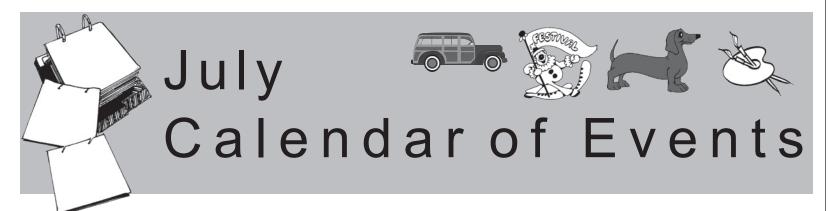








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Don't let the summer pass you by, check out these events happening in and around the area. You can sit by the pool, and go to the beach, but there's more happening than that. Add these events to your busy calendar and get out and enjoy.

Sawdust Festival Laguna Beach

Through Sept. 2

Outdoor arts and crafts festival. Watch artists create their work and buy directly from them while enjoying the wonderful atmosphere. At, 935 Laguna Canyon Road, Laguna Beach. Call, 949-494-3030.

Pageant of the Masters Laguna Beach

July 7 - Sept. 1

The Pageant of the Masters is considered one of the most unique productions in the entire world. Audiences are amazed and enchanted by 90 minutes of tableaux vivants ("living pictures"), incredibly faithful re-creations of classical and contemporary works of art, with real people posing to resemble their counterparts in the original pieces. Live narrator guides audiences through the story of each living picture accompanied by the music of a professional orchestra. At, 650 Laguna, Canyon Road, Laguna Beach. Call, 949-494-1145.

Dachshund Races Huntington Beach July 8

3 p.m. (doors open at 2 p.m.)

Come see these short-legged but swift 'wiener dogs' race to the finish line once a month at Old World Village. Arrive early and stay for lunch on the dog-friendly patio. Free admission for this month. Other 2018 dates: Aug. 19, Nov. 11, and Dec. 9. At, Old World Village, 7561 Center Ave., Huntington Beach.

German Heritage Day Huntington

July 8

2 p.m. to 6 p.m.

Enjoy free food for the first 500 visitors, as well as the Donau Schwaben Folk Dancers, German American Brass Band, carnival games, and wiener dog races. German Heritage Day: Free admission. At, Old World Village Festival Hall, 7561 Center Avenue, No. 49, Huntington Beach.

The Orange County Fair

Costa Mesa

July 13 – Aug. 12

Wednesdays through Sundays The annual Orange County Fair is the premier family attraction in Southern California offering exhibits, foods, entertainment, rides and hands-on activities. There is something for everyone at the event including summer headline concert series, working farm and petting zoos, thrill rides, contests, and games. At, OC Fair & Event Center, 88 Fair Dr., Costa Mesa. Call, 714-708-FAIR.

Ocean Festival San Clemente

July 21 - 22

Celebrating more than 40 years of The Greatest Show on Surf! Competitions, beach runs, bodysurfing clinics, fishing derby, Woody car exhibit, ocean art show, and more. At, San Clemente Pier. Call, 949-440-6141.

Cypress Community Festival

Cypress

July 28

Festival grounds Open: 9 a.m. to 5 p.m.

Pancake breakfast: 7 a.m.to 11 a.m.

One of the largest one-day festival in Orange County attracting 20,000 people annually. This event includes an early morning 5K / 10K run, a pancake breakfast, car show, chili cook-off, family games, food booths, Chamber of Com2430.

merce business expo, arts and crafts booths and four stages with continuous entertainment. Admission is free. At, Cypress Community Center, Oak Knoll Park, 5700 Orange Ave., Cypress. Call, 714-827-



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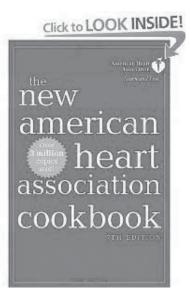
Don't wait to notice the warning signs, like blurry central vision or difficulty seeing fine details.

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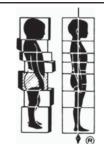


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Fifties Flashback

By Randal C. Hill

'The Rockin' National Anthem'

Bill Haley and His Comets recorded the first Rock 'n Roll hit—Crazy, Man, Crazy, a now-forgotten piece of swingbased fluff that employed teen-oriented catch phrases of the day ("solid," "crazy," "gone"). Issued on Essex Records, the ditty reached Number 12 on Billboard's 1953 singles chart. The success of Crazy, Man, Crazy caught the interest of industry giant Decca Records, who quickly wooed Haley away from tiny Essex and onto their powerhouse label.

On April 12, 1954, Haley and his band nervously entered Manhattan's cavernous Pythian Temple studios to tape two songs for Decca that would become the Comets' debut offering. Top-notch veteran Decca producer Milt Gabler focused his energy on the "A" side, a novelty called *Thirteen Women* (and Only One Man in Town)," a droll tale of 13 women and one (lucky) man who somehow survive an H-bomb explosion.

The second track scheduled was an upbeat 12-bar blues dance tune called *Rock Around the Clock*. Haley wasn't the first to record it; *Clock* had originally been done by a rock aggregate called Sonny Dae and the Knights. Dae's disc failed to catch fire, but Haley liked the song and had utilized

it on the road for two years as a hot dance number.

Thirteen Women took longer than expected, and the studio clock showed only 30 minutes of the three-hour session available for the "B" side. Haley's quickly recorded two attempts proved less than perfect. But when time ran out, Gabler, in a deft display of recording-studio wizardry, grafted the two tracks onto one now-usable master tape.

Decca promoted *Thirteen Woman*, but deejays soon preferred the back side of the single (which was absurdly labeled a Fox Trot, a smooth ballroom dance). Haley's disc squeaked onto the *Billboard* Top 30 for one week in 1954, then faded into oblivion.

Temporarily.

Young Peter Ford, the only child of Glenn Ford and Eleanor Powell, was playing some of his favorite records—at full volume—when director Richard Brooks dropped by the Ford/Powell home in Beverly Hills one evening in early 1955. Brooks had come to chat with Ford about a movie they were working on called *Blackboard Jungle*, a gritty tale of inner-city juvenile delinquents based on Evan Hunter's hit novel of the same name.

Brooks had been looking for a teen-oriented tune to use over the film's credits. As Rock 'N Roll was just gathering momentum, the pickings for just the right song were slim back then. But when Brooks heard Rock Around the Clock blasting from Peter's room, he knew he had found the perfect musical insertion for Blackboard Jungle. Brooks borrowed the lad's 78 rpm platter, promising to return it later (but apparently never did).

On his website peterford.com, the now-retired actor/singer/businessman states, "I played a small but pivotal role in launching a musical revolution. Thanks to a unique set of circumstances, the musical passion of a fifth grader helped Rock Around the Clock become, as Dick Clark called it, 'The National Anthem of Rock 'N' Roll.'"

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Unbelievable but True

Continued from page 3

was a change and our luggage would be coming out at carousel 8. I left my wife with our carryons and raced over to carousel 8. One of the first bags out was my bag. I spotted the green ribbon on the handle. My name tag was missing but I presumed it had been torn off during the shipping. I rushed my luggage back to my wife and quickly returned to look for her luggage which arrived within five minutes. My wife phoned the car service and they told us what gate to go out to find them. We walked as quickly as we could and soon found our car service. Before we knew it, our luggage was loaded in the trunk of the car and we were on our way.

The drive usually takes about 30 minutes, but the driver said there had been flooding on some roads because of heavy rain and we had to go around and out of the way which took an additional 30 minutes. We arrived at the house and were greeted with hugs and kisses. Soon we were in our room starting to unpack when I discovered my error. As I opened my luggage I realized it was not mine. There were large lemons and frozen slabs of beef. I checked the handle again with the same green ribbon as mine and noticed a small tag that said Turkish Airlines. I opened the tag to find a name I couldn't pronounce and a phone number. I bet these people had probably made the same error as me.

I called the phone number hoping the guy was still at the airport. He answered and said he was. I was hoping to avoid an international incident and explained what had happened. We said we would drive back and return his luggage and get ours. We agreed to meet in the cell phone parking lot. My son-in-law drove me back. It took us an hour to get there and if the cops had been watching us they would have thought this was some sort of a drug deal. I got out of the car, opened the trunk and stood there like I knew what I was doing. A man walked out of the dark and I asked if he was the luggage man. He said yes and I pulled out his luggage and gave it to him. Then I asked him where my luggage was and he explained that security would not let him take it and they had it.

He thanked me for returning his luggage and we drove to the pickup area of the airport. I jumped out and ran in while my son-in-law circled in the car. At security I got lucky. They did not ask to see my luggage receipt because I had lost it. There were about 50 bags and the security man asked me which was mine. Standing 10 yards away, I couldn't pick it out. I told the man, 'Look, I'm 78 years old. I have to get up close to pick mine out and it has my name tag on it and a green curly ribbon.' He let me in and accompanied my while I walked among the bags. Bingo! I found it. Now I had my meds and clothes, and my blood pressure dropped from 1,000 to a normal 120. I will never live this down.

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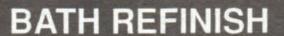


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Liza Minnelli

By Les Goldberg

For most actors, singers and entertainers, the stairway to stardom starts on the lowest rung, taking on menial jobs, hoping to be discovered and spending years in bit movie or TV parts. On the other hand, there are those who are destined for greatness from the moment they are born. Liza Minnelli fits into that category.

Why? Because she happens to be the daughter of Judy Garland, a true American icon and entertainment legend if there ever was one.

It didn't take long for Liza to get a taste of what her mother's life was like. In 1949, at the tender age of 3, she was performing on the Silver Screen with her mom and actor Van Johnson in the musical *In the Good Old Summertime*.



At age 15, after moving from Hollywood to New York City, she appeared in the chorus of *Flower Drum Song* and played the part of Muriel in *Take Me Along*. Two years later, she began performing professionally in the Broadway revival of the musical *Best Foot Forward*, for which she received the Theatre World Award.



In 1965 she won the Tony Award for Best Actress in a Musical for *Flora the Red Menace*, still remaining the youngest ever recipient in this category. Flora marked the start of her lifelong collaboration with John Kander and Fred Ebb, who would write, produce or direct many of Minnelli's future stage acts and TV shows.

They helped create Minnelli's stage persona of a stylized survivalist, including her career-defining performances of anthems of survival (*New York*, *New York*, *Cabaret*, *Maybe This Time*).

Critically lauded for her non-musical dramatic performance in the film *The Sterile Cuckoo* in 1969, she rose to international stardom with Cabaret and the Emmy Award-winning TV special *Liza with a Z* in 1972.

Minnelli appeared in her bestknown film role, Sally Bowles, in the 1972 film version of Cabaret. She said that one of the things she did to prepare was to study photographs of classic actresses Louise Glaum and Louise Brooks and the dark-haired ladies of that time. Minnelli won the Academy Award for Best Actress in a Leading Role for her performance, along with a Golden Globe Award, a BAFTA Award, and also a Sant Jordi Award and a David di Donatello Award for Best Foreign

From the early 70s to the late-80s, most of her film projects—including *Lucky Lady* and *New York*, *New York* (1977)—received mixed to negative reviews and failed commercially, and she had no more major movie hits except the 1981 romantic comedy *Arthur* in which she played Dudley Moore's love interest.

Turning to television, she starred in several musical and non-musical specials.



During the early days of television in the 1950s, Minnelli appeared as a child guest on Art Linkletter's show and sang and danced with Gene Kelly on his first television special in 1959. She was a guest star in one episode of the Ben Casey television series starring Vince Edwards and was a frequent guest on chat shows of the day including numerous appearances on shows hosted by Jack Paar, Merv Griffin, Mike Douglas, Joe Franklin, Dinah Shore and Johnny Carson.

During the 1960s she made several guest appearances on *Rowan & Martin's Laugh-In*, as well as other variety shows such as *The Ed Sullivan Show, The Hollywood Palace*, as well

as *The Judy Garland Show*. In 1964 she appeared as Minnie in her first television dramatic role in the episode *Nightingale for Sale* on Craig Stevens's short-lived CBS series, *Mr. Broadway*.

Much later in her career, Minnelli has made guest appearances on such shows as *Arrested Development, Law & Order: Criminal Intent* and *Drop Dead Diva*.

In November 2009, American Public Television aired Liza's at the *Palace*, taped from Sept. 30 – Oct. 1, 2009 in Las Vegas at the MGM Grand's Hollywood Theatre. The executive producers of the taping, Craig Zadan and Neil Meron previously were involved with the 2005 rerelease of 1972's Emmy Award- and Peabody Award-winning *Liza with a* 'Z'

From the late 1970s onward, Minnelli's work has predominantly focused on concert tours and nightclub performances.

Continued on page 17

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Is stubborn weight affecting your health? Even when dieting, exercising, or maybe you regained weight after weight loss surgery? Then you are not alone! Millions of folks are just like you, frustrated! To add insult to injury, your doctor at home tells you that you are in perfect health and your thyroid is fine, but you go home still feeling uncomfortable, perhaps tired and still overweight. It is time to find a Functional Medicine Doctor! We are experts having successfully treated "Hormonal Blocks" and other host of health issues that might be preventing you from: losing weight, or

having a good quality of life. Your TSH (Thyroid Stimulating Hormone) can be within normal range up to 10 years after your thyroid metabolism begins to develop problems: Low testosterone, near zero sex drive, depression, slow or sluggish metabolism, PCOS (PolyCystic Ovarian Syndrome), mental fog, no energy (fatigue), PMS, are just a few of nearly a hundred symptoms directly attributable to thyroid metabolism problems. Reduce your weight without surgeries with our TRUE Weight Reduction treatments, prioritize your life and be happy and healthy once again!

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The Gadget Geezer

By Les Goldberg

Summertime 'Cool'

Whether lounging by the pool, sunbathing at the beach or riding the waves on an ocean cruise, we all want to wear the latest fashions and take advantage of the latest in recreational technology.

What is recreational technology, you ask? Read on:

Floating Speakers



It seems like it wasn't that long ago that mixing water with electricity was a big no-no –

instant electrocution! What a shocker to learn that now you can lay on an air mattress in a pool or lake, enjoy your favorite tunes played on your waterproof Smartphone and listen to them loud and clear through waterproof speakers that float on the surface.

Using the new Braven Ready Solo Bluetooth speakers, you get up to 12 hours of playing time with custom-tuned audio quality. The speakers are lightweight and durable with the extended range driver and all-direction subwoofer encased in a shockproof thermoplastic housing with aircraft grade aluminum grille.

For \$100 the speakers feature a noise-cancelling speakerphone to make calls, use voice con-

trol to give commands to your mobile device or charge your Smartphone from the USB port that draws power from its battery bank. If you want stereo sound, just pair two speakers together.

How Hot Is It?



Forget about sticking your wet finger in the air and trying to figure out which way the wind is blowing? Thanks to the Oregon Scientific Home Weather Station, you can have a complete weather report literally at your fingertips.

The wireless WMR86 model can provide you with a local weather forecast, time, wind speed and direction, indoor and outdoor temperature, humidity, barometric pressure and rainfall readings.

Included are a wireless wind sensor tower and, separate wireless sensors for rainfall, temperature and humidity. Also available for the weather station are additional temperature and humidity sensors, pond/pool sensors and UV sensors. That's right, it will tell you how much sun screen you will need while sunbath-

ing. Price: \$150 at www.ore-gonscientificstore.com.

Handsfree Phototaking

Summer is the time for spending time outdoors – alone or with your significant other, your children, grandkids and friends. It also is the time when camera shutters click away as precious memories are recorded. Problem is: who wants to have a Smartphone in one hand, or a traditional camera around your neck when you are at the beach, on a hike or rock climbing?

That is why Liquid Image introduced that XSC Impact Series HD 365R MX Goggle.

You won't need your sunglasses because the goggles double as shades and a hands-free camera designed especially for active adults. In both still photo and video modes, the 365R MX Goggle has a 136-degree wide angle lens and can shoot video at up to 30 frames per second with audio.

For storage, it comes with a 4 gigabyte Micro SDHC card (but it will hold up to a 32G card) and a rechargeable lithium battery for up to two hours of high definition video. To load your photos onto your computer or laptop, you can use the SD card or the USB cable that is provided. Price is \$129 at Amazon and other online outlets.

Hydro Tracker GPS



The Hydro Tracker GPS from a company called Finis makes it possible for you to map open water swims and evaluate your performance anywhere. Totally waterproof, it attaches securely to the back of your goggle straps so not to interfere with your swimming and ensure a constant GPS signal.

The global positioning system (GPS) satellites transmit signals to the Hydro Tracker, enabling the device to record your course accurately without any calibration.

Not just for swimming or water sports, it can also be worn on the included armband during runs, walks or hiking, or attached to bikes, walkers, wheelchairs or electric mobility scooters. For more information on pricing and availability, visit www.finis.com.

When You Gotta Go

Is there anything more annoying when you are out hiking on a remote trail or at the shoreline of a very long and wide sandy beach than the sudden urge to visit a restroom? I can almost hear you saying: "Oh yeah! Been there, done that!" Personally, I never go anywhere where the facilities

Continued on page 14



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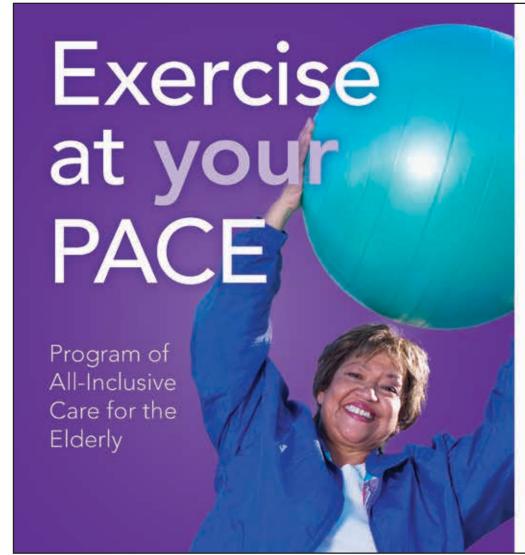
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Fabulous Finds

It's summer out there! In between lounging at the pool and spending time in the great outdoors, you might want to take a few minutes to check out July's Fab Finds column with some fun items to try. We've got great hair products to a cool device that promises to keep you safe if you're traveling this summer.

Wearable Tech for Safe Summer Traveling



At 115 beats per minutes you lose your fine motor skills and your ability to do

things like dial your phone or get a key in a lock. If you are getting attacked while walking alone at night, taking an early morning jog or walking the dog, you won't have time or the ability to dial 911. As the heat rises, so will crime rates and when you are on vacation you can be more likely to be victimized in unfamiliar surroundings.

Experts are recommending that we carry or wear devices that can warn others if we are in danger. There are personal alarms that can be worn on clothes or purse straps, but a new device law enforcement is recommending is the **De**-

fense Alert Device. It slips over your hand, so you cannot drop it if attacked (and you aren't searching for it in a purse or pocket). The DAD packs a powerful spray deterrent that will stop an attacker cold and it can also be used as a striking device. The best feature experts say thought is its ability to send an emergency alert to your emergency contacts and anyone with the free DAD app within 1 mile of your location who can come to your aid the fastest. Visit tigerlight.net for more info and pricing.

Dental Products for Denture Wearers





Dr. B Dental Solutions is a line of oral care products that treat real issues facing all users of oral appliances (dentures, mouthguards and retainers to name a few). Oral infections, dry mouth and sore spots are the most frequently cited is-

sues experienced by denture-wearers, all of which can have a serious impact on daily life. Millions of seniors suffer from those symptoms and Dr. B's products may be perfect for them. Cleanadent Paste is a cleansing paste that is gentle enough safely brush both the gums and oral appliances (all other pastes are too abrasive for dentures or increase the potential for Candida). It is great for removing adhesive off dentures and gums, and leaves the mouth feeling noticeably smooth and fresh. This is very important for oral hygiene and preventing "Denture-Breath." It also reduces dry mouth to make eating better. Adhesadent is a denture adhesive that treats and reduces dry mouth, while providing a powerful, long-lasting hold. It contains vitamins (A, D & E) and aloe vera and is easy to clean off and reapply in between meals. Visit www.drbdentalsolutions. com for prices.

Silky Summer Hair



Kérastase Paris Résistance Extentioniste's new 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 technology exclu-

sively 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. Offers 99 percent less breakage and 78 percent less split ends. Prices: \$33-\$51 at-home products available in August at www.Kerastase-USA.com and Kérastase Salons.

The Gadget Geezer

Continued from page 12



are either within view or just around the bend.

However, maybe Mother Nature is now getting a helping hand via the portable porta-potty.

Take the Reliance Hassock, for instance. It may be the best \$50 investment you will ever make in your recreational welfare. Only 14.7 inches long, 14.7 inches wide and 14 inches deep, it is easy to carry and set up in the most rustic places. When coupled with the company's standard Double Doodie bag, there is virtually no clean-up and waste disposal, according to a company spokesperson, is a "snap."

Enjoy your summer!

Five Things You Didn't Know About Your Groceries—But You Could



New SmartLabel® Digital
Tool Puts Detailed
Information At The
Fingertips of Shoppers

If you're like most people, you want to know what's in your food and beverages and everyday household items, how these products are made and whether they might trigger an allergy attack. There's now an easy way to get much more information on thousands of products. It's called SmartLabel. It's a digital tool that gives you access to more information than could ever fit on a product label.

SmartLabel allows you to quickly and easily find out nutritional information, ingredients, allergens, third-party certifications, social compliance programs, usage instructions and advisories, as well as safe handling instructions, company/brand information and much more.

Here are five examples of things you may not know about your groceries that can be found on SmartLabel:

Allergy Sensitivity

Continued on page 15

Five Things

Continued from page 14

Do you have an allergen-sensitive family eager to learn more about how a Hershey's milk chocolate bar is made and whether almonds are used on other lines in the factory? Find the answer in SmartLabel's searchable database at www. smartlabel.org.

Environmental Stewardship

Did you know that Febreze air fresheners are made at a plant that uses electricity powered by 100 percent renewable wind power? Learn more at SmartLabel.

Certifications

Have you seen a certification symbol on a package or bottle and wondered what it means? You can check SmartLabel to learn more about Pure Leaf tea's partnership with the Rainforest Alliance.

Ingredients

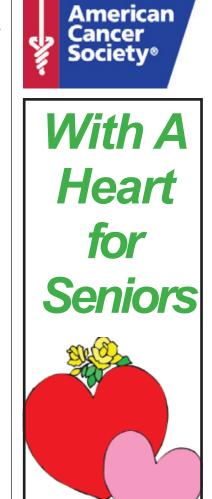
Need an explanation of what Dicalcium Phosphate Dihydrate is and why it's in Colgate toothpaste? The information isn't explicitly included on the label but SmartLabel has the explanation for this ingredient that helps clean and polish teeth.

"Free From" Information

Is knowing that Culinary Tours gelato doesn't contain artificial colors or flavors important to your purchasing decision? Check SmartLabel for details. SmartLabel has information for about 30,000 products: food; beverages; personal care items such as shampoo,

toothpaste and body wash; and household items like detergents and other cleaning supplies. More products are added every week.

SmartLabel information is available nearly anywhere and anytime-while you're making a shopping list at home or making your way through the grocery store. You can get detailed information by scanning a QR or digital code on the package, using a Web search, going to the company's website, calling a 1-800 number on the package, visiting www. SmartLabel.org, or downloading the free SmartLabel app.







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Join us at one of the best FREE events for Boomers and Seniors in OC. At this event you can find information and resources for healthy aging, education and so much more.

This Orange County favorite takes place on August 18 and is FREE to the public. There is entertainment, ample parking, and great information for people looking for themselves or family members. Free health screenings will be offered including stroke screening, glucose testing and more. Many of the 80 exhibitors will provide free samples, discounts and opportunities to win great prizes.

It does not matter if you are looking for yourself or for a loved one, people of all ages are welcome. It is never too early to think about living healthy.

The newly renovated Buena Park Senior Activity Center is located at 8150 Knott Ave in the Ehlers Event Center. For more information call (714) 236-3870.

Super Senior Saturday at the Buena Park Senior Activity Center August 18, 2018 9:00 a.m. – 1:00 p.m. Boomer and Senior Resource Fair





'MacArthur Park'

Richard Harris July 1968

In 1967 record producer Bones Howe was impressed with songwriter Jimmy Webb, who had composed the hits *Up*, *Up* and Away and By the Time I Get to Phoenix. Howe thought that the Oklahoma-born wunderkind (he was only 21) should really stretch himself on his next project. Webb: "Bones Howe...had asked me to create a Pop song with classical elements, different movements and changing time signatures ... more of a suite than a song."

Webb first met actor-singer Richard Harris at a Hollywood anti-war pageant. The two lifted a few glasses backstage, and Webb played the piano while Harris warbled some old pub songs. Webb recalled that, by evening's end, the blearyeyed Harris had suggested that the two do some recording someday. A few weeks later, Webb—to his surprise—received a telegram from Harris that simply stated: "Dear Jimmy Webb. Come to London and make a record. Love, Richard."

Armed with a briefcase stuffed with original sheet music, Webb jetted to London where, at Harris's home, the two considered dozens of tunes. Nearing the bottom of his pile of offerings, Webb pulled up *MacArthur Park*, his elaborate and somewhat bizarre compo-

sition that had already been rejected by L. A. hitmakers the Association (Cherish, Windy, Never My Love).

But when Webb played *MacArthur Park* for Harris, the 35-year-old slapped his piano and roared, "Oh, Jimmy Webb. I love that! I'll make a hit out of that, I will!"

During the recording session later, Harris kept mispronouncing *MacArthur Park* as *MacArthur's Park*, with Webb trying—in vain—to get the inebriated Irishman to get it right. But the incorrectly stated title wasn't Webb's only issue: *MacArthur Park* clocked in at 7 minutes, 20 seconds in length, overly long for tightly controlled Top 40 radio.

Surprise! Harris's Dunhill Records 45 became a smash that streaked to Number Two on *Billboard's* Hot 100. A decade later, Donna Summer's sizzling disco rendition of *MacArthur Park* on Casablanca Records topped the chart for three weeks, with the title again being misstated—why tamper with success? —as *MacArthur's Park*.

Okay. A million-seller, not once but twice. But what was this opus *really* about? Webb explains, "In mid-1965, I was absolutely besotted with my girlfriend [Susie Horton] at the

time. MacArthur Park [near downtown Los Angeles] was where we met for lunch and paddleboat rides and feeding the ducks. She worked across the street at a life-insurance company...I also wrote *By the Time I Get to Phoenix about her* ... But I lost her. She married some other guy."

An example of the often-weird world of late-1960s song lyrics, MacArthur Park offers images of striped pants, a raindrenched cake, a lost recipe, birds, a yellow dress, old men playing checkers. Listeners often end up scratching their heads about the story line. Yet Webb maintains, "I see it as a relatively simple love song with some very sad imagery and about things passing away and never being the same again. I've always been amazed that people find that such a mystery."

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Liza Minnelli

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She gave highly regarded performances at Carnegie Hall in 1979 and 1987, and at Radio City Music Hall in 1991 and 1992. Between 1988 and 1990 she toured alongside Frank Sinatra and Sammy Davis Jr. in *Frank, Liza & Sammy: The Ultimate Event*.



Minnelli's songs and albums can fill up a library. Her resume includes the albums: Liza Minnelli, Come Saturday Morning, New Feelin', and Results, a collaboration with the Pet Shop Boys. Her hit singles include: The Singer, Tropical Nights, Losing My Mind, Don't Drop Bombs, So Sorry, I Said and Love Pains.

She performed *Losing My Mind* at the Grammys ceremony before receiving a Grammy Legend Award, becoming one of only 16 people to win an Emmy, Grammy, Tony Award and Academy Award.

In 1996, Minnelli released a studio album titled *Gently*. It was a recording of Jazz standards and included some contemporary songs such as the cover of *Does He Love You*

which she performed as a duet with Donna Summer. This album brought her a Grammy nomination for Best Traditional Pop Vocal Performance.

In 2006, Minnelli appeared on My Chemical Romance's album *The Black Parade*, providing backing vocals and singing a solo part with Gerard Way on the track Mama.

In recent years, she has appeared briefly on *Saturday* Night Live, The View, Australian Idol, The Apprentice and Cher's Dressed to Kill tour along side Cyndi Lauper and Rosie O'Donnell.

Despite multiple marriages, Minnelli remained childless but spends an enormous amount of time and money on her many philanthropic causes, including The Foundation for AIDS Research and The Institutes for The Achievement of Human Potential. She now lives in Los Angeles.

Protect Your Health By Protecting Your Retirement Savings

Anyone who has ever seen a retirement account take a hit during a recession or stock market correction knows first-hand that it takes a mental and emotional toll. New research, however, has discovered that it also makes you sick.

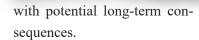
An article published in the prestigious Journal of the American Medical Association, based on a study of how 8,714 adults fared over a 20-year period, concluded that a "negative wealth shock" can increase an individual's risk of dying within the next two decades by more than 50 percent.

As The Wall Street Journal explained, "losing one's life savings in the short term might curtail one's life span in the long term."

What Can Happen

It's not entirely clear to researchers how the loss of retirement savings can damage your health—perhaps it's related to increasing blood pressure or cardiovascular events—but the scientific findings are consistent with a growing body of knowledge:

• The Population Reference Bureau studied the effects of the Great Recession of 2007 to 2009 on older Americans' health and well-being and found that financial losses during that time translated into a higher risk of mental and physical health problems



• The Federal Reserve released a briefing paper in 2013 that found "lower levels of life satisfaction" correspond to "greater levels of financial stress"—58 percent of older adults who said they were not very satisfied with life also reported having major financial stress.

What You Can Do

There is no magic bullet to prevent your retirement savings from being depleted by a major financial shock. Economic downturns are inevitable, stock market volatility is rising and unexpected expenses-such as a sudden hospital bill or home repairs—can wreak havoc on even the very best retirement funding plans. One option for coping with a negative financial shock is to unlock hidden value from everyday assets you may no longer need.

For example, many seniors are surprised to learn that one potential asset for generating immediate cash is a life insurance policy. A life insurance policy is considered your per-

sonal property, so you have the right to sell that policy anytime you like. When a consumer sells a policy—something called a "life settlement" transaction—the

policy owner receives a cash payment and the purchaser of the policy assumes all future premium payments, then receives the death benefit upon the death of the insured. Candidates for life settlements are typically aged 70 years or older, with a life insurance policy that has a death benefit of at least \$100,000.

If you own a life insurance policy you no longer need or can afford, you may be able to protect your retirement savings—and your personal health—by selling that policy for immediate cash.

Learn More

For further facts about life settlements, visit www.LISA.org or call the LISA office at (888) 793-3946.



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Get A Sweet Taste Of Summer With California Avocados

Summer is officially here, which means that California avocados are at the peak of their season, readily available and optimally delicious. Now is the perfect time to incorporate this nutritious and delicious fruit into just about any dish this season. Its mild, nutty flavor and creamy texture give it a wide range of culinary possibilities.

Warm sunny days call for cool refreshing bites. For a sweet treat, it does not get more satisfying than a delightful frozen yogurt parfait to indulge in the

Leveraging the woodland ingredients of the Pacific Northwest and fresh California avocados, CEO and co-founder, Kim Malek and her team at Portland's Wiz Bang Bar created a one-of-a-kind Wild Berry Frozen Yogurt & California Avocado Lime Fudge Parfait recipe that consumers can create at home.

"I never forget how lucky we are to have access to vibrant, delicious fruit grown on the West Coast and that's why I'm honored to include and celebrate California avocados in our newest recipe at Wiz Bang Bar," said Malek.

Wild Berry Frozen Yogurt & California Avocado Lime **Fudge Parfait**

Recipe created by CEO and co-founder Kim Malek and her



team of Wiz Bang Bar for the California Avocado Commission

Serves: 4

Prep time: 30 minutes

Cook time: 3 hours 30 minutes

Total time: 4 hours

Ingredients:

California Avocado Lime Fudge Sauce (see make-ahead

Wild Berry Frozen Yogurt (see make-ahead recipe)

4 sliced strawberries or fresh lime zest (optional for garnish)

Instructions:

- 1. Add one scoop of Wild Berry Frozen Yogurt to each glass.
- 2. Add ¼ cup California Avocado Lime Fudge Sauce to each glass.
- 3. Add one more scoop of the frozen yogurt to each glass.
- 4. Top off with ½ cup of the fudge sauce.
- 5. Add a sliced strawberry or fresh lime zest (or both) on top to garnish.
- 6. Serve immediately.

California Avocado Lime **Fudge Sauce**

Ingredients:

1/3 cup heavy cream 1/3 cup water

½ cup + 1 Tbsp. tapioca syrup (can be substituted with corn syrup or brown rice syrup)

1 tsp. Kosher salt

1 cup white chocolate chips

3 tsp. lime juice

½ lime, zested

1 ripe, fresh California avocado, seeded, peeled and mashed

Instructions:

- 1. Add the heavy cream, water, tapioca syrup and salt to a small pot, stir to combine.
- 2. Heat the mixture over medium heat, bring to a boil.
- 3. Once boiling, remove from heat and pour in the white chocolate chips to make fudge mixture.
- 4. Pour fudge mixture into a blender, blend until smooth.
- 5. Allow the fudge to cool slightly.
- 6. Add lime juice and lime zest to the mashed avocado.
- 7. Add avocado mixture to fudge mixture in the blender, blend to combine, until smooth.
- 8. Pour into bowl and cover with plastic wrap.
- 9. Place in refrigerator to cool.

Wild Berry Frozen Yogurt

Ingredients:

³/₄ cup sugar

½ tsp. xanthan gum

½ tsp. salt

4 cups mixed wild berries, fresh or frozen

Continued on page 26

Hens' Teeth

By Robert E. Horseman, DDS

Back in New York the executives of *IMAGINOVA®* are gathered around the board table celebrating the one-year anniversary of *LiveScience* TM. com. The journalistic essence of cool, *LiveScience* provides breaking science news coupled with in-depth and often irreverent feature stories that capture people's fascination with everything from technological innovations to space and nature images.

"They are getting scarcer than hen's teeth," laments one of the guys.

"What is?" asks a notebook doodler taking a sip from his triple espresso double latte with half milk and extra foam.

"Oh, coming up with scientific, but cool, innovative, but irreverent, rich and compelling, but wacko feature stories that will grab the attention of our intellectually curious, but adventurous audience demographic," explains the concerned staffer.

Enter *LiveScience* Managing Editor Robert Roy Britt, a no-nonsense 3-name journalist who recognizes the hen's teeth reference as a challenge not to be denied.

In a trice, Bjorn Carey, Live-Science Staff Writer is assigned a story so captivating, but bizarre, so amazing, but in-



I-look-like-I've-sleptunder-a-bridge-allnight look.

credibly cool that dentists the world over except perhaps in Iraq and the Russian Steppes, will be gathering in small places like where dentists gather to marvel at the revelation.

With the meringue sluiced off and some of the lines altered to make the right margins neater, this is essentially what Bjorn discovered:

- Despite the fact that millions of children have grown up knowing that birds have teeth thanks to the scientific accuracy of Warner Bros. and Disney's cartoonists, the fact is, they don't. But, wait...
- 50 years ago, a mutant chick was discovered that had severe limb defects. It died before hatching, so scientists went back to discovering that if they combined some common elements found around the house like lard and attar of potrezebie, put them into attractive packages and labeled them with names like Rejuvenating Moisturizer, Fat Zapper Miracle Cream, Wrinkle Removing Advanced Crisco and Celebrity Cellulite Eliminator, they could retail the stuff at \$75 an ounce to women dedicated to postponing the My-God,

- When the scientists finally ran out of adjectives, one of them returned to the mutant chick and looked in its mouth. Teeth! The thing had teeth! Not regular cartoon Chiclet teeth, but more like crocodile dentition. A puzzlement.
- Not so much to Mark Ferguson of the University of Manchester, who said that birds are the closest living relatives of the reptile. These early birds, called archosaurs, were wellequipped to get the worm as well as more substantial prey. This was about 300 million years ago, says Ferguson who wasn't alive at the time, so it could vary a few years either way. The birds had mouths similar in shape to a reptile's, but for reasons that are only clear to the Intelligent Design people, 80 million years ago modern birds emerged with standard issue bird beaks, causing them to lose their teeth, to say nothing of their standing as first-class carnivores.
- John Fallon of the *University of Wisconsin* explains what happened, but unless you are into ornithological studies in a big way, you'd best skip this part. Suffice it to say, the dis-

Continued on page 26

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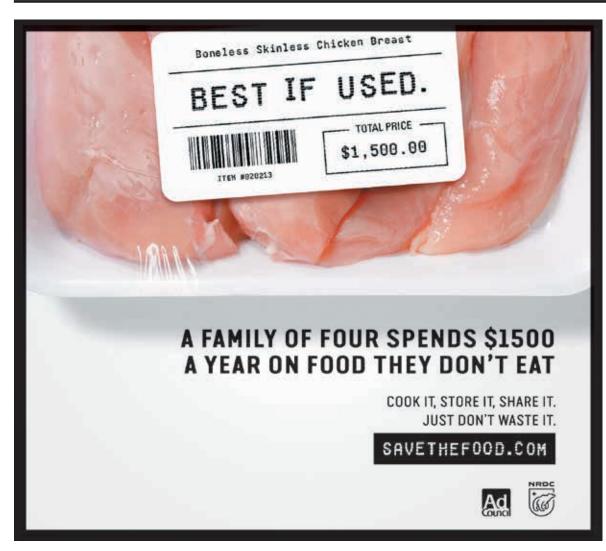
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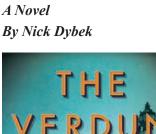


July Book Club

By Debbie L. Sklar

in France where one of the most devastating battles of the war was waged. Tom is an orphan from Chicago, a former ambulance

driver now gathering bones from the battlefield; Sarah is an expatriate from Boston searching for the husband who wandered off from his division and hasn't been seen since. Quickly, the two falls into a complicated affair against the ghostly backdrop of the ruined city. Months later, Sarah and Tom meet again at the psychiatric ward of an Italian hospital, drawn there by the appearance of a mysterious patient the doctors call Douglas Fairbanks (after the silent film actor)—a shell-shocked soldier with no memory of who he is. At the hospital, Tom and Sarah are joined by Paul, an Austrian journalist with his own interest in the amnesia, ..." according to Publisher Scribner.



The Verdun Affair

If you don't have enough read-

ing material to last you through

the end of summer, you might

want to check out these new

and upcoming books. One can

never have enough to read by

the pool, when camping or at

the beach.



"A sweeping, romantic, and profoundly moving novel, set in Europe in the aftermath of World War I and Los Angeles in the 1950s, about a lonely young man, a beautiful widow, and the amnesiac soldier whose puzzling case binds them together even as it tears them apart.

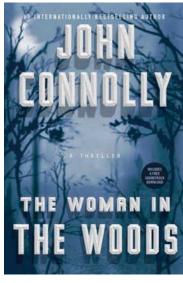
"In 1921, two young Americans meet in Verdun, the city

The Woman in the Woods

A Thriller (Book No.16 of Charlie Parker)

By John Connolly

"In the beautiful Maine woods, a partly preserved body is discovered. Investigators realize that the dead young woman gave birth shortly before her death. But there is no sign of a baby.



"Private detective Charlie Parker is hired by a lawyer to shadow the police investigation and find the infant, but Parker is not the only searcher. Someone else is following the trail left by the woman, someone with an interest in much more than a missing child... someone prepared to leave bodies in his wake.

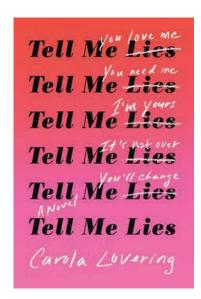
"And in a house by the woods, a toy telephone begins to ring, and a young boy is about to receive a call from a dead woman, ..." according to Publisher Atria/Emily Bestler Books.

Tell Me Lies A Novel

By Carola Lovering

"Everyone remembers the one. No, not that one. The other one. The one you couldn't let go of. The one you'll never forget.

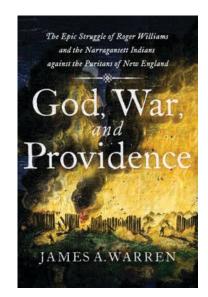
"Lucy Albright is far from her Long Island upbringing when she arrives on the campus of



her small California college, and happy to be hundreds of miles from her mother, whom she's never forgiven for an act of betrayal in her early teen years. Quickly grasping at her fresh start, Lucy embraces college life and all it has to offer—new friends, wild parties, stimulating classes. And then she meets Stephen DeMarco. Charming. Attractive. Complicated. Devastating.

"Confident and cocksure, Stephen sees something in Lucy that no one else has, and she's quickly seduced by this vision of herself, and the sense of possibility that his attention brings her. Meanwhile, Stephen is determined to forget an incident buried in his past that, if exposed, could ruin him, and his single-minded drive for success extends to winning, and keeping, Lucy's heart," ... according to Publisher Atria.





God, War, and **Providence**

The Epic Struggle of Roger Williams and the Narragansett Indians against the Puritans of New England. By James A. Warren

"The tragic and fascinating history of the first epic struggle between white settlers and Native Americans in the early 17th century: a fresh look at the aggressive expansionist Puritans in New England and the determined Narragansett Indians, who refused to back down and accept English authority over people and their land.

"A devout Puritan minister in 17th century New England, Roger Williams was also a social critic, diplomat, theologian, and politician who fervently believed in tolerance. Yet his orthodox brethren were convinced tolerance fostered anarchy and courted God's

A Trio of Delights

Palo Alto, Carmel-by-the-Sea and Pacific Grove

Story by Ronnie Greenberg Photos by Joe Hilbers

The epitome of all the elements for great beauty is celebrated in the fantastic areas of Palo Alto, Carmel-by-the Sea and Pacific Grove. With no shortage of fascinating places to whet your appetite, take off on a fantastic adventure and get to experience how life is celebrated in these wonderful destinations, each filled with its own color.

Palo Alto

The secret is out among savvy travelers about the Clement Hotel Palo Alto that offers a unique one-of-a-kind 6-star experience in the heart of Silicon Valley. Here unparalleled personal service, all-inclusive luxury and privacy in a warm, inviting and luxurious residential environment begins at the front door.

Be prepared to be totally indulged at this contemporary



Dining at the Clement Hotel Palo Alto

designed all-inclusive and exclusive resort-style hotel with its club-style interior flawless in muted natural tones and traditional craftsmanship. When you ring the bell to your home away from home you are greeted by the general manager or one of the hotel's friendly personal concierges. Your car is taken to the on-site garage and your luggage brought to your suite. The whole check-in process only takes

desk area.

a minute or two in the front

Then, the all-inclusive hospitality reigns with innovative personalized services and amenities that include: breakfast, lunch, dinner, wine, beer and cocktails, a mini-bar and snacks. It's your choice to dine either in the lovely dining room, out on the patio, or have in-room dining. There's a fully-stocked guest pantry available around the clock, valet parking, twice-daily housekeeping services, overnight shoe shine services, high-speed Internet, your own personal concierge and gratuities.

Luxuriate in comfort in one of the 23 spacious and richly appointed one-bedroom suites. Enjoy the outdoor heated pool and sun deck, and a cabana that is available for your pleasure. The

bathroom with a heated floor, has a separate tub and walk-in shower, and lush bath towels and robes.

The Clement also boasts many amenities for the discerning business traveler, including The Jury Room, a state-of-the-art boardroom that is available for small meetings and private dining; a fully equipped busi

For a fun place to sit and sip and listen to some local vibes it's A Grape in the Fog, a friendly wine bar one block from Rockaway Beach. Happy Hour is every day and very popular with locals and visitors alike www.agitf.com

The Clement Hotel Palo Alto is located at: 711 El Camino Real, Palo Alto, CA



Asilomar state beach recreation area

ness center; state-of-the-art technology throughout, and a personal concierge who will take care of a guest's every need.

Located across from Stanford University and next to downtown Palo Alto. There's world-class shopping and upscale spas, and one of the areas award-winning restaurants is Sam's Chowder House that offers an authentic seafood experience reminiscent of New England-style seafood. www. samschowderhouse.com.

94301, or visit www.the-clementpaloalto.com; (650) 322-7111.

Palo Alto is just 45 minutes south of San Francisco and only 30 minutes north of San Jose, not only making it convenient, but easily accessible to the world-famous sights and myriad activities of both cities.

Carmel-by-the-Sea

You've arrived at the perfect springboard for the area at the iconic Hofsas House,



Rooftop at the Clement Hotel Palo Alto

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A Trio of Delights

Palo Alto, Carmel-by-the-Sea and Pacific Grove

continued



Beach House restaurant at Lovers Point in Pacific Grove

an easy place to know and a pleasant place to linger. With its casual European elegance and the warmth of family hospitality there is nothing quite like the welcome you receive from the minute you arrive.

The hotel's history starts with Donna Hofsas who founded Hofsas House Hotel, a family-run boutique inn, now celebrating its 70th anniversary. She and her husband, Fred, moved from Los Angeles to Carmel in the late 1940s. While he was busy as an accountant, she oversaw the cottages they had purchased in town, living in one and renting out three others, and so began Hofsas House. In 1957 they took the major step of building what is now the main hotel, adding 25 rooms and a swimming pool, moving their business to the next level.

There were many other touches such as when Donna commissioned her friend, artist Maxine Albro, to paint the Bavarian-themed welcome mural, and the three other paintings that hang in the lobby. Fred, who was also an artist and photographer, created the mosaic coat of arms.

In 1981, following Donna's death her son, Jack Theis, ran it until his death in 1960

when his wife Doris, and two children Carrie and Scott took it over. In 2000, Donna's granddaughter, Carrie Theis, after embarking on a college education and career of her own, retuned to carry on her grandmother's legacy of service and hospitality which she does with perfection.

Enjoy breakfast and a charming concierge service replete with a map and suggestions of what to see in the area.

Located at San Carlos Street between 3 and 4 Avenue, Carmel-by-the-Sea, CA 93921, (831)624-2745 0159. www.hofsashouse. com

Area Highlights

Point Lobos State Reserve, a gorgeous coastal wild life sanctuary. Watch for whales, southern sea otter,



Hofsas House



Bavarian themed mural at Hofsas House

California sea lion, southern sea otter. www.pointlobos.org

Pebble Beach, with its world-famous scenic 17-mile drive and lush golf courses.

Carmel Mission Basilica established by Father Junipero Serra, California's oldest mission. www.carmelmission.org

- *Pick up some yummy sandwiches or salads for a picnic to the beach or state park at 5th Avenue Deli. The deli is between San Carlos and Dolores Street.
- * Treat yourself at the Aqua Wellness Day Spa with eminence organic facials, body scrubs, wraps and massages. Located at 5th Avenue between San Carlos and Delores, (831) 250-7433. www.aquawellnessdayspa.

com

Pacific Grove

The historically Victorian community of Pacific Grove is a quaint scenic town with kinetic energy and a harmonious way of life. Located between Point Pinos and Monterey. Get to breathe in the scent of the sea air and watch brilliant red and orange sunsets.

Famous for the Monarch Butterfly Sanctuary, Pacific Grove Museum of Natural History, Lovers Point State Marine Reserve and the oldest continually operating lighthouse in the country. Wonderful B&Bs dot the landscape, while a popular highlight here is Asilomar State Beach with a premiere hotel and conference grounds www.visitasilomar.com

A tie in to the area is dining

Continued on page 26

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After An Accident: Dealing With The 'What Now?'

There's a faster way to get the cash for living expenses and medical care while you're waiting for insurance to pay you after an accident.

According to the National Safety Council, in the United States there are about 10 million accidents of all kinds each year: from parking lot scrapes to multicar pileups. Nearly 1.3 million people die in road crashes, and an additional 20–50 million are injured or disabled.

An Inspiring Story

When most people hear the sounds of an auto accident—the screech of tires, buckling metal and breaking glass—their thoughts first turn to the physical damage to the automobiles, and next to the bodily injuries sustained by those involved. Little if any attention, though, is ever paid to the long-term mental anguish that victims of serious auto accidents often endure; sometimes for years, sometimes for life.

For the victims, the incident itself is more often than not a mere blur. Sometimes, they have absolutely no recollection of the crash. It is not uncommon to hear people injured in an accident say that "the first thing I remember is being put in an ambulance. I then remember the pain, followed by an all-consuming sense of 'what now?"

For Mary M., a single mother of four living in Rochester, N.Y., a head-on auto crash



caused by a driver who last year ran a stop sign was the beginning of an ordeal she could not have imagined the day before the incident. The impact was so great that Mary sustained both shoulder and back injuries. "The air bag went off and the next things I remember clearly were the ambulance attendant pulling me out of the seat of my car, being put on a stretcher, and being taken to the hospital," Mary said.

As is the case with so many accident victims who suffer non-life-threatening injuries, Mary could not afford the luxury of spending more time in the hospital than absolutely necessary. "I had to get back to work," Mary said. "Two of my four boys were at home and I had to get back to my job at a local hair salon. I needed the money. I needed to pay my bills."

Once back at work, Mary found that the strain her job put on her shoulder and her back was more than she had anticipated. A woman who prides herself on being strong and independent, she reluctantly succumbed to the pain that eventually would require two surgeries, extensive physical therapy and time away from work.

"I was in a panic," said Mary. "I had to take a great deal of time off from work and the bills kept piling up. While my Social Security check was enough to pay my rent, I had liv-

ing expenses for me and for my boys that I had to cover. I was desperate, alone and I was getting depressed. I needed help." Having no one else to turn to, Mary confided in her attorney, who recommended that she reach out to Law-Cash, a presettlement funding company that, after reviewing her insurance claim already in process, agreed to advance her the cash she needed to pay her bills.

LawCash, a leader in the presettlement funding business, helps to level the playing field for consumers whose meritorious claims are being delayed. According to Harvey Hirschfield, president of Law-Cash, "We empower consumers. With cash on hand to pay for life needs and general living expenses, managing cash flow, and securing medical care while awaiting settlement of their insurance case, victims are in a stronger position and don't have to simply accept a lowball amount a company's insurer initially offers."

How It Works

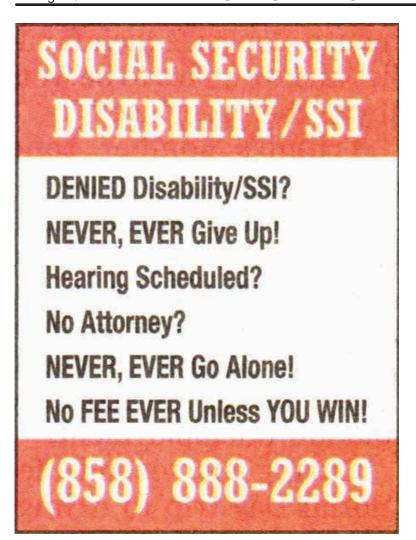
LawCash does not promote or encourage litigation. All its clients must be represented by legal counsel and must have filed a legitimate claim before it will accept an application. Nor does it influence the case, as all decisions related to the legal approach and overall strategy are between the victim and his or her lawyer. Perhaps most importantly, the presettlement funding is not a loan. If the case is lost, the claimants owe nothing. In addition, they're not required to put up collateral or make interim payments, and the advance has no effect on their credit.

"I hired my attorney because he struck me as a good lawyer and a kind and honest human being," said Mary. "I never expected that in addition to handling the legal aspects of my case, he would also guide me through some of the greatest and most tumultuous of life challenges that resulted from the accident. The simple act of putting me in touch with LawCash removed the financial pressures that might have forced me into settling for a lower, less fair insurance payout. I'm forever grateful," Mary said.

Learn More

For additional facts or to apply, go to www.lawcash.net or call (800) LAW-CASH.











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California Avocados

Continued from page 18

½ cup tapioca syrup (can be substituted with corn syrup or brown rice syrup)

½ cup water

1½ cups whole milk plain yogurt

Instructions:

- 1. Add the sugar, xanthan gum and salt in a small bowl, whisk to combine.
- 2. In a small saucepan, combine the mixed berries, tapioca syrup, water and sugar mixture
- 3. Heat the mixture over medium heat, stirring often until mixture comes to a boil.
- 4. Remove from saucepan, allow to cool for 10 minutes, then pour into blender.
- 5. Blend to break up the berries (there will be seeds and a few flecks of berry skin still visible).
- 6. Pour blended berry mixture through a fine mesh strainer into a bowl; discard seeds.
- 7. Cover bowl with plastic wrap and place in refrigerator to cool for a few hours.
- 8. Once berry mixture is cool, whisk in yogurt.
- 9. Freeze in a standard athome ice cream maker; churn until the mixture is the desired texture of soft-serve yogurt.
- 10. Use a spatula to scoop the frozen yogurt into a freezer-safe container. (Frozen yogurt can be used right away or be stored, covered, in the freezer for up to 2 weeks.)

For more unique ways to enjoy California avocados, visit California Avocado.com.

Hens' Teeth

Continued from page 19

covery of the mutant chick and its teeth tickled the fancy of scientists who sharpened their imaginations and sat down to ponder.

- What if the 80 million-yearold genetic pathway still existed in modern, healthy chickens pecking around happily under the watchful care of Tyson's or Foster Farms?
- By making "a few changes to the expression of certain molecules in the pathway," Live-Science reports, the researchers were able to "induce tooth growth" in normal developing chickens. Inducing chickens to do anything is an art in itself. How one would recognize a change in expression of a molecule, an entity given largely to dead-pan responses, was probably on a need-to- know basis. LiSci is not telling. The scientists reported the teeth looked like reptilian teeth. The whole thing supported their hypothesis, always a desirable goal when applying for new grants. Then they looked more closely at the big picture that included, but was not limited to, millions of free-range chickens having the temperament of land-based piranhas. Discretion became the better part of valor and they aborted the hatching process. Yay!
- Cloaked in the usual scientific goobledegook, the results are still scarcer than hen's teeth to interested dentists who keep asking, "What's in it for us?" We have heard all the

rumors of stem cell cloning teeth on mice, but have yet to see a practical application of this in human patients. Unless the National Hockey League, an organization of edentulous bruisers with a treasury large enough to support lengthy strikes, develops a passion for action, another 50 years may slip by. Considering these guys are hugely intimidating as is, offering them an option of crocodile-like teeth as replacements may not be in society's best interests.

Trio of Delights

Continued from page 23 at the Beach House Restau-

rant & Bar at Lovers Point. Enjoy the innovative Sunset Firecracker Shrimp appetizer tossed in a spicy sweet Thai aioli. For the main specialty entrees savor the rigatoni with pesto cream; parmesan crusted chicken breast; bacon-wrapped meat loaf; and the very popular Panko-Sand-Dabs Almondine with wild rice pilaf, blue lake green beans dried cranberries, toasted almonds and lemon beurre blanc. Located at 618 Ocean View Blvd. at Lovers Point Beach, Pacific Grove, CA 93950, (831) 375-2345.

For more information on Pacific Grove: www.cityof-pacificgrove.org



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51. Blind as

by REM

July Crossword Puzzle

21

24

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48

46

Across

- 1. Edible mollusk
- **5.** End in
- **10.** Created
- 14. Type of tomato
- **15.** Honeybee
- **16.** Tremendously
- 17. New Haven students
- **18.** TV studio sign
- 19. Decorate anew
- 20. Elementary particle
- **22.** Prolific inventor
- 24. Royal son of comics
- **25.** One of a matching pair
- 26. Native Israelis
- **29.** Integrity
- 33. Lineup
- 34. Female child
- 36. Abu Dhabi's fed.
- 37. Louis Quatorze, e.g.
- **38.** Free from
- **39.** Pampering place
- 40. Abby's twin
- 41. Confess
- **42.** Pains
- 44. Alternative to pj's
- **47.** Spurt
- 48. Ages and ages
- **49.** Town
- **50.** 3.26 light-years
- 53. Lat. "Strange bird"
- 58. Skeptic's scoff
- **59.** Astrologer Sydney
- **61.** Waist band
- 62. Child's plea
- 63. "L.A. Law" lawyer
- 64. "Star Wars" princess 5. Decorates
- **65.** Greek portico
- 66. Wave-related
- **67.** Historical times

Down

- 1. Manitoba native
- 2. Hang loose

- 3. French girlfriend
- **4.** Eyelash cosmetic
- 6. Bond classic
- 7. Horse color
- 8. Black cuckoo
- **9.** Lycanthrope
- 10. Leatherneck
- **11.** Stout relatives
- 12. Extinct bird

- **13.** Thames town
 - 21. Cafeteria carrier
 - **23.** Cacophony
 - **25.** Hurl
 - **26.** It's a wrap
 - **27.** Rice-___
 - 28. Sell for
 - 30. Japanese dish
 - **31.** Get to the point?

 - **32.** You can get a rise out of it **50.** Snaps

- 34. Donates
- **35.** Wedding words
- 38. Wet weather wear
- 42. Water color
- 43. Capable of being cured 54. Diva's song
- **45.** Greek goddess of the hearth
- **46.** Digit of the foot
- 47. Light reddish brown

- 57. RR stops
- **56.** Bones found in the hip

52. "All The Way To ", song

- 60. Hosp. procedure

53. McNally's partner

55. Change direction

Answers on Page 38

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Owning A Vacation Home Is More Affordable Than Many Realize

Relaxing by the water or in the mountains is more than a oncea-year vacation for people who own a second home, and the explosive growth of the vacation home rental industry has put the dream of affording a vacation home within reach for more people. For those who already own a second home, the increasing popularity of renting those homes to others is boosting retirement savings, college tuition payments and disposable income.



Here's helpful information to know when estimating how much you can earn by renting out a second home to others: Vacation home owners who list their properties for rent on one site, HomeAway.com®, garner an average of \$32,000 each year, according to HomeAway data. That income lets most owners cover a significant chunk of their mortgage payment each year, 75 percent or more. The numbers get even more appealing if house payments are split among more than one owner. In fact, nearly one in three vacation homes are owned by multiple people, typically family members and friends.

What You Should Know

Here's what potential buyers should consider before taking the plunge into buying and renting out a vacation home:

• HomeAway.com offers a free online tool called "Earn" that



lets you enter a home's address and other information, then presents a range of rental income potential based on nearby high-performing, likesized properties already being rented out. The tool is available at HomeAway.com by clicking on "List Your Property" or going directly to www. homeaway.com/earn.

- Calculate more than the mortgage. Vacation home owners often must pay for additional insurance coverage and may want to hire professional cleaners between guests. New owners may need to invest money to get a house guest-ready with fresh paint and linens, as well as for professional photography for the online listing. Also consider the tax obligations on the home's income, as well as any local or state tax that may apply to the home as a rental property.
- Be realistic about how much time the house will be available to renters. The typical vacation home on VRBO.com is occupied by renters 18 weeks a year, leaving plenty of time for use by the owners' family and friends. Owners who use their homes during peak travel times will earn less than those

who block their calendars during less popular vacation times.

 Decide whether managing the property is a do-it-yourself project or is better left to a professional property manag-

er to handle reservations, guest communications, cleaning and maintenance. Homeowners report they spend seven hours a week managing their vacation homes when they do it themselves.

Vacation rentals continue to grow in popularity each year. Travel research firm Phocuswright measures the private accommodation industry in the U.S. alone to be worth nearly \$37 billion by the end of this year, a figure that is growing at twice the rate of the travel industry's.

For further information on the financial opportunity of renting a second home, visit www. homeaway.com/earn.



Four Ways To Help People Hear And Work Better

By Sarah Toler, Au.D.

Technology continues to transform all aspects of work in America, making it easier to communicate and improving productivity. Modern workplace technology has also unlocked new possibilities for people with hearing loss and the companies that hire them. New tools and software let them overcome many of the challenges that may have impeded their career success in the past, helping them to work to their full potential as high-performing employees. While hearing aid technology certainly helps, many other technologies developed for the workplace can transform how employees with hearing loss go about their workday.

Helpful New Technology

Here's a look at four of the latest:

Video technology—The use of video in the workplace has grown tremendously and it's become easier and more affordable to use this medium in introductions on your career page, orientation materials for new hires, and ongoing training programs for employees. By making sure these videos include closed captioning, this powerful tool can help people with hearing loss learn about your organization, get up to speed once on the job and keep learning throughout their careers.



2. Instant messaging—Faceto-face meetings, phone calls and videoconferencing can all be difficult for employees with hearing loss. If they can't make out what's being said, they could miss important details or work directions. The growing use of instant messaging software in the workplace helps eliminate that problem. There are now numerous platforms for communicating one on one or in group chats, letting employees with hearing difficulty easily understand their managers and peers.

3. Voice-to-text devices and apps—Special telephones that translate a speaker's voice into readable text have been around for years but new technology takes it a step further. Many apps can translate speech directly via a smartphone's microphone and display what's said on the device's screen. This provides a more portable and accessible way to ensure those with hearing loss don't miss out on important work conversations.

4. Video relay service—For employees who rely on sign language, work meetings can pose some challenges, espe-

cially if a live interpreter isn't available. However, through video relay services, a live sign language interpreter can help connect the two parties. Through video from a smartphone or other device,

the interpreter can translate what the other party says into sign language for the hard-ofhearing individual during an interview or an important business meeting.

Including People With Hearing Loss In The Conversation

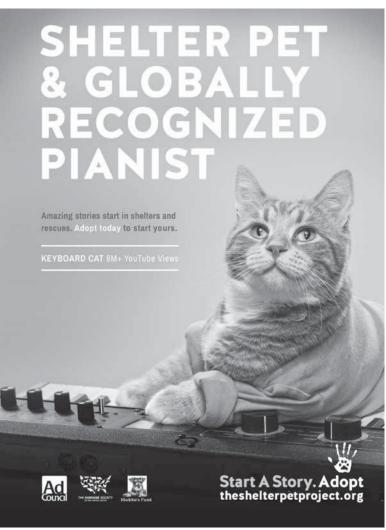
With today's advanced technology, including discreet yet powerful hearing aids, it's easier than ever for someone with hearing challenges to communicate at work. By removing barriers that traditionally limited how such individuals interacted with their colleagues, employees with hearing loss can be active participants and contributors in any work situation, from business-critical meetings to friendly discussions with their co-workers.

Learn More

For further facts, visit www. signiausa.com.









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Lifesaving Ideas Rewarded

If you or someone you care about is among the approximately 47 million Americans over 65—or hopes to be someday—there could be good news for you.

Many older Americans may live longer, safer lives thanks to recent research indicating that elderly adults have the greatest risk of fire death and the subsequent grant awarded to the Electrical Safety Foundation International (ESFI). This prestigious Fire Prevention & Safety Grant comes from the Department of Homeland Security's Federal Emergency Management Agency to support fire prevention and safety efforts, prioritizing programs aimed at high-risk populations. The ESFI is a nonprofit organization dedicated exclusively to promoting the importance of electrical safety.

With funding from the grant, ESFI developed a new older adult safety campaign consisting of video and radio public service announcements, infographics and brochures. This multifaceted home fire safety awareness program will equip at-risk older adults and their communities with knowledge to help prevent the leading causes of home fires: cooking equipment, heating equipment and electrical equipment.

For example, it advises everyone, especially older adults, to have both smoke alarms and carbon monoxide detectors.



Place the alarms inside each bedroom, outside each sleeping area and on every level of your home. Don't put alarms near windows or ducts, where drafts might interfere with their effectiveness, and keep them at least 10 feet away from cooking appliances to minimize false alarms. Test the devices at least once a month and change the batteries at least once a year. Replace the device every 10 years. If you have difficulty hearing, you can get alarms that give off low-pitched sounds or vibrations.

ESFI will distribute additional materials through Community Action Agencies (CAAs) as well as various Rebuilding Together affiliates to reach older adults in places with the highest rates of fire deaths.

"Raising awareness among the most at-risk populations is crucial to preventing home fires, fire deaths and related injuries," said ESFI President Brett Brenner. "This year, we're working with CAAs that work directly with these populations to ensure that we educate even the hardest-to-reach groups and decrease their vulnerability to home fires."

This is the sixth year that ESFI has received the grant.

Continued on page 34

Busy Boomers

By Les Goldberg

Strumming to Her Heart's Content

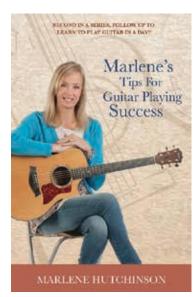
How many times have you wished you could play a musical instrument? If your answer is "too many" with excuses like "I'm too busy" or "I don't have any talent," you probably haven't met Marlene Hutchinson, an ageless Baby Boomer from Laguna Hills.

Believe it or not, this former elementary school teacher has proven that she can show you how to play a guitar in as little as 5 hours. In fact, she has made a successful business out of her second career of teaching guitar to students of all ages throughout the country.

"When I was 40, I learned to play the guitar as a New Year's resolution," she said. "I thought it would be cool and fun to give it a try. I found a group lesson, bought a starter guitar, and from the first strum I was hooked!

"I played and performed all the time. I had found my passion. I've had the opportunity





to sit in with bands, and I have performed as a solo artist, including an appearance at the Sawdust Festival in Laguna Beach," she said.

Marlene added that she was planning on it just being a hobby. "But 1 year later a couple of people asked me to teach them to play the guitar. Now my focus is on teaching."

The requests prompted her to create a simple method so people with no musical background would be able to play guitar quickly and easily. That method is now well-known and has put her company, Mar-

lene's Music (www.marlenesmusic.com) on the proverbial map. It helped that her college degrees in business and marketing gave her the ability to properly promote her unique talent, including a series of teaching clinics, instructional CDs and appearances on several local and nationwide television programs.

What's Her Secret?

I asked Marlene, why the guitar, of all instruments? "Well, in my opinion, it is popular because it is cool. There are a lot of people who like the sound of an acoustic guitar or want to play like someone they have admired, like John Denver or James Taylor."

Yes, but how hard is it to learn? Her answer: "My program is designed for the absolute beginner, no experience required! (That would be me). I teach the basics about the instrument itself, tuning, etc., and then show students how to play using simple strumming, basic chords and familiar songs. They're surprised at how quickly they are able to play. From there I continue to build their guitar playing abilities and skills."



Marlene is a picture of confidence when it comes to teaching guitar to people of all ages. "There's really no difference in how I teach. Whether you're 8 or 88, it's the same order of information. I gear the pace based on the student's prog-



ress. For example, sometimes when I get to the concept of changing chords, which is tough for most people, I slow it down and show various strategies to move them through the chord changes a little easier and then move on."

Her teaching formula is catching on fast with senior folks. She pointed to her student attendance numbers: 40 percent at her private lessons, more than 50 percent in her workshops and 100 percent at national college continuing education programs.



Changing Lives

Marlene is most proud of her beginning students who are no longer beginners.

"After one of my clinics, a man came up to me because he had heard me singing/teaching and recognized my voice. He had purchased my DVD program about a year before. He thanked me and said he wanted me to know that learning to play guitar had changed his

life. I was thrilled! I handed him a guitar and asked him to play and he was really rocking and having so much fun."

Another student who started playing in his late 50s "really embraced it and now owns several guitars and performs publicly."

In Their Own Words

Here's what her students had to say about their experience:

"Marlene inspired me to make music and love the guitar in her phenomenal program."

"I am very impressed and pleased with my new abilities; it was fun and not intimidating at all."

"We laughed and learned. I highly recommend it."

"I feel like I was given this special secret – what a treat!"

Start Picking?

If you want to become part of Marlene's "band" of guitarists, she offers private lessons at her home (six weeks for 30-minute sessions at \$30 each), 5-hour workshops with DVDs, books and on-line lessons for continued learning. To get more information, visit her website at www.marlenesmusic.com or call her at 949-689-8519.

Who knows, you might even see me there, strumming to my own beat.

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I Think People Sometimes Look at Me Like I'm Crazy

Chest pains, heart palpitations, sweating palms, shortness of breath, nausea, dizziness, fear of some catastrophic illness, just to name a few of the symptoms that you might experience with anxiety. You're probably reluctant to talk about these symptoms and feel that you need to go to the emergency room or your doctors office. You may feel that people are looking at you thinking your crazy.

It's not uncommon to feel a little anxiety in new situations and experiences. er, when it immobilizes you, it is probably a problem that you should address. There are different types of anxiety and phobias and the most common one is Agoraphobia. Agoraphobia is the fear of open spaces. It is estimated that up to 5% of the population experiences symptoms of Agoraphobia. Some, with severe, anxiety do not want to leave their home. Other's, need to be accompanied with a love one or someone very close

Wow, that could mean that 10 million people in America experience some form of anxiety. You can see that you're not alone and do not need to be ashamed of this problem. I can remember when I was young man, and in the military, I was involved in cleaning up a tragic plane disaster. Subsequently, I felt a great deal of anxiety when flying. At some point I realized that this anxiety was probably triggered by that early traumatic experience.

Just as I mentioned in my last article on Depression, it's your thought process, that creates the mood (anxiety, in this case). Here's the good news!!!; you have the power to change. You can minimize the effects on your life. It's not easy, but, there are ways of decreasing your anxiety. First of all, you need to identify the "triggers" for your anxiety. The old Cliché, "face your fears", is involved in your recovery. However, it may be difficult to face the "trigger" for your fear initially; thus, you need to think about a sequence of steps that will lead to overcoming this fear. For example, if you fear going up in an elevator, you might start by visualizing going in the elevator. A subsequent step might be to walk into the elevator, and then immediately walk out before it moves. A third step could be taking the elevator one floor and getting off on the first floor. The point here is to identify approximations of the fearful event and gradually work your way through this sequence of activities (gradual exposure). It is important to feel comfortable with each step before you

I'm not trying to present a quick cure for some of these anxieties but giving you hope that you can live your life without avoiding enjoyable and necessary events. I also, want to point out that Psychotropic medications can play a significant role in treatment. My son, who is a Psychiatrist, and I, work closely with some patients that profit from medications.

Frequent books I recommend to my patients with anxiety: Panic To Power: Bassett; The Relaxation & Stress Reduction Workbook: Davis, McKay & Eshelman; The Anxiety & Phobia Workbook: Bourne; Total Relaxation: Harvey



Apples And Potatoes Are A Great Combination

Whether it's Labor Day, Election Day, Veterans Day, a day your family went apple picking, tailgating time or just a good day for a great salad, this colorful concoction of potatoes and EnvyTM apples can make for a delightful side dish.

Red, White & Blue Potato Salad

by EnvyTM
Makes 6 servings

1 lb small red potatoes, halved1 lb small purple potatoes, halved

For the vinaigrette:

1/4 cup champagne vinegar 1/4 cup extra virgin olive oil 2 T finely chopped shallot 1 tsp kosher salt 20 turns of fresh cracked pep-

Finish with:

2 Envy[™] apples, large diced 2 T finely chopped parsley

Boil potatoes separately in salted water (should taste like the ocean) until tender. Drain. Whisk together all ingredients for the vinaigrette and then toss with the warm potatoes. Fold in diced apples and parsley and serve.

Because this dish is made with EnvyTM apples, which offer extraordinary crunch and texture, a refreshingly sweet taste and beautiful colors, it won't turn brown in the bowl, making it even more appealing to the eye as well as to the palate. They stay crisp and fresh looking



for hours, making them excellent for recipes, picnics, school lunches and smart snacking.

Learn More

For other great recipes, tips and facts, go to www.envyapples.com.







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.

visit www.MyAgeWell.org or call (949) 855-8033

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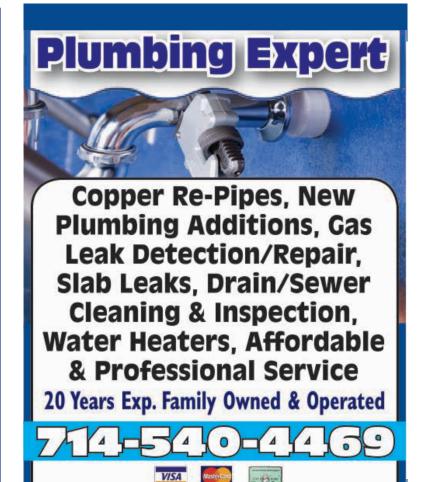
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Are You Seeking a Care Facility For Your Loved One?



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.

Lifesaving Ideas

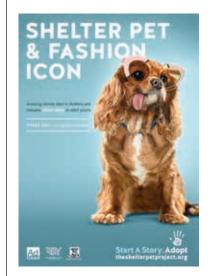
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In the past, ESFI used the funds to directly affect more than 3.4 million children and their families by distributing classroom toolkits that were mailed to schools and given to ESFI's nationwide network of safety advocates.

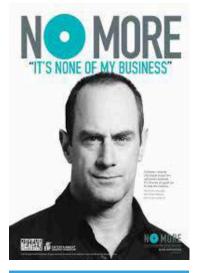
ESFI engages in public education campaigns throughout the year to increase awareness of the steps that can be taken to prevent electrical fires, injuries and fatalities in the home, school and workplace.

Learn More

To explore the resources created by this grant, and for further facts and tips about ESFI and electrical safety, visit www.esfi.org.











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Laguna Woods Senior Doesn't Let Coronary Heart Disease Stop Her

Met 101-year-old Sylvia Landfield of Laguna Woods who has ASCVD, otherwise known as coronary heart disease. She is fully coherent, full of spunk, and loves to work crossword puzzles and doing laughter yoga with her 79-year-old son and caretaker, Joe.



As she is coming to her final days, her last wish is to have a grand 102 birthday party. Southern California

Hospice Foundation, a nonprofit organization dedicated to helping enhance the quality of life for terminally ill patients, granted Sylvia's final wish on May 26. That day, SCHF threw Sylvia an "Angels" birthday party with special guests of honor including Mayor of Laguna Woods Carol Moore and Forever Young, an Orange County band whose members are in their 80s, 90s and 100s. More than 120 of her closest friends, family, church members and neighbors came to celebrate with her.

Born in Minnesota, Sylvia moved to California 20 years ago and worked at her family's flooring business. She is an active member of her church



Sylvia Landfield just turned 102 and continues to live life her way

and in the Laguna Woods Village wellness and professional clubs

Here is more about this busy lady who doesn't let age stop her from doing much of anything.

Q: What are some important life lessons you have learned? A: When life gives you lemons, make lemonade. And don't forget the sugar.

Q: You have some unique hobbies and interests. Can you talk about them?

A: I used to raise show dogs. We used to raise Basenji dogs. They are like tiny deer and as clean as cats. Another interest that people find unique is laughter yoga. I truly believe in positive energy and think it's important to stay positive no matter what life gives you. My son, who is my caretaker, and I start our day with laughter yoga. I love to do crossword puzzles and read a lot but now I have to read large print

because I have Macular Degeneration.

Q: What is a typicalday like for you?A: My son and



I have a routine to start our day with positive energy. We tell each other, "I'm amazing, you're amazing, we're amazing!" Then we can laugh. That is part of our laughter yoga. Then I wash up, eat breakfast, watch Let's Make a Deal, do crossword puzzles or read. Mid-day, I take a nap, and, in the afternoon, I do more crossword puzzles or read. After dinner, I love to watch Family Feud, a Turner Classic movie with closed captions or a Hallmark movie. I also love reruns of Golden Girls.

Q: Why is it important for you to stay active and involved in the community?

A: It keeps me feeling young and needed. But my mind

makes appointments my body can't keep. One thing I love to do is volunteer. I am in the Laguna Woods Village wellness and professional clubs and recently helped hand out flyers at a community event for Companion Hospice because as patient of Companion, I wanted to share with others the wonderful, loving care I get from the staff.

Q: How has hospice care changed the way you view life?

A: It makes me feel loved and cared for. Hospice is about making my days better and filling them with memories.

Q: How has Southern California Hospice Foundation helped you?

A: Southern California Hospice Foundation is the non-profit arm of Companion. They threw a 102nd birthday party for me, a party that will be cherished by my family. They furnished all the decorations, flowers, tablecloths, the most beautiful cake and the most impressive balloon décor.



Get Help Taking Your Medicine



According to the American Medical Association (AMA), about one in four new prescriptions is never filled, and about half the time patients don't take the medications they do have.

The Problem

People give eight basic reasons for not complying, the AMA adds:

- 1. Fear. People may be frightened of potential side effects. They may have witnessed side effects experienced by someone else who was taking the same or a similar medication and believe the medication caused the problems.
- **2.** Cost. People may ration what they have to extend their supply.
- 3. Misunderstanding. People may not understand the need for the medicine, the nature of the side effects or the time it will take to see results. This is particularly true for those with chronic illness, because taking a medication every day to reduce the risk of something bad happening can be confusing. Failure to see immediate improvement may lead to premature discontinuation.
- **4. Too many medications.** The greater the number of dif-

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Taking Your Medicine

Continued from page 35

ferent medicines prescribed and the higher the dosing frequency, the more likely someone is to not take some or any. 5. Lack of symptoms. People who don't feel any different when they start or stop their medicine might see no reason to take it.

- **6. Worry.** Concerns about becoming dependent on a medication can also lead to nonadherence.
- **7. Depression.** People suffering from depression are less likely to take their medications as prescribed.
- **8. Mistrust.** Some people are suspicious of their doctor's motives for prescribing certain medications because of stories about pharmaceutical companies influencing physician prescribing patterns.

Doctor's Advice

"Fifty percent of patients struggle with understanding how and when to take their prescription medications, and for those with complex prescription regimens it can be even more challenging," said Troyen Brennan, M.D., M.P.H.

A Solution

Fortunately, you can now get special assistance when it comes to compliance. To help people understand the best time of day to take their prescribed medications for greater safety and efficacy, the new ScriptPath Prescription Schedule was created for CVS Pharmacy customers who manage multiple prescription medications. It features all of

a patient's current CVS Pharmacy prescription information in one place—including which medications the patient takes, when he or she should take them, and how much of each medication should be taken in each dose. Using easy-to-understand icons, the new schedule was designed to improve understanding and enhance safety by simplifying how people take medications and how caregivers give them.

What The Schedule Shows

Available in English and Spanish at all of CVS Pharmacy's more than 9,700 locations, the schedule is generated by a robust scientific system that automatically reviews all of a patient's current CVS Pharmacy prescription information and prescriber's instructions, and then, using clinical data, provides a schedule of the most effective times of day to take the medications. People who take more than five medications a day can also have a special consultation with the pharmacist to be sure they understand what to do.

Information highlighted on the new schedule includes:

- Personalized prescription information for each patient, including how much medication to take and when to take it
- Medications separated into sections for Routine, As Needed and Other
- Clear refill instructions
- A notes section for further personalization and to facilitate face-to-face pharmacist counseling.

Learn More

For further facts on the Script-Path prescription management system, including the Prescription Schedule, visit www.cvs. com/prescriptionschedule.

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Tips To Help You Live Green And Save Green

Many homeowners consider ecofriendliness when home product shopping and airconditioning systems are no exception. In fact, home cooling accounts for nearly half of energy use and is responsible for nearly 100 million tons of carbon dioxide emissions every year.

The good news is following some practical tips will help you stay cool, save money and respect the environment. With air conditioner energy expenses costing homeowners more than \$11 billion a year, small steps can go a long way.

Try these useful energy-saving ideas:

Boost Energy Efficiency, Lower Bills Up to 25 Percent

Upgrading your system can significantly reduce your utility expense. The most energy-efficient heating and cooling products on the market, ductless mini-split systems, can save as much as 25 percent on your bill.

Here's how ductless mini-split systems work: Thin copper tubing is used to pump refrigerant from an outdoor compressor directly into an indoor air-handling unit, where the air is quietly distributed to the interior space. This eliminates the need for basement or attic evaporators and bulky, expensive ductwork. Mini-splits are easy to install and usually require only a 3- to 4-inch hole



through a wall

or ceiling to

outdoor units.

connect

indoor

Enjoy

tives

the

and

Rebates and Tax Incen-

To encourage homeowners

to purchase energy-efficient

products and reduce green-

house gases, many utility

companies offer rebates on

qualified products. To estimate

how much money you could

save on a ductless mini-split

system, you can visit the effi-

ciency calculator at www.con-

stantcomfort.com. The federal

stimulus package also offers

significant tax credits to home-

owners who invest in new in-

sulation and energy-efficient

windows and heating/cooling

Breathe Cleaner Air,

Reduce Environmental

Mini-split systems are engi-

neered to ensure cleaner interi-

or air. No ductwork means no

dust or mold to blow around

a home and the built-in ion

deodorization filter absorbs

odors. Dust, mold spores and

microorganisms are caught in

the filter, promoting more al-

lergen-free air. Further, duct-

less mini-split systems are

systems.

Impact

designed with Earth-friendly elements, such as using a refrigerant called R-410A, known for its potential for zero ozone depletion.

Personalize Your Comfort Level

Take control of your comfort.

Ductless minisplit systems let

you control the individual temperature in each room, so you don't waste money cooling unused spaces such as guest bedrooms, bonus rooms, sunrooms and basements. Ductless systems operate at much higher efficiency levels than central forced-air systems and window units, as duct losses in a central AC system can account for more than 30 percent of your energy consumption. One leading mini-split manufacturer, Fujitsu General, offers the most energy-efficient selection on the market, including walland floor-mounted, slim duct and compact cassette indoor units. Plus, the free FGLair app enables certain systems to be controlled from anywhere with a smartphone or tablet.

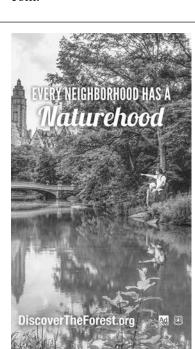
Simple Savers

Don't forget these easy energy-savers. Close blinds, shades and draperies facing the sun to keep out the sun's heat and help fans and air conditioners cool more efficiently. Seal holes and cracks around doors and windows. Eliminate air leaks around windows with foam insulation or weather

stripping. Use ceiling and other fans to provide additional cooling and better circulation. Finally, increase your attic insulation.

Today's more energy-efficient cooling systems offer a healthier home environment, decreased fossil fuel consumption, reduced greenhouse gas—plus, the added bonus of lower utility bills. Many Fujitsu systems with the Energy Star rating are more than twice as efficient as the minimum standard set by the government

To learn more or find a contractor nearby, call (888) 888-3424 or visit www.constantcomfort. com or www.fujitsugeneral. com.





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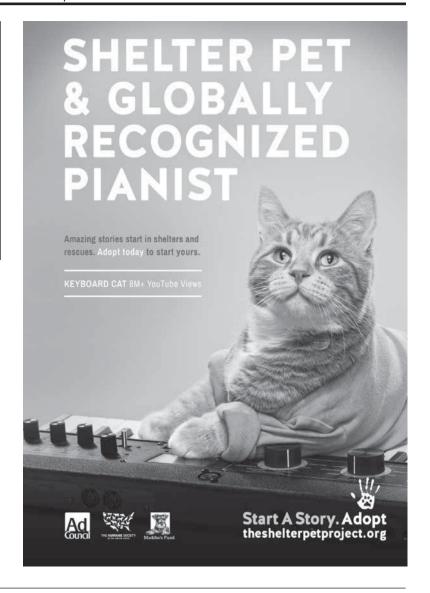
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Crossword Puzzle Answers from page 27

¹ C	² E	³ O	⁴ S		⁵ S	⁶ P	⁷ A	⁸ T	9 %		10	11 B	12 A	13 R
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JUST JUDITH By Judith A. Rogow

Do You Remember

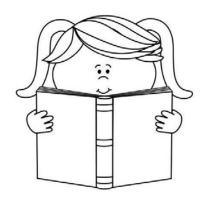
Do you remember summers as a child, those carefree and unplanned days when your biggest problem was whose yard you were going to play in?

We were the lucky ones, we had the freedom to grow up learning what sports we were good at, what friends could be trusted and what risks were worth taking. We learned the life lessons that made us who we are today, along with cherished friends, some of whom we still have with us.



From Monday through Saturday we shot home made bows and arrows, chased bad guys with our Red Ryder BB guns, splashed in ponds or mud puddles, climbed trees, bruised knees and broke the occasional arm.

If we wanted money for a treat or a toy, we mowed lawns, looked for bottles to recycle, cleaned stalls or babysat. We'd leave the house (by the kitchen door, of course) as soon as breakfast was over, return for a sandwich lunch and then stayed out until it was dark, and our mothers or grandmothers called us in for



supper (wash your hands and face before you sit down). After a bath and maybe a bedtime story our bedroom light was turned off and we slept like the proverbial log.

Sometimes on Saturday we'd have a picnic with our parents after a long drive to see some waterfall or a friend's new colt. There were always kittens and puppies to play with and maybe adopt.

Of course, that was country kids, those living in cities weren't as lucky as ponds climbing trees and safe places to just run off our energy were few. But then, picnics in parks, reading programs in libraries, museums, sidewalks for bike races and riding public transportation offered many opportunities for fun and mischief. If you were very fortunate Summer Camp taught you interesting skills as you acquired more bruises and friends.

One thing most of us enjoyed was Sundays (or whatever day was our Sabbath) which meant services and a more elaborate family dinner with all the fixings, after which we usually had quiet time or took naps.

It might not have been the Norman Rockwell ideal that I remember, but it was far better than what many youngsters of today do in their vacation time.

Overly scheduled and pushed to acquire skills that will help them get ahead as adults, they are signed up for extensive (and expensive) courses in languages, social skills, math and science. STEM camps (Science, Technology, Engineering and Math) may enhance their futures, but where is the fun?



Child care is a huge business, parents drop their youngsters off on the way into work and pick them up in the evening. Sadly, the joys of first step, first tooth or first real word are lost and, as socializing is limited to caregivers who are looking after several children, personal attention is lacking.

It's a new world they tell us, and we have to understand that giving children "every advantage" is worth the sacrifices, one of which seems to be childhood.

Continued in next column

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Yes, the world has changed, Norman Rockwell summers have too, and sometimes progress seems just the opposite as families move huge distances from each other and lose touch of everyday events.

Smaller or more distant relatives mean sisters or cousins don't have the fun of playing dress up together or doing each other's hair for a party. Brothers or cousins no longer wrestle on the lawn or trade jokes, and picnics are passé.

Our generation was fortunate that "progress" hadn't taken over childhood!

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Medical Debt Guide: How To Deal With High Medical Bills

A comprehensive 2016 survey conducted by Kaiser Family Foundation and The New York Times found that one in five (20 percent) working-age Americans with health insurance and 53 percent of uninsured Americans reported having problems with medical bills in the past year.

In fact, "being able to pay for the care I need" was the most important characteristic of the health care system for 36 percent of the respondents in the 5th Annual Transamerica Center for Health Studies Consumer Healthcare Survey. In addition, nearly one in five (19 percent) Americans reported they were unable to afford routine health care expenses in addition to their premiums.

Payments with Health Insurance

Patients are responsible for paying deductibles, co-insurance and co-payments for health care services. Below are definitions of common terms relating to cost-sharing for health care services including prescription drugs.

- Out-of-pocket costs: Expenses for medical care that are not reimbursed by insurance.
- **Deductibles:** The amount paid for covered medical care by the patient before the health insurance provider begins to pay.



- **Co-insurance:** The insurance company pays a specified percentage of medical care cost (often 70 or 80 percent).
- Co-payments: A fixed dollar amount for covered medical care paid by the patient (often \$15-\$40 per service/prescription drug).
- Out-of-pocket maximum/ limit: The maximum amount the patient will have to pay for covered services in a plan year. Health insurance plans with lower monthly premiums generally have higher deductibles. Plans with higher monthly premiums generally have lower deductibles.

In-Network vs. Out-of-Network Health Care Providers

Health care providers are considered in-network if they have set rates with the health insurer, which lessens costs for patient care. Providers that are out-of-network have no contract with the health insurer. Check with the insurance company to determine which providers are in-network so the patient is not surprised with high medical bills for going out-of-network.

Under the Affordable Care Act, insurance companies are required to cover out-of-network charges for medical emergencies. Insurance companies must cover emergency care at the

same cost sharing as at an in-network provider. However, this can still leave the patient with large bills.

The following are common health insurance plan types:

- Exclusive Provider Organization (EPO): Managed care plan with health care services covered only when using doctors, hospitals and other providers within the plan's network
- Health Maintenance Organization (HMO): Managed care plan that limits coverage to care from doctors, hospitals and other providers who work for or have a contract with the HMO. An HMO may require patients to live or work in its service area to obtain coverage.
- Preferred Provider Organization (PPO): Health insurance plan with lower costs when patient uses doctors, hospitals and other providers in the plan's network. Out-of-network providers can be used without a referral but with additional cost.

- Point of Service (POS): A mix—like an HMO plan, the patient chooses an in-network primary care physician who provides health care or referrals to specialists or other providers. Like a PPO plan, out-of-network health services are permitted but the patient pays more for those services.
- Fee for Service: A traditional health insurance in which the health plan pays for medical expenses based on fixed amounts or a percentage of cost. The patient chooses the doctor, hospital or health service with no networks.

Options for Health Care Costs Without Health Insurance

Note that hospitals cannot deny care based on a patient's inability to pay.

Care at a Federally Qualified Health Center

Individuals in need of primary or nonemergency care who do not have insurance or may not have the ability to pay out-of-pocket costs can seek care at a Federally Qualified Health Center (FQHC). Nearly 1,400 health centers operate more than 11,000 service delivery sites nationwide. Primary care services are provided based on ability to pay. To find a Health Center, enter zip code at https://findahealthcenter.hrsa.gov.

Hospital Charity Care

Charity care can reduce or eliminate medical bills at a hospital if the patient is unable to pay. There is typically an application process to receive charity care and inability to pay must be proven through income, assets and lack of insurance coverage, and it can be applied for before hospital treatment.

Hospital No-Interest Payment Plan

Some patients may have an income that is too high to qualify for charity care. However, if the patient still has high medical costs and is unable to pay, the hospital may offer a low-or no-interest payment plan. This is an alternative to using a credit card or borrowing money with a high interest rate.

Ensure Bill Accuracy/ Negotiate Amount

Always check a medical bill for accuracy or billing errors before paying. Call the billing department, usually listed on the bill itself, for clarification. The hospital may also accept a lower amount for the bill if the patient is unable to pay the full amount; patients are able to negotiate a medical bill or the cost of treatment.

Medically Needy Medicaid Program

In some states, individuals

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Tinseltow n Talks

By Nick Thomas

Eric Braeden Still King of Daytime Drama

The Young and the Restless star Eric Braeden has been playing character Victor Newman for 38 years and says it's been an amazing run. But he doesn't believe daytime drama actors always receive the recognition of their nighttime TV counterparts.

"We shoot 100 to 120 pages a day," said Braeden, from Los Angeles. "Imagine what that means in terms of memorization. Actors in a weekly night-time series would crap their pants if they had to do that! The most I ever learned was 62 pages of dialogue in a single day. But the simple fact is you do it, or you're out."

Born in Germany 4 years before the end of World War II, Braeden says fate handed him some luck. "I grew up near Kiel which was 96 percent destroyed by over 500,000 bombs that hit the city. Part of our house was blown away so I could have very easily not survived."



Eric Braeden, left, as John Jacob Astor in Titanic -Twentieth Century Fox



Eric Braeden, front left, and cast of The Young and the Restless

He moved to the U.S. as a teenager on an athletic scholarship to the University of Montana having won the German Youth Championship in javelin, discus, and shot put.

"Had I stayed in Germany, it's possible I could have been an Olympian," he said.

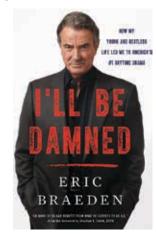
A career as an actor, however, never really lingered long in his mind. "At school, I was always asked to read out loud in class – poetry and the classics – and I was good at it."

After filming a documentary at college about traveling the Salmon River in Idaho, the acting bug finally bit, and Braeden found work in film

and television throughout the 60s and 70s, often cast as a villainous German most notably in the TV series *Combat!* and *The Rat Patrol*.

In 1969's 100 Rifles, Braeden was still playing the Nazi villain, this time in a western with Burt Reynolds, Raquel Welch, Fernando Lamas, and former NFL footballer Jim Brown.

"As an athlete myself, I respected Jim enormously. He did his own stunts and we would throw the football and workout together – I still workout twice a day. Fernando Llamas had a huge sense of humor and then there was Raquel – one of the most beautiful actresses I've ever known. Who could concentrate on acting with her on the set?"



Eric Braeden autobiography cover, I'll Be Damned How My Young and Restless Life Led Me to America's #1 Daytime Drama - provided by publicist

Gradually, says Braeden, he steered away from the villainous German roles. But since joining the *Y&R* cast in 1980, opportunities for other TV or film work have been limited. He did accept a role as John Jacob Astor in James Cameron's *Titanic* in 1997.

"I didn't want to do it since it was such as small part, but my wife and son convinced me because they had so much respect for Cameron," Braeden said. "James expanded the role a little for me but there were a number of scenes I couldn't be in because I had to be available to go back for the *Young and Restless* if I was needed."



Eric Braeden as German soldier in 100 Rifles - Twentieth Century Fox

Even though his commitment to the show limited other opportunities, Braeden has few regrets.

"Had I done nighttime TV or film, I would be directing them by now," said Braeden, who published his autobiography in November (www.ericbraeden. com). "But I get to work every day at something I enjoy doing."

Nick Thomas teaches at Auburn University at Montgomery, Ala., and has written features, columns, and interviews for more than 700 magazines and newspapers.



Medical Debt Guide

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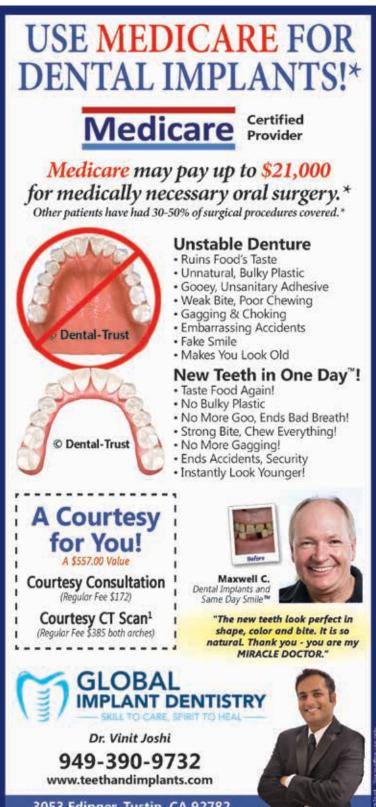
who have high medical costs compared to their income may qualify for the Medicaid Medically Needy program. The Medically Needy program allows individuals to qualify for Medicaid (not Medicare) coverage if they have high monthly medical expenses that reduce their income to below their state's Medicaid income limit. More information can be found at www.Transamerica-CenterforHealthStudies.org.

Crowdsource Fundraising

Asking friends, family and extended networks for help paying for medical care can be expanded with websites like GoFundMe and YouCaring. These crowdsourcing websites let patients solicit donations for medical treatment online for a fee of the amount that is donated (usually around 5 percent). Please note that crowdfunding websites may not work for everyone, with about 90 percent of donation campaigns failing to meet their target amount. In addition, some churches and charity organizations assist with medical expenses. Also, there are disease-specific charities such as the American Kidney Fund and the Leukemia & Lymphoma Society.

Navigating health care insurance coverage and costs can be a daunting process. Fortunately, there are various options available when it comes to choosing coverage and paying for medical care costs.

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Life in Long Beach

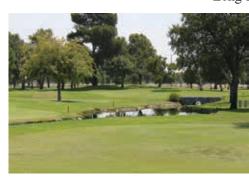
By Lyn Jensen

Golf Tournament Time

July 26-29 finds the 2018 Long Beach Golf Festival culminating with the \$175,000 Long Beach Open, a non-PGA Tour sponsored professional golf event, with 300 professionals and 12 top amateurs playing four rounds over four days. It caps a season of several municipal golf tournaments including for men, women, and seniors--happening every spring and early summer.



Three of Long Beach's five city courses are utilized for the Long Beach Open. Contestants will play one round each at Skylinks and Recreation Park, before the weekend cut is made, leaving about 80 players for the final 36 holes at El Dorado Park. It's where amateurs can test their skills against the pros and the public may watch players who sometimes also play the PGA



Bob Livingstone, Long Beach's



superintendent of golf operations, said about 250 spectators crowd into El Dorado Park to watch the final rounds of the Long Beach

> Open every year, and admission is free. He cautions parking can be a problem, however, with limited on-site parking, and much of that taken by golfers and caddies. He advises parking in the neighborhood, if you

don't mind walking a few blocks.

For amateurs who are qualified to compete, Long Beach Open Amateur Qualifying will happen July 18 at Recreation Park's 18-hole public course. A minimum of six amateurs from this field will play their way into the Long Beach Open.

For golfers and golf fans, the Long Beach Golf Festival offers

> a busy annual schedule that includes events for men, women, seniors and more. A men's Senior Amateur Championship is held every May. The Women's City Championship is held every June.

This year's Men's City Championship is July 6-8.

Long Beach's Department of Parks, Recreation & Marine over-

> sees the maintenance and management of the city's five golf courses. There are four 18-hole courses: El Dorado Park, Recreation Park, Skylinks near the airport, and Heartwell on Carson Street. Recre-

ation Park also sports a nine-hole course.

When tournaments aren't happening, you may reserve tee times online or by phone. All five courses offer senior resident discounts; as little as \$5 for nine holes if you don't mind starting play before 7 a.m. on a weekday. Even for 18 holes at peak times, senior residents don't pay more than \$22.50.

Search the Internet for more information: cityoflongbeachgolf. com or lbgolffestival.com

July Book Club

Continued from page 21

wrath. Banished from Massachusetts Bay Colony in 1635, Williams purchased land from the Narragansett Indians and laid the foundations for the colony of Rhode Island as a place where Indian and English cultures could flourish side by side, in peace," ... according to Publisher Scribner.





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Keep The Spring In Your Step: Good Reasons To Exercise After Age 50

For many older adults, growing older seems to involve an inevitable loss of strength, energy and vigor—but that need not be, says the Centers for Disease Control and Prevention (CDC). The frailty and decreased energy associated with aging are largely due to muscle loss due to inactivity. And when it comes to muscle, the old saying is true: "Use it or lose it."

What To Do

One of the best ways to keep muscles healthy and strong, the CDC advises, is through exercises called strength training.

Why To Do It

Done regularly, strength training builds bone and muscle and helps to preserve strength, independence and energy. These exercises are safe and effective for women and men of all ages, including those who are not in perfect health. In fact, people with health concerns—such as arthritis or heart disease—often benefit the most from lifting weights a few times each week.

Strength training, the CDC adds, can also reduce the signs and symptoms of:

- Arthritis—It reduces pain and stiffness and increases strength and flexibility.
- **Diabetes**—It improves glycemic control.



- Osteoporosis—It builds bone density and reduces risk for falls.
- **Heart disease**—It reduces cardiovascular risk by improving lipid profile and overall fitness.
- Obesity—It increases metabolism, which helps burn more calories and helps with long-term weight control.
- Back pain—It strengthens back and abdominal muscles to reduce stress on the spine.

What's more, studies have shown that people who exercise regularly sleep better and have less depression, more self-confidence and self-esteem, and a greater sense of well-being.

Fortunately, strength training exercises are easy to learn, and have been proven safe and effective through years of thorough research. What's more, you may be relieved to learn, there are ways to train without undo strain, aches and pains.

Doctor's Advice

To help, Bob Arnot, M.D., an

award-winning journalist, author of 12 books on nutrition and health, host of the "Dr. Danger" reality TV series, previously Chief Medical Correspondent for NBC and CBS News, and Chief

Foreign Correspondent for MSNBC and NBC, offers this advice:

- Find a few minutes at least two to three times a week to maintain general fitness. Try three or four five-minute bursts of activity such as walking or climbing the stairs at the office.
- Take two or three more minutes a day for yoga breathing and movements to help your body maintain balance, usable strength, flexibility and muscular restoration.
- Spend another few minutes every day and before any vigorous exercise doing calf stretches and forward bends.

- Stay hydrated before, during and after your workout.
- To reduce your risk of muscle soreness after exercise, consider a massage, an Epsom salts bath or intermittent hot and cold showers, as well as proper stretching and cooldown.
- Muscle strains and muscle pulls are major health concerns for weekend athletes. Signs you should look for alerting you to rest your muscles and avoid overtraining are a higher than normal resting heart rate, disrupted sleep due to an elevated heart rate, muscle cramping and muscle twitching.
- Eat right. In addition to lots of fruits and vegetables and a few lean meats, consume foods with magnesium, which helps fight inflammation, and with vitamin B12—especially if you're over 50—such as fortified cereals. Drink three cups of fat-free or low-fat milk throughout the day or con-

sume the equivalent in yogurt, cheese or other dairy products. Consider an anti-inflammatory diet—cut out sugar, potatoes, tomatoes and eggplant.

• Go topical. Topical pain relievers such as creams, gels and patches work locally. For example, the Salonpas Lidocaine 4% Pain Relieving Gel-Patch provides the maximum strength of lidocaine available without a prescription.

According to the Center for Medicare Advocacy, "[Lidocaine] is a highly effective pain reliever and its unique non-narcotic and nonaddictive properties make it a benign alternative to opioids, without the risks and devastating side effects of opioids."

These unscented patches can desensitize aggravated nerves and provide numbing relief generally within an hour of application.

Learn More

For further health hints from Dr. Arnot and others and information on relieving aches and pains, go to http://salonpas.us.





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