

IN THIS ISSUE: AgeTech in Las Vegas, Growing Tomatoes, Women and Mobility Aids, Aging and Brain Cells, Retire to Panama

The Good Life

News, Health & Leisure for South Valley Adults 50+ • Volume XI, Number 5 • March/April 2025



2025 Master Plan for Aging Released

On January 30, the California Department of Aging (CDA) released a new report detailing 81 Master Plan for Aging (MPA) initiatives designed to build momentum and drive results for older Californians over the next two years.

The MPA, California's 10-year blueprint for aging and disability services that has become a national model, continues to be a catalyst to empower older adults, Californians with disabilities, and caregivers, according to a new report on its progress.

Developed in 2021, current efforts also highlight the state's commitment to support under-represented older populations, such as LGBTQIA+ older adults, people who are vulnerable in natural disasters like wildfires, families impacted by dementia, people who are isolated, unhoused older adults, and people with disabilities.

"Ongoing and much-appreciated partnerships with stakeholders, philanthropy, the legislature, and Governor Newsom's administration are helping build the aging network of the future," said Kim Johnson, California Health & Human Services Agency secretary.

The MPA was launched four years ago to address the growing number of older Californians, a population that is increasing faster than the number of children for the first time in history.

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Visalia Senior Games Registration Off to a Fast Start

The City of Visalia Parks and Recreation Department will host the 2025 Visalia Senior Games March 27-30.

The games will include competitions in pickleball, track and field, swimming, table tennis, disc golf and archery.

The competitions are scheduled over a four-day period this year, a change from last year's games, which were held on weekends from mid-March to late May.

"This year, we've decided to bring the Senior Games back to a single weekend to create a more focused and celebratory experience," explained Macey Schonbachler, City of Visalia communications and marketing specialist. "We believe it's a great opportunity for athletes traveling from out of town to participate in multiple events without the extended schedule."

"To wrap up the weekend, we'll be hosting a barbecue and recognition dinner on Sunday, March 30th, to celebrate all of our athletes who have participated," she added.

And there are other big



2024 Visalia Senior Games track and field winners with their medals.

changes this year.

"We're thrilled to announce that, thanks to the generous sponsorship from Kaweah Health, the athlete fee for this year's Visalia Senior Games has been waived," said Schonbachler. "We're also grateful to Visalia Unified School District for helping us secure locations for the games, as well as Vallarta Supermarket for their support."

"This assistance ensures that all participants can enjoy

the games without financial barriers," she said. "If there are any other organizations or individuals interested in supporting this year's event or future games, we would love for them to reach out to our office."

Registration Status

"Registration for pickleball and track and field is off to a fantastic start," Schonbachler said. "We were able to open

(continued on page 3)

53rd Senior Day in the Park Set for May 9

The 53rd Senior Day in the Park will be held at Mooney Grove Park in Visalia on Friday, May 9, from 9 a.m. to 2 p.m.

Sponsored by CSET, the event will once again feature vendor booths, games, lunch, and entertainment by Jeremy "Elvis" Pearce.

The event is made possible through support provided by Kings/Tulare Area Agency on Aging, Tulare County Health and Human Services, and Family HealthCare Network.

"For those seniors wanting to attend but having transportation challenges, free transportation to and from the event will be provided from any of the seven senior centers managed by CSET," said Jerel Dutton, assistant director of senior services for CSET. The centers are in Porterville, Lindsay, Exeter, Earlimart, Dinuba, Cutler-Orosi and Woodlake.

Those interested in using the free transportation should



Jeremy "Elvis" Pearce, on stage in the background, entertains the crowd at last year's Senior Day in the Park.

contact the site manager at the senior center closest to them. To find the location closest to you, log onto CSET.org/senior-services where phone numbers and addresses of the centers can be found.

"We are hoping to have 1,500 people and 75 vendor booths at this year's event," said Dutton, who added that water donated by Lindsay Culligan will be available, as well as

an ambulance and paramedics provided by American Ambulance. Large fans will also help circulate a breeze to cool participants.

Businesses and organizations interested in having a vendor booth can log onto CSET.org/seniordays for more information.

For more information about Senior Day in the Park, call CSET at (559) 732-4194, ext. 101.

Kings County Launches New Mental Health Services

Kings County Behavioral Health Department has two new programs aimed at enhancing mental health support.

On December 31, it officially launched its 24-hours-a-day/7-days-a-week Behavioral Health Call Center and Mobile Crisis Response Program.

This service is to help people in Kings County access county mental health and substance use disorder services, especially those experiencing psychiatric crises, or those in need of a compassionate listener.

The center, which is staffed by trained call operators and behavioral health responders, is accessible by phone anytime of the day, any day of the week at (559) 247-4357 (247-HELP).

For those experiencing a psychiatric crisis, trained behavioral health responders will be dispatched to assist the individual wherever they are in the community.

CARE Act Program

On December 1, Kings County initiated the Community Assistance, Recovery and Empowerment (CARE) Act Program, which was launched in all California counties through Senate Bill 1338 as an additional support for engagement with adults 18 years of age and older with schizophrenia or other psychotic disorders who may

be struggling to engage in outpatient mental health pathways.

This program allows individuals such as family members, support persons, first responders and treating providers to assist an individual with a psychotic disorder struggling to engage in treatment by petitioning the local civil court to initiate engagement through the CARE Act Program.

This intensive multidisciplinary field-based, person-centered approach is meant to help those most vulnerable experiencing severe mental illness in getting the treatment and housing needed.

If you know someone with schizophrenia or another psychotic disorder struggling to effectively engage in mental health services, the Kings County Superior Court's Self-Help Center (www.kings.courts.ca.gov/self-help) is available to assist them in the petition process.

You can visit the court at 1640 Kings County Dr., Hanford; call (559) 582-1010, option 8; or email kingsselfhelpcenter@kings.courts.ca.gov.

Kings County residents are encouraged to save the number (559) 247-HELP (4357) in their phones.

For more information, visit www.kcbh.org/care-court.html.



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VETERANS COLUMN

Misconceptions and Misinterpretations about the VSO

Hello all! In my short time as the Tulare County Veterans Service Officer, I have heard many misconceptions, misinterpretations, and, quite frankly, things that are simply not true. Whether it's from social media, your friend, or your sister-in-law's boyfriend's neighbor's postman, it's easy to believe information that sounds plausible, especially when researching the truth can be a chore.

The fact is you must be diligent and do a little extra checking when it comes to your benefits or lack thereof.

One misconception is that the Veteran's Service Office is the VA. We are trained and accredited by the VA, but not **THAT** VA. Confusing, huh? This is where the misconception happens.

The VA is the U.S. Department of Veterans Affairs which oversees the health, education, disability, funerary and financial benefits earned by Veterans of the United States Armed Forces. However, when most people refer to the VA, they are actually referring to the VHA (Veterans Health Administration), which handles the veteran's healthcare. So somewhere in the lexicon, the "H" disappeared, and the VHA became the VA in most people's minds.

We, the Veteran's Service Office (VSO), assist veterans and their families in accessing VA benefits.

Sometimes veterans compare their awards to their peers and then come to us saying, "Well, he got this, so I should get this." This next line is very important: Vet claims are like snowflakes, no two are alike! You both may have asthma, for example, but the mitigating circumstances are very different. Where you served, personal history, and possibly, your friend may not even be telling you the truth about his claim. Talk to us. Don't base your expectations on what your friend tells you.

Another thing I hear a lot from veterans is that they feel they will not qualify for benefits or often say, "I do not want to take it away from someone who deserves it." If our VSO representatives had a dime for every time they have heard this, well, they still wouldn't be millionaires, but they may be able to buy some eggs. But seriously, if you served, you earned the benefits. Period.

Not utilizing the benefits actually hurts other veterans more. The government will take care of veterans based on their needs. If no veterans are using the benefits, the benefits will be diminished. The more vets show a need, the more likely those needs will be met. To quote some sports person, the internet probably gave the wrong credit to, "You Miss 100% of the Shots you Don't Take." Basically, you don't know what benefits you do or don't qualify for until you ask. Don't disqualify yourself over an assumption.

I share this because if you have any questions about any benefits, you may or may not have, don't ask your sister-in-law's boyfriend's neighbor's postman. Call the Veterans Services Office (559) 713-2880 or come in and get the real answer.

Cecil Webster, the Veterans Services Officer for Tulare County, is a former U.S. Navy, Photographer's Mate 3. Contact him at the Veterans Services Office at 3348 W. Mineral King Ave., Visalia; by phone at (559) 713-2880 or by email at cwebster1@tularecounty.ca.gov.



Cecil Webster



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Pickleball has been the most popular sport at recent Visalia Senior Games, but track and field also has a strong following.

2025 Visalia Senior Games...

(continued from page 1)

registration much earlier this year, which has made a difference in helping us get the word out.

"The majority of our registered participants are from Visalia and the surrounding areas," she continued. "However, we're also seeing a great turnout from local athletes and a few traveling from as far south as San Diego, and one participant from Glendale, Arizona.

"Our oldest athlete so far is 83 years old," she added. "We're excited to have a wide range of ages represented, with participants registering from 50 years old and up."

To no one's surprise, pickle-

ball has the most registrants so far.

"We've seen an incredible response, with over 100 participants already registered across singles, mixed doubles, and doubles events," Schonbachler said. "The sport has really taken off in Visalia."

To Register

Athletes ages 50 and older can sign up online at visalia.city/seniorgames or visit Anthony Community Center, 345 N. Jacob St., Visalia, during business hours.

For more registration information, call (559) 713-4365.

To Volunteer

Those interested in volunteering are encouraged to call (559) 713-4365 or email

recreation@visalia.city.

Volunteers don't have to be sports fans to sign up, but the minimum age to volunteer is 16.

Volunteering for the Visalia Senior Games can fulfill school community service requirements.

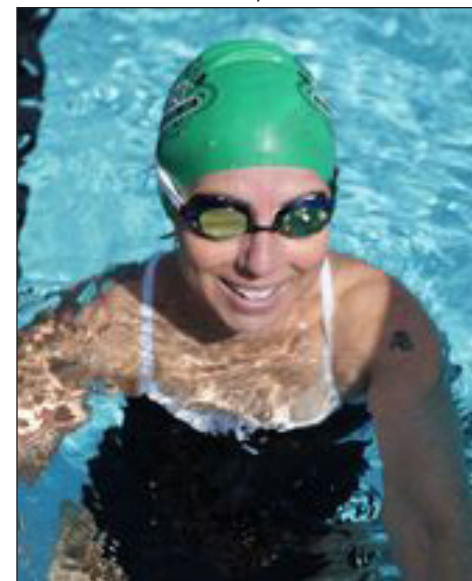
To Cheer Them On

"There are plenty of ways to get involved in the Senior Games beyond competing," said Schonbachler. "One of the best ways is to come out and cheer on the athletes.

"Track and field events offer a great opportunity to support fellow competitors," she said. "There's truly no better feeling for an athlete than hearing the crowd cheer them on as they

round that final corner, heading toward the finish line.

"Your encouragement makes all the difference," she added.



Swimming is popular also.

Life is Full of Challenges for Older Adults

Valley Caregiver Resource Center has the tools to take care of your loved ones and help you take better care of yourself.

Help for families caring for loved ones impaired by chronic ailments such as Alzheimer's, Parkinson's, traumatic brain injury or stroke. Caring for older adults can be difficult, especially if you're doing it alone.

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This year's AgeTech Summit in Las Vegas offered presentations, product information, and even some fun and games.

2025 AgeTech Showcases the Latest Technology for Seniors

This year's Computer Electronics Show, held in Las Vegas January 7-10, featured the AgeTech Summit from AARP, where industry experts and advocates gathered to explore the transformative potential of technology for aging.

With more than 500 companies across diverse industries and product categories, the collaborative annually plays a unique role in connecting innovators and solutions that are shaping the future of aging.

AgeTech solutions have emerged across various sectors at CES over the past three years, including entertainment, travel, gaming, housing, health and mobility.

According to the AARP 2025 Tech Trends survey, two-thirds of adults ages 50 and older (66%) expect technology to enrich their lives by making daily tasks and aging easier.

Additionally, nearly half of adults (46%) recognize technology's potential to enable a healthy life, with strong interest in brain health technologies

such as brain training exercises and wearables to track sleep and stress levels.

Startup Showcase

A variety of new products were featured at AgeTech.

- LUCID's app, Resonance Rx, offers real-time listener-adapted AI music therapy, audio-based cognitive behavioral therapy, and cognitive games to reduce agitation and anxiety, reduce dependence on psychiatric medication, and enable safer independent living for people living with dementia.

- Thinkie is a scientifically proven brain training sensor that provides real-time visual feedback and long-term guidance to improve cognitive health. Developed by neuroscientists, research shows three months of use can reduce brain age by an average of 3.7 years.

- Zinnia is a TV app designed to support individuals living with dementia while alleviating caregiver stress. Its platform features a collection of research-backed videos,

created to be both accessible and engaging for those with dementia.

- Biomotum optimizes human mobility by providing intelligent and intuitive assistive devices that make walking easier. Through their "e-bike for your feet" technology, they empower individuals to live healthy, independent and productive lives.

- Embr Labs addresses health conditions through temperature. Their technology delivers natural solutions to manage hot flashes, sleep issues, stress and thermal discomfort.

- Friendi.fi enables everyone to have a friend that supports their health and well-being. By training and serving proprietary generative AI models with human review to ensure safety, Friendi.fi allows high-trust, high-engagement conversational relationships to be scaled to large healthcare populations.

- Xander uses augmented reality (AR) to enhance in-person conversations to create

deeper connections. Their product, XanderGlasses, is captioning glasses for people with hearing loss.

- ECHAS is a mobile app that enables a timely and appropriate response for symptoms of a possible heart attack or stroke. Using a short questionnaire and sensors to run physical assessments, ECHAS compiles a heart attack and stroke risk score.

- MindMics transforms everyday earbuds into advanced health monitors by repurposing existing microphones and sensors for accurate health tracking. The earbud heart health monitor captures insights into heart bio-signals, offering actionable guidance to enhance well-being.

- Ageless Innovation, which created the award-winning line of Joy for All Companion Pets, has been focused on creating products that promote fun, joy and play while reducing the cost of care and creating meaningful connections for older adults.

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CSET Offers Free Income Tax Assistance Services

For the 16th year, CSET is offering its volunteer income tax assistance services (VITA), a free service to those with household incomes less than \$67,000.

With an army of about a dozen staff and 130 highly trained volunteers, the service generated more than \$5 million in refunds for the 4,200 returns submitted last year.

Volunteers, which must undergo 32 hours of training to become certified, provide services at locations throughout Tulare and Kings Counties, including at the seven senior centers managed by CSET.

"CSET provides tax preparation training to folks that

want to come in person or by zoom to become VITA certified to provide tax preparation," said Jerel Dutton, assistant director of senior services for CSET. "It's a great program for families."

Free tax assistance is also provided to small business owners who also meet the maximum income threshold.

Although tax questions cannot be answered over the phone, CSET volunteers meet with participants to answer questions and gather the documents needed to prepare the returns.

For more information log on to cset.org/vita or call (559) 741-4640.



The Mighty Oak Chorus performs at the 2025 Heart of Seniors event.

Heart of Seniors Again Fills Wyndham Hotel Ballroom

The Heart of Seniors expo, luncheon and fashion show was held at the Visalia Wyndham Hotel on February 13, and once again tickets and vendor spaces were sold out well in advance.

This year's event attracted 360 attendees and included 50 vendor tables, each with information about services available to seniors in the South Valley.

The program, which included a showcase of the latest in fashion for the mature woman, featured keynote speaker, comedian and Speaker Hall of Fame member Steve Gilliland.

The annual event is organized by the Senior Coalition, an organization with the mission of providing healthcare professionals with the resources and knowledge to better assist Kings and Tulare County's se-



Keynote speaker Steve Gilliland seniors and their families.

"This event was a beautiful reminder of the power of community coming together for our seniors," said Laura Santos, marketing director of Westgate Gardens. "Seeing everyone contribute and share in the experience made it truly special."

"Collaboration is the heart of the Senior Coalition – where members come together to support, uplift and advocate for seniors in need," said Bob Patel of Century 21 Jordan-Link.



AI Illustration by April Pastis

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Family HealthCare Network Opens New Springville Health Center

Family HealthCare Network (FHCN) officially opened its new health center in Springville on January 10.

Located at 31954 Country Club Dr., the new Springville center is accepting appointments and welcoming new and returning patients.

The new state-of-the-art facility offers medical services, along with dental services. The new health center replaces FHCN's current Springville health center at 35800 Highway 190.

The center's hours of operation are 7:30 a.m. to 5:30 p.m. Monday through Friday. It is closed on weekends.

Dental services are currently offered on Mondays and Wednesdays, and plans are in



Family HealthCare Network's new Springville Health Center

place to expand dental service hours in the near future.

To schedule an appointment in Springville, call 877-

960-3426 or visit www.fhcn.org. Walk-in appointments are also available.

About FHCN

FHCN's mission is to provide quality health care to all. As a private nonprofit Federally Qualified Health Center, FHCN has 50 sites and more than 300 clinical providers throughout Tulare, Fresno, Kings and Kern Counties.

Services include family medicine, obstetrics and gynecology, pediatrics, adult and children's dentistry, pharmacy, internal medicine, behavioral health, nutritional counseling, health education, case management, community health and outreach, and eligibility assistance.

For more information, call 1-877-960-3426 or visit www.fhcn.org.

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Tax Deductible Limits for Long-term Care Insurance Increase

The IRS has announced increased 2025 tax deductible limits for long-term care insurance.

"Tax deductibility of tax-qualified long-term care insurance premiums remains one of the best kept secrets in financial planning," said Jesse Slome, director of the American Association for Long-Term Care Insurance (AALTCI).

"The 2025 deductible limits are significant and few people, especially small and mid-sized business owners, are aware that premiums paid for long-term care insurance may be tax deductible," he said.

The 2025 limits for an individual age 70 or more is \$6,020, according to AALTCI. "Most policies are purchased by couples, which means they could deduct up to \$12,040 next year depending on their age," Slome explained.

"Business owners may be able to deduct the full cost of their insurance protection and have a paid-in-full policy when they reach retirement age."

The following are the new 2024 deductible limits per-individual (2023 limits in parentheses):

Age 40 or less at the end of 2024 - \$480 (\$470)

More than 40 but not more than 50 - \$900 (\$870)

More than 50 but not more than 60 - \$1,800 (\$1,760)

More than 60 but not more than 70 - \$4,810 (\$4,710)

More than 70 - \$6,020 (\$5,880)

**Next Deadline:
Tuesday, April 15**

Rawhide Rustlers Program Offers Benefits for 2025 Baseball Season

The Rawhide Rustlers Program is back and offers members new benefits.

With bingo and special rates on tickets for baseball fans 55 and older, the Rawhide plan to make the Rustlers Program the best it has ever been.

"We've been taking precautions to fix our audio and make sure that every fan has a prime experience, and that they enjoy our ballpark," said Rawhide General Manager Mike Candela.

With a ticket to every Wednesday game, Rawhide Rustlers not only have the chance to socialize, but get to see and hear every aspect of the production that Rawhide staff put on for every one of the home games in the 2025 season.

Sponsored by Parks Visalia, American Quality Life Hospice and Harvest Wealth Group, membership starts at only \$35, and with that a Rustler Member receives one ticket to every Wednesday game (ten tickets total), a membership T-shirt and access to exclusive giveaways and activities throughout the baseball season.

Some of the giveaways on Rustler Wednesdays this season include a bingo dauber sponsored by Park Visalia, a mini-clipboard sponsored by Harvest Wealth Group, and a mystery prize sponsored by American Quality Life Hospice.

Last season's fan favorite event, the Belle of the Ballpark, will return earlier this season,



Two Rustler Club members enjoy a game from the Michelob Ultra Hall of Fame Club (at an additional cost to Rustlers members).



Two Rawhide players wear jerseys designed by the winning contestant in the Rawhide's annual "Design-a-Jersey" Contest. Each year, jerseys are created and auctioned off in partnership with Valley Children's Hospital.

happening on Wednesday, April 30.

Last year's reigning Belle of the Ballpark, Janice McCombs, looks to defend her crown against two other nominees yet to be chosen.

The Belle of the Ballpark is a pageant-like celebration that encourages ladies, ages 60 and over, to show off their talents in front of the Rawhide crowd by participating in different activities with their peers. Women from the Tulare and Kings County area are nominated by local senior housing facilities to participate in this fun and unique event.

Being a Rustler Member not only gets you the chance to have a ticket to every Wednesday home game, but also al-

lows you to pick your own seat, one that Rustler Members get to come back to each and every Wednesday.

Instead of paying \$13, members are paying \$3 per ticket and get the opportunity to watch a ballgame with other Rustler members like themselves, all while also getting to play bingo every Wednesday. Numbers are called out after every play during the course of the game until more than ten winners are called.

Towards the end of the season, the Rawhide always have a "Bingo Blowout Wednesday," where all prizes must go.

To become a Rustler Member or for more information, call (559) 732-4433, extension 101.

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My 92-Year-Old Father-in-Law is Surrendering His Car Keys

By Christopher Smith

Time and the tide wait for no man, as the saying goes. It's just as true as it was in the first notable reference in about 1395.

Eventually, we all get old. And there comes a point in time where it's no longer advisable for us to drive.

When that happens, what do you do with the car? And what do you do with the person's auto insurance policy?

That's what a listener of the Clark Howard Podcast recently asked.

Auto Insurance Changes?

Our older relative stopped driving. Does he need to call his auto insurance policy and update everything?

That's what a listener wanted to know on a recent podcast episode.

Asked Steve in Wisconsin: "My 92-year-old father-in-law has decided it is time to surrender the car keys. We are grateful that he came to this decision on his own.

"He does not want to sell his car but has asked us to keep it at our residence and use it to take him where he wants to go and even drive it for our personal leisure. We have the space and have accepted his offer.

"Should he contact his auto insurance agent to inform him that he is no longer the primary driver for this car and it is no

longer located at his address? I thought it might lower his premium since my wife and I might be considered lower-risk drivers. Even though the car is 13 years old, it has only 25,000 miles on it and is worth between \$10,000 and \$15,000."

Clark responded: "First things first. If your father-in-law is no longer driving, he needs to call his insurance agent and let them know.

"Absolutely he needs to call his insurer," Clark said. "Because of the age of the vehicle, I'd be surprised if it's still worth \$10,000 to \$15,000.

"But that's fantastic that the car has only been driven an average of 2,000 miles a year. That car's got a lot of life left in it.

"The vehicle may be at a point because of its age, even with the low mileage, that it may make sense to only have liability coverage on that vehicle instead of having full coverage.

"And the insurer may say, 'Hey, it would be a lot cheaper since it's at your kid's house that you sign the vehicle over to them and have them insure it.' That's why you want to talk to an agent about something like this."

Clark Once Stole His Mom's Vehicle

I wouldn't take Clark for a thief. He's the type of guy that



Money Expert Clark Howard

will alert the self-checkout supervisor at the grocery store when the register accidentally applies a discount he shouldn't be getting.

However, he did once steal a car – from his own mom! It was for good reason, though. And Clark envies Steve, the Clark listener, since his father-in-law decided to stop driving.

"I think it's wonderful that your father-in-law was willing to give up the keys. That's something that is a difficult conversation in just about every family," Clark said.

"And if you've never heard the story, I actually had to go steal my mom's car. She had reached a point she shouldn't be driving. And I actually took her car away with the agreement of my siblings. And it was a rough passage.

"So it's great when somebody recognizes for themselves that they shouldn't be driving anymore."

A Rideshare Service?

The worst part about giving up your car keys in old age is

losing your independence. Fortunately, we're in an era where that doesn't have to be the case.

"I don't know where in Wisconsin you live," Clark said.

"When it's not convenient, in a pinch he could get around with Uber or Lyft ... I know family companionship is part of this. But in an event – I don't want him to feel stranded if he wants to get somewhere and you're not available at that time to help."

Final Thoughts

When your older relative stops driving, you need to call their auto insurance company.

If you're not keeping their car in the family, you can simply cancel the policy. But if you are keeping the car, you should switch the vehicle's insurance policy to the name of the family member(s) that will drive it going forward.

In many cases, an older driver like the 92-year-old in this podcast question will have an older vehicle. So if you're keeping it, you may only need liability insurance.

These are all good questions to go through with your trusted auto insurance agent.

Clark Howard is a consumer advocate who focuses on saving more, spending less and avoiding getting ripped off. In addition to a nationally syndicated radio show, his website www.clark.com features articles and advice as well as podcasts and videos.

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The remodeled Kingsburg Senior Center kitchen

Kingsburg Senior Center Completes Remodeling

The Kingsburg Senior Center has completed its kitchen remodeling project and is now offering meals cooked in-house by nutrition coordinators.

The remodeling project was funded by a grant from the Kingsburg Healthcare District. In addition, a grant from the Hillblom Foundation will help purchase supplies to support the hot meal program.

In a partnership with the Kingsburg Healthcare District, the center offers a free continental breakfast 8:30-10:30 a.m.

weekdays. In addition, about 40-50 hot meal lunches are served weekdays at 11 a.m. to local seniors.

Kingsburg residents 65 or older who want to participate in the Senior Center's lunch program, should call the center at (559) 897-3013 weekdays from 8-10:30 a.m. to reserve a lunch.

Monthly menus are available.

Those who are homebound should call the Fresno Madera Agency on Aging at 800-510-2020 to request homebound meals.



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Aging May Change Some Brain Cells More than Others

Based on new brain mapping research funded by the National Institutes of Health (NIH), scientists have discovered that not all cell types in the brain age in the same way. They found that some cells, such as a small group of hormone-controlling cells, may undergo more age-related changes in genetic activity than others. The results, published in *Nature*, support the idea that some cells are more sensitive to the aging process and aging brain disorders than others.

"Aging is the most important risk factor for Alzheimer's disease and many other devastating brain disorders. These results provide a highly detailed map for which brain cells may be most affected by aging," said Richard J. Hodes, M.D., director of NIH's National Institute on Aging. "This new map may fundamentally alter the way scientists think about how aging affects the brain and also provide a guide for developing new treatments for aging-related brain diseases."

Scientists used advanced genetic analysis tools to study individual cells in the brains of two-month-old "young" and 18-month-old "aged" mice. For each age, researchers analyzed the genetic activity of a variety of cell types located in 16 different broad regions – consti-

tuting 35% of the total volume of a mouse brain.

Like previous studies, the initial results showed a decrease in the activity of genes associated with neuronal circuits. These decreases were seen in neurons, the primary circuitry cells, as well as in "glial" cells called astrocytes and oligodendrocytes, which can support neural signaling by controlling neurotransmitter levels and electrically insulating nerve fibers. In contrast, aging increased the activity of genes associated with the brain's immunity and inflammatory systems, as well as brain blood vessel cells.

Further analysis helped spot which cell types may be the most sensitive to aging. For example, the results suggested that aging reduces the development of newborn neurons found in at least three different parts of the brain. Previous studies have shown that some of these newborn neurons may play a role in the circuitry that controls some forms of learning and memory while others may help mice recognize different smells.

The cells that appeared to be the most sensitive to aging surround the third ventricle, a major pipeline that enables cerebrospinal fluid to pass through the hypothalamus. Located at the base of the mouse



brain, the hypothalamus produces hormones that can control the body's basic needs, including temperature, heart rate, sleep, thirst and hunger. The results showed that cells lining the third ventricle and neighboring neurons in the hypothalamus had the greatest changes in genetic activity with age, including increases in immunity genes and decreases in genes associated with neuronal circuitry.

The authors noted that these observations align with previous studies on several different animals that showed links between aging and body metabolism, including those on how intermittent fasting and other calorie restricting diets can increase life span. Specifically, the age-sensitive neurons in the hypothalamus are known to produce feeding and ener-

gy-controlling hormones while the ventricle-lining cells control the passage of hormones and nutrients between the brain and the body. More research is needed to examine the biological mechanisms underlying the findings, as well as search for any possible links to human health.

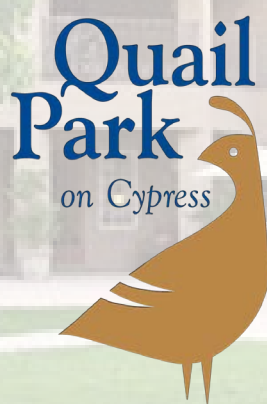
The project was led by Kelly Jin, Ph.D., Bosiljka Tasic, Ph.D., and Hongkui Zeng, Ph.D., from the Allen Institute for Brain Science in Seattle. The scientists used brain mapping tools – developed as part of the NIH's Brain Research Through Advancing Innovative Neurotechnologies (BRAIN) Initiative - Cell Census Network – to study more than 1.2 million brain cells, or about 1% of total brain cells, from young and aged mice.

"For years, scientists studied the effects of aging on the brain mostly one cell at a time. Now, with innovative brain mapping tools – made possible by the NIH BRAIN Initiative – researchers can study how aging affects much of the whole brain," said John Ngai, Ph.D., director, The BRAIN Initiative. "This study shows that examining the brain more globally can provide scientists with fresh insights on how the brain ages and how neurodegenerative diseases may disrupt normal aging activity."

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Being Social May Delay Dementia Onset by Five Years

Visiting friends, attending parties and going to church may help keep your brain healthy, according to research conducted at Rush.

The study, posted online in *Alzheimer's & Dementia: The Journal of the Alzheimer's Association*, shows that frequent social activity may help to prevent or delay dementia in old age.

"This study is a follow up on previous papers from our group showing that social activity is related to less cognitive decline in older adults," said Bryan James, Ph.D., associate professor of internal medicine at Rush.

"In this study, we show that social activity is associated with an increased risk of developing dementia and mild cognitive impairment, and that the least socially active older adults developed dementia an average of five years before the most socially active."

Social activity can strengthen neural circuits in the brain, making them more resistant to the buildup of pathology that occurs with age. Social behavior activates the same areas of the brain involved in thinking and memory.

Authors note that the findings highlight the value of social activity as a possible community-level intervention for



reducing dementia.

The findings suggest that more frequent social activity points to a 38% reduction in dementia risk and a 21% reduction in mild cognitive impairment risk, compared to the least socially active.

In addition, a five-year delay in dementia onset has been estimated to yield an additional three years of life and an economic benefit of reducing dementia costs by 40% in the next 30 years, potentially \$500,000 in lifetime health care savings for each person who would eventually develop dementia.

The study included 1,923

dementia-free older adults with a mean age of about 80 who are participating in the Rush Memory and Aging Project, an ongoing longitudinal study of common chronic conditions of aging.

A total of 545 participants developed dementia, and 695 developed mild cognitive impairment. They each underwent yearly evaluations that included a medical history and neuropsychological tests.

Social activity was measured based on a questionnaire that asked participants whether, and how often, in the previous year they had engaged in six

common social activities that involve social interaction – for example, whether they went to restaurants or sporting events, played bingo, took day or overnight trips, did volunteer work or visited relatives or friends.

Cognitive function was assessed using 21 tests for various types of memory as well as perceptual speed and visuospatial ability.

At the start of the investigation, all participants were free of any signs of cognitive impairment. Over an average of five years, however, those who were more socially active showed reduced rates of dementia. Other variables that might have accounted for the increase in cognitive decline – such as age, physical exercise and health – were all adjusted for in the analysis.

Why social activity plays a role in the development of cognitive problems is not clear. One possibility is that "social activity challenges older adults to participate in complex interpersonal exchanges, which could promote or maintain efficient neural networks in a case of 'use it or lose it,'" James said.

Future research is needed to determine whether interventions aimed at increasing late-life social activity can play a part in delaying or preventing cognitive decline, James said.

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CALENDAR

March 2, 9, 16, 23, 30 - Senior Pride Bingo Sundays

This weekly event is held at the Visalia Veterans Memorial Building, 609 W. Center St., Visalia, Doors open at 11:15 a.m. For more information, call (559) 651-6714.

March 5, 12, 19, 26 - Bingo

The Tulare Senior Community Center, 201 N. F St., Tulare, will host bingo starting at 1 p.m. Doors open at 12:30 p.m. For more information, call (559) 685-2330.

Thursday, March 6 - "Shakin' Out the Smiths: Researching a Common Surname"

The Sequoia Genealogical Society will host this 6 p.m. presentation by Nancy Calhoun. Refreshments will follow. The free event will be held at the Tulare Public Library, 475 M St. in Tulare. For more info, call (559) 685-4518.

March 6, 13, 20, 27 - Thursday Night Dances

These dances, featuring music by Jerry Hall & Trick Shot, are held 7-10 p.m. at the Porterville Veterans Memorial Building, 1900 W. Olive Ave., Porterville. Tickets are \$5. For more information, call (559) 782-7521.

March 6-29 - Muzi Li Rowe and Kate Timbes

This exhibit at Arts Visalia, 214 E. Oak Ave., Visalia, featuring techno-waste reenvisioned and repurposed installation work, will have its opening reception on Friday, March 7, from 5-7:30 p.m. For more info, visit www.artsvisalia.org or call (559) 739-0905.

Friday, March 7 - F1rst Friday

F1rst Friday in Downtown Visalia, in partnership with the Arts Consortium, will present this free community event with art, food and fun from 5-8 p.m. For more information, visit artsconsortium.org/calendar.

March 7-8 - Visalia Gleaning Seniors Yard Sale

Visalia Gleaning Seniors will host this sale from 8 a.m. to 2 p.m. at the Gleaner Yard, 28600 Road 156 in Visalia. For more information, call (559) 733-5352.

March 7, 14, 21, 28 - Friday Night Dances

The Tulare Senior Community Center, 201 North F St., Tulare, will host this weekly event from 6-9 p.m. There is a \$10 entry fee. For more information, call (559) 685-2330.

Wednesday, March 12 - Valley Renal Support Group

The only kidney support group in four counties will meet at Evolution's Gym, 1425 E. Prosperity Ave. in Tulare, from 6:30-8 p.m. The meeting will also be on Zoom. For information, email Jennifer at meow.2000@yahoo.com.

Thursday, March 13 - Bingo Night

Exeter Woman's Club will host this event at 201 Kaweah Ave., Exeter. Doors open at 5:30 p.m. For more information, call (559) 827-1933.

Thursday, March 13 - Speed Connect

This event, designed for seniors looking to make new connections, will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, 4:30-6:30 p.m. The cost is \$15. For more information, call (559) 713-4365.

Saturday, March 15 - Downtown Visalia St. Patrick's Day Parade

This annual event will begin at 10 a.m. and run along Main Street, from Church Street to Willis Street.

Saturday, March 15 - Irish Fest in the Park

Visalia Breakfast Lions will host

this event from 1-5 p.m. at Visalia Recreation Park. Tickets are \$50 in advance, \$60 on the day of the event. For tickets or more info, visit www.visaliabreakfastlions.org.

Sunday, March 16 - Lemon Cove Women's Club Open House & Bake Sale

This event, featuring arts and crafts vendors, Vietnamese food and a local history collection, will be held at the Historic Pogue Hotel, 32792 Sierra Dr., Lemon Cove, from noon to 4 p.m. For more information, call (559) 359-9678.

Monday, March 17 - St. Patrick's Day Luncheon

This event will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, at 11 a.m. The cost for Visalia residents 55+ is \$6. Tickets must be purchased in advance. For more information, call (559) 713-4365.

Monday, March 17 - Tulare Caregiver/Dementia Support Group

Quail Park on Cypress will present this 12:30 p.m. monthly session at the First Baptist Church, 469 N. Cherry St., Room 15, Tulare. For information, call (559) 737-7443.

(continued on page 13)

10TH ANNIVERSARY YEAR



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CALENDAR

(continued from page 12)

Monday, March 17 - Exeter Caregiver/Dementia Support Group

Quail Park on Cypress will present this 10:30 a.m. monthly session, facilitated by Kimberly Jensen, in the Café at Rocky Hill Community Church, 237 South E St. in Exeter. For more information, call (559) 737-7443.

Tuesday, March 18 - Visalia Caregiver/Dementia Support Group

Quail Park on Cypress, 4520 W. Cypress, Visalia, will host this 10:30 a.m. monthly session. For more information, call (559) 737-7443.

Friday, March 21 - Senior Prize B-I-N-G-O

This event will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, at 1:30 p.m. There is a \$5 "drop-in" fee. For more information, call (559) 713-4365.

March 27-30 - 2025 Visalia Senior Games

Athletes 50+ will compete in games including pickleball, track and field, swimming, table tennis, disc golf and archery. For more information, call (559) 713-4365. (See article on page 1.)

Saturday, March 28 - Visalia Rescue Mission's Annual Golf Tournament

This golfing event, which also includes raffles, prizes, challenges and more, will be held at Tulare Golf Course, 5300 Laspinna St., Tulare. For more information, call (559) 697-8767.

Saturday, March 28 - Drive-Thru Free Shredding Event for Seniors

Quail Park on Cypress, 4520 W. Cypress Ave., Visalia, will host this annual event for seniors from 9 a.m. to noon. There is a limit of three banker's boxes per car. For more information, call (559) 624-3511.

Sunday, March 29 - Tulare-Kings Veterans Stand Down

This resource fair for Veterans, which includes a free lunch, haircuts and pet care, will be held at Valley Strong Ballpark, 300 N. Giddings St., Visalia, beginning at 8 a.m. For more information, call (559) 759-7705.

April 2, 9, 16, 23, 30 - Bingo

The Tulare Senior Community Center, 201 North F St., Tulare, will host bingo starting at 1 p.m. Doors open at 12:30 p.m. For more information, call (559) 685-2330.

Thursday, April 3 - Genealogy Presentation

The Sequoia Genealogical Society will host a 6 p.m. presentation. Refreshments will follow.

The free event will be held at the Tulare Public Library, 475 M St. in Tulare. For more info, call (559) 685-4518.

April 3, 10, 17, 24 - Thursday Night Dances

These dances, featuring music by Jerry Hall & Trick Shot, are held 7-10 p.m. at the Porterville Veterans Memorial Building, 1900 W. Olive Ave., Porterville. Tickets are \$5. For more information, call (559) 782-7521.

April 3-26 - Annual Community Show

This exhibit at Arts Visalia, 214 E. Oak Ave., Visalia, featuring artwork by local artists, will have its opening reception on Friday, April 4, from 5-7:30 p.m. For more information, visit www.artsvisalia.org or call (559) 739-0905.

Friday, April 4 - Senior Prize B-I-N-G-O

This event will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, at 1:30 p.m. There is a \$5 "drop-in" fee. For more information, call (559) 713-4365.

Friday, April 4 - F1rst Friday

F1rst Friday in Downtown Visalia, in partnership with the Arts Consortium, will present this free community event with art, food and fun from 5-8 p.m. For more information, visit artsconsortium.org/calendar.

April 4-5 - Visalia Gleaning Seniors Yard Sale

Visalia Gleaning Seniors will host this sale from 8 a.m. to 2 p.m. at the Gleaner Yard, 28600 Road 156 in Visalia. For more information, call (559) 733-5352.

April 4, 11, 18, 25 - Friday Night Dances

The Tulare Senior Community Center, 201 N. F St., Tulare, will host this weekly event from 6-9 p.m. \$10 entry fee. For more information, call (559) 685-2330.

Saturday, April 5 - Spring Craft Bazaar

Tulare Senior Services will host this event at the Tulare Senior Community Center, 201 North F St., Tulare. For more information, call (559) 368-4670.

April 6, 13, 20, 27 - Senior Pride Bingo Sundays

This weekly event is held at the Visalia Veterans Memorial Building, 609 W. Center St., Visalia, Doors open at 11:15 a.m. For more information, call (559) 651-6714.

Wednesday, April 9 - Valley Renal Support Group

The only kidney support group in four counties will meet at Evolution's Gym, 1425 E. Prosperity Ave. in Tulare, from 6:30-8 p.m. The meeting will also

be on Zoom. For information, email Jennifer at meow.2000@yahoo.com.

Thursday, April 10 - Bingo Night

Exeter Woman's Club will host this event at 201 Kaweah Ave., Exeter. Doors open at 5:30 p.m. For more information, call (559) 827-1933.

Tuesday, April 15 - Visalia Caregiver/Dementia Support Group

Quail Park on Cypress, 4520 W. Cypress, Visalia, will host this 10:30 a.m. monthly session. For more information, call (559) 737-7443.

Friday, April 18 - Eggstravaganza

This event will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, at 11:30 a.m. For reservations or more information, call (559) 713-4481.

Monday, April 21 - Exeter Caregiver/Dementia Support Group

Quail Park on Cypress will present this 10:30 a.m. monthly session, facilitated by Kimberly Jensen, in the Café at Rocky Hill Community Church, 237 South E St. in Exeter. For more information, call (559) 737-7443.

Monday, April 21 - Tulare Caregiver/Dementia Support Group

Quail Park on Cypress will present this 12:30 p.m. monthly session at the First Baptist Church, 469 N. Cherry St., Room 15, Tulare. For information, call (559) 737-7443.

Friday, April 25 - "Once Upon a Dream"

CASA of Tulare County's 28th Annual Gala Dinner & Auction will be held at the Visalia Convention Center. Doors open at 5:30 p.m. For tickets or more information, visit www.CASA-TulareCo.org, email events@CASATulareCo.org or call (559) 625-4007.

Saturday, April 26 - 9th Annual Backyard BBQ & Cornhole Event

Hands in the Community is sponsoring this event, featuring food, fun and A&W floats, from noon to 4 p.m. Tickets, \$120 for a team of two, include entry, BBQ lunch, drinks and raffle tickets. For more info, visit www.hnconline.org or call (559) 625-3822.

Saturday, April 26 - Mighty Oak Chorus' 43rd Annual Show

This two-hour musical features songs by quartets and choruses (continued on page 23)





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QUAIL CORNER

'How Do I Know if My Parents are Safe?'

Q&A with Kimberly Jensen

Question: I wanted to research different senior communities in our area, and after I went to a referral website, I now have a lot of communities calling me. Why did this happen?

Senior community referral companies gather information such as pricing, senior living details and amenities, on their website. They refer people who investigate information on their website to senior living communities.

Once you give the referral company your information, they send your contact information to senior communities as a referral. Senior communities will then call you to explain their services, amenities, pricing and invite you to tour their businesses.

This is a free service for you because you pay nothing for the information that their site provides. Many families find this easier than researching each senior community on their own. It is important to know that the referral site will only give you information about communities they are contracted with.

If you should choose to move into one of the senior communities that they are contracted with, the senior community you move into will be responsible for paying the referral company for referring you.

I know it might seem overwhelming to get so many communities calling you, but by telling them to email their price list and brochure, it will help you get your research done ahead of time for when you decide to take that next step. Being aware of what is out there in the community is not a bad thing. I always say to "get your ducks in a row" so that there are no surprises later!

Make sure to tell the referral company if you need to move quickly or are just gathering information.

If there is a crisis and you need to move quickly, knowing

ahead of time which community can accommodate your price point and your care needs is critical. If you need any help with finding the perfect community, I will be more than happy to email you a list of all the senior communities and their contact information. This is a free service for everyone, and I do not accept referral fees.

Question: How do I know if my parents are still safe in their home?

This is a great question. Families have a very difficult time determining the right time to move their parents into a senior community. On the one hand, they want to respect the wishes of their parents but on the other hand, they have sleepless nights wondering if their parents are safe in their home.

Here are some ways for families to determine if it is time for their parents to have more supervision.

Parents missing appointments: It is normal for seniors to miss an appointment here or there, but when missing important appointments becomes a pattern, that means that their mind is not tracking correctly. This is one of the first cues that you should be concerned with.

Not paying bills on time or at all: This is very similar to missing appointments. Unfortunately, this error can result in fines and penalties, and it could risk their home being foreclosed on or a loss of long-term care insurance and medical coverage.

Bad hygiene: If your parents have always had good hygiene and you are noticing they are not showering, brushing their hair, shaving or trimming their nails, this could be a sign that they have fallen into a depressive state or are starting to have dementia.

If you notice that they are wearing the same clothes that are not being washed, this could be a significant sign that you need to consider having



some oversight for them.

Getting easily disoriented: Are they failing to recognize familiar places or getting lost while driving in areas that they have traveled many times before? This might be the beginning of dementia. You should consider speaking with their doctor and convincing them to hang up the car keys. The chance of getting in an accident is very high. People with dementia have a delayed response and seconds of delay could be a matter of life and death.

Difficulty formulating or remembering words: Forgetting a word here and there is normal but when you see that it is difficult for them to complete a full sentence, they are not able to be safe in the home.

Compulsive buying or check writing to charities: This shows the inability to exercise appropriate judgement. Many seniors, when left unchecked, are vulnerable to scam artists who will prey on their disabilities. Many seniors have lost everything they have worked hard for their entire life because they were misled by very convincing strangers.

Paranoia or aggressive behavior: A senior who attacks others because they are believed to pose a threat shows the inability to control feelings of distress. This often happens when the senior is in public where the environment is dramatically different from their

quiet and calm home.

Making inaccurate assertions: One of the greatest signs of dementia is "psychotic ideation" in which clearly untrue statements are made, such as "Everyone is after me!" or "A man is spying on me through the T.V."

Spoiled and outdated food: Mental instability is present when they are not able to recognize that food is spoiled, they leave food out and continue to snack on it or everything in the refrigerator is past its "passed due date." Spoiled food can be lethal to a senior.

Poor nutrition: Keep an eye out to see if they are losing or gaining weight and are refusing to cook for themselves. Proper nutrition is key for brain and body function. Eating cookies, ice cream and chips throughout the day is not beneficial for their body to work correctly or their mind to function properly.

Many seniors are obese, but blood tests will show that they are lacking the essential vitamins for good health. Whether they are losing or gaining weight, take note of their diet.

Scorched pans or microwaves: This shows the inability to cook properly and could be a severe fire hazard. If cooking is a hazard, unplug the stove and microwave and have meals delivered to them to minimize the danger.

As you can see there are many ways to determine if your parents are still safe to live in their home without supervision. It is up to you to get them the assistance that they need so that they can live safely in their environment.

Kimberly Jensen has been working with Quail Park as a Senior Resource Advocate for over ten years and has helped hundreds of families find solutions to their senior problems.

If you have a question, you can send it to her at KimberlyJ@QPCypress.com or call (559) 737-7443.

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Elder Abuse Scam in Tulare

On January 9, the Tulare Police Department received a call regarding a possible scam. The elderly male victim had already lost \$130,000 and suspects were actively trying to get him to provide another \$90,000.

A family member found out and immediately contacted the Tulare Police Department.

The suspects convinced the victim they were some type of "trading company" and offered the victim an opportunity to invest and make money. The victim was instructed to download a phone application officers believe to be fictitious.

With this application, the victim could keep tabs on his account and see his money grow. It appeared he was making money so he continued to invest. He originally made a wire transfer, but because of the victim having mobility issues, the suspects agreed to send someone to his house to pick up cash.

The face-to-face transactions occurred on two different occasions at the victim's residence.

The third face-to-face transaction was scheduled to occur

on January 10. Suspects told the victim he had to provide \$90,000 to close his account and retrieve the \$990,000 he was owed according to the phone application.

The suspects told the victim the \$90,000 was to pay some fines because of some illegal trading he had done. Once the fines were paid, he could close his account and collect his money.

This investigation was referred to the Tulare Police Department's Crimes Specific Unit. Members of this unit set up surveillance at the victim's residence and took a suspect into custody when he arrived to collect the money.

The suspect was transported to the Tulare Police Department for booking and interview. He was later transported to the Tulare County Jail where he was booked on several charges including financial elder abuse, theft under false pretenses, and grand theft.

The suspect is identified as 28-year-old Hailong He, who provided an address in Canada.

Tax Scam Season Begins

Tax scams are among the most stubborn cons out there. They reappear often, each time with a slightly different spin. Some of the most common scams include posing as the Internal Revenue Service (IRS), trying to trick people into either paying up or sharing personal information.

Common Tax Scams

- **Impersonation Scams:** Often initiated by phone calls, one involves fake IRS tax demands with threats of arrest, while the other tricks victims into providing personal information under the false pretense of issuing tax refunds, with a specific focus on college students and the claim of unpaid "federal student tax."

- **Tax Identity Theft Scams:** Watch out for tax identity theft, where scammers use your government ID to file false tax returns or secure employment, often unnoticed until the IRS informs you of suspicious activity.

- **Email Phishing Scams:** The emails appear to be from the IRS and include a link to a fake website intended to mirror the official IRS website. These emails contain the direction "you are to update your IRS e-file immediately." The emails sometimes mention USA.gov and IRSgov (without a dot between "IRS" and "gov").

The Better Business Bureau

offers these tips to help you avoid tax scams:

- The best way to avoid tax identity theft is to file your taxes as early as possible before a scammer has the chance to use your information to file a fake return.

- The IRS does not initiate contact with tax payers by email, text message or social media to request personal or financial information.

- Only deal with trustworthy tax preparation services.

- Check out websites carefully and make sure you are accessing the real IRS website when filing your taxes electronically or inquiring for additional information.

- Watch for bad grammar and odd punctuation when reading emails and letters claiming to be from the IRS or CRA.

- When in doubt, contact the IRS directly to confirm any contact you receive is legitimate.

- If you are the victim of tax identity theft, contact the IRS at 1-800-908-4490.

You should also file a complaint with the Federal Trade Commission (FTC) at ftc.gov/complaint or by calling 1-877-FTC-HELP. The FTC also offers a personalized identity theft recovery plan at identity-theft.gov.



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2025 Master Plan...

(continued from page 1)

By 2030, 25% of the state's population will be aged 60 or older. The MPA is a comprehensive 10-year effort to expand programs and improve access to care so all older adults, people with disabilities, and caregivers feel valued and have equitable opportunities to thrive.

The MPA outlines five "Bold Goals" to build a California for all ages and abilities by 2030: housing for all ages and stages; health reimagined; inclusion and equity, not isolation; caregiving that works; and affording aging.

Key Updates

The MPA achieved ten key goals last year.

Delivering Housing: California is making progress to reduce chronic homelessness. Among many supports, the Community Care Expansion Program led by the California Department of Social Services (CDSS) has invested more than

\$243 million in 29 projects to date and anticipates building or preserving 7,000 beds or units supporting older adults and people with disabilities who are homeless or at risk of becoming unhoused.

Expanding Medi-Cal Health Insurance: More than 47,000 older adults and people with disabilities with the lowest incomes in California benefited directly from services provided by the California Advancing and Innovating Medi-Cal Program in the last 12 months. The expansion of Medi-Cal to all low-income Californians aged 50 and older has resulted in more than 364,000 additional older adults now receiving healthcare.

Advancing Emergency Preparedness: To help older adults and people with disabilities prepare for emergencies and stay safe during them, the Governor's Office of Emergency Services partnered with CDA and the Department of Rehabil-

itation to develop California's first-ever *Emergency Preparedness Guide* specifically for this population.

Training Caregivers: To address a growing need for caregivers for older adults and people with disabilities, CalGrows trained 30,884 direct care workers participating in 700 free training courses, paying \$35 million in stipends and incentives. The In-Home Supportive Services Career Pathways Program through CDSS trained 58,505 unique learners in 27,030 trainings with \$41.3 million paid in incentives.

Combating Loneliness: From January through November 2024, Friendship Line California – a free crisis intervention warmline providing emotional support for older adults and people with disabilities – assisted 117,673 callers in seven languages.

Closing the Digital Divide: To reduce isolation, CDA provided a combined 89,000 digital devices and related training to older adults and Californians with disabilities, who are among those most in need of social connection to remain healthy.

Groundbreaking LGBTQIA+ Study: CDA and its partners administered California's first survey of LGBTQIA+ older adults, gathering baseline data to better understand and serve this population.

Improving Mobility: With federal funding, the California Department of Transportation awarded \$51.7 million to more than 100 nonprofit organizations and public agencies for projects to improve mobility for and meet special transpor-

tation needs of older adults and people with disabilities.

Supporting Home and Community Living: The California Community Transition project from the Department of Health Care Services helped 2,152 people aged 65 and older transition out of skilled nursing.

Strengthening Retirement for All: The CalSavers retirement savings program for workers who previously had no way to save for retirement reached \$1 billion in assets. More than 50,000 employers have established 519,000 savers fund accounts since a 2019 pilot.

2025-26 MPA Initiatives

The 81 priority initiatives for 2025-26 build upon the work of the MPA's first four years while preparing for a future with increasing diversity and greater numbers of older Californians.

Themes for new initiatives include:

- Establishing a framework to develop California's first-ever Aging and Disability No Wrong Door system, including a pilot for a statewide website and contact center to improve navigation.
- Protecting Medi-Cal expansion with a focus on vulnerable, underserved populations, including older adults, people with disabilities and caregivers.
- Addressing housing needs by elevating and advancing innovative public-private housing solutions.
- Improving access to programs supporting people in homes instead of institutions, including day programs for people with Alzheimer's and

(continued on page 18)

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Panama Named the World's Best Place to Retire in 2025

Panama has claimed the top spot as the world's #1 retirement destination for 2025, according to the new *International Living's Annual Global Retirement Index*.

The comprehensive guide highlights the best and most affordable places worldwide for retirees seeking adventure, comfort and value for money.

The *Index* helps retirees identify destinations where their dollar stretches further, offering great value in real estate, living costs and quality of life.

"Our goal is to empower retirees to make informed decisions about their best options abroad right now," said Jennifer Stevens, executive editor at *International Living*. "We compare and contrast 20 hand-picked countries across seven categories, each highlighting a topic folks need to consider, like cost of living, visas and benefits, climate, healthcare, and more."

"This year's *Index* showcases safe, welcoming, good-value places where retirees can live better for less – while enjoying an adventure and finding like-minded community in surrounds that suit them," she added. "Panama's incredible affordability, modern infrastructure, and welcoming culture have once again earned it the top spot."

The *Index* evaluates destinations across seven key categories, including healthcare, housing, cost of living and ease of integration into local society. It incorporates the insights of on-the-ground correspondents and the experiences of expats who call these countries home.

The Top 10 Retirement Destinations for 2025

1. Panama
2. Portugal
3. Costa Rica
4. Mexico
5. France
6. Spain
7. Malaysia
8. Greece
9. Italy
10. Thailand

Why Panama?

Panama remains a standout retirement destination due to its modern infrastructure, diverse lifestyle options, and unbeatable retiree benefits. Topping the *2025 Global Retirement Index*, Panama offers something for everyone – whether retirees seek cosmopolitan city life, tranquil mountain escapes or a laid-back beach lifestyle.

One of the biggest draws is



Boquete, Panama offers cooler temperatures and stunning views.

Panama's Pensionado Visa, designed to make life more affordable and enjoyable for retirees. With proof of a verifiable pension of at least \$1,000 a month (\$1,250 for couples), retirees can gain permanent residency and access to significant government-mandated discounts, including:

- 50% off movie tickets;
- 25% off power bills;
- 20% off prescriptions; and
- Substantial savings on airplane tickets, hotel stays and more.

This program underscores Panama's commitment to ensuring retirees not only thrive but also actively participate in the country's vibrant social life.

"The program was designed to help retired Panamanians live active, socially engaged lives," explained Jessica Ramesch, *IL Panama* editor. "That same spirit of inclusion extends to foreign retirees."

Panama's sophisticated healthcare system is another major appeal. High-quality medical care is widely available, especially in Panama City, where hospitals are equipped with advanced technology and English-speaking staff. Many expats report that healthcare in Panama is not only affordable but also comparable in quality to care in the United States – and often exceeds it.

Geographically, Panama has something for everyone. Mountain towns like Boquete offer cooler temperatures and stunning views, while coastal areas such as Coronado provide relaxed beach living with modern conveniences. Its strategic location outside the hurricane belt ensures year-round peace of mind for those seeking a safe, warm climate.

Retiring in Panama is sur-

prisingly affordable. A couple can live comfortably on \$2,500 to \$3,000 per month, covering rent, dining, entertainment and utilities. Even in Panama City, known for its metropolitan charm, retirees find a high quality of life at a fraction of the cost in the U.S.

"Panama's location, safety and affordability make it an exceptional choice for retirees looking to maximize their lifestyle without breaking the bank," said Ramesch. "Whether you want a luxury ocean-view condo or a quiet, lush retreat in the mountains, Panama delivers."

Other Top Destinations

While Panama leads the

pack, other destinations in the *2025 Index* also offer compelling reasons to retire:


- Portugal, ranked #2, charms retirees with its sunny climate, rich culture, and excellent healthcare. "The D7 visa makes it easy to establish residency," said contributor Terry Coles, "and the cost of living here remains competitive, even in popular areas like the Algarve."

- Costa Rica, at #3, is renowned for its natural beauty and the welcoming "Pura Vida" lifestyle. "Whether you love the beach, the mountains, or both, Costa Rica offers an incredible quality of life," said Bekah Botton, *IL Costa Rica* correspondent.

- Mexico, ranked #4, combines vibrant culture, affordable real estate, and well-established expat communities. "Mexico gives you a taste of adventure with the comfort of familiarity," noted Bel Woodhouse, *IL Mexico* correspondent.

The Index

The complete *2025 InternationalLiving.com Annual Global Retirement Index*, including more information on the winner and the other nine countries that made it in to the top 10, as well as the individual rankings in all seven categories for all 20 countries included, can be found at <https://international-living.com/>.



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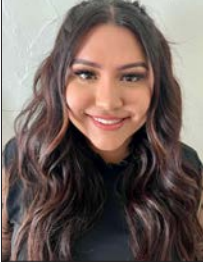
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Women Less Likely than Men to Use Mobility Aids

Women are more likely than men to experience mobility limitations that could benefit from the use of mobility aids but are much less likely to use them when needed, according to a new study from researchers at University College London (UCL) and the London School of Hygiene and Tropical Medicine.

Though the prevalence of disability continues to rise among the over-fifties, many people do not have access to the mobility aids – such as canes, walkers or wheelchairs – that are essential for maintaining independence and social engagement.

Published in *The Lancet Public Health*, the study explored which demographics might be more or less likely to use mobility aids when they would benefit from them.

The team analysed survey responses from 12,080 participants ages 50-89 over 13 years (2006-2019), using data from the English Longitudinal Study of Ageing.

During that time, 8,432 participants reported having some mobility difficulty. Of these, 5,102 (61%) experienced unmet need at least once (not using a mobility aid despite experiencing difficulty), while 3,330 (39%) reported using a mobility aid at least once.

Women were 50% more likely than men to transition from not needing a mobility aid to unmet need status during the study period, but were 20% less likely to transition from unmet need to use.

The authors of the research say this highlights a gender inequality that needs to be addressed to improve an overlooked area of public health.

Jamie Danemayer, first author of the study from UCL Computer Science and UCL's Global Disability Innovation Hub, said, "Though unmet need for mobility aids like walking sticks and wheelchairs is a prevalent global health issue, it's unclear how non-clinical characteristics like age, gen-



der, or socioeconomic position might make people more likely to experience unmet need.

"Our analysis suggests that there is a clear gender gap in access to mobility aids. Though our data didn't ascertain the reason why participants weren't using mobility aids, other research tells us that women are often more likely than men to face obstacles such as cost barriers as a result of well-documented income disparities between genders.

"Many mobility aids are designed for men rather than women, which we think may be a factor. Using mobility aids can also make a disability visible, which can impact the safety and stigma experienced by women in particular. There's a critical need for further research to identify and break down the barriers preventing women from accessing mobility aids that would improve their quality of life."

The study also documented other demographic factors associated with a higher likelihood of needing a mobility aid, including lower educational attainment, unemployment or disability, and lower wealth. However, these demographics were also more likely to use mobility aids if they needed one, further underlining that gender is a key determinant of unmet need.

Previous research from the UCL Global Disability Innovation Hub found cost is the biggest barrier to mobility aid use for both genders.

Professor Cathy Holloway, an author of the study from UCL Computer Science and UCL's Global Disability Innovation Hub, said, "Not having access to mobility aids when a person needs one can have a big impact on their independence, well-being and quality of life. Our analysis suggests that women in particular, re-

gardless of other factors such as education and employment status, are not getting the support that they need.

"I expect that the reasons why women are less likely than men to use mobility aids if they need one are numerous and the overall picture is probably complex. Further research in this area would help to identify where barriers can be removed."

Professor Shereen Hussein, senior author of the study and lead of the Social Care Group at the London School of Hygiene & Tropical Medicine, said, "This study underscores the critical need to address gender disparities in access to mobility aids, a vital yet often overlooked component of public health and disability inclusion.

"The research provides compelling evidence of gender disparities in accessing assistive technology, suggesting that cost, design bias and social stigma are likely to disproportionately affect women. This underscores the need for inclusive, gender-sensitive approaches in the design, production and inclusivity of assistive technologies. These insights offer a valuable foundation for national and global policymakers to prioritise gender equity in ageing and disability policy developments."

This study was funded by UK Aid as part of the Global Disability Innovation Hub's AT2030 program.

The full list of mobility aids in the survey included a buggy or scooter, a cane or walking stick, a Zimmer frame or walker, a manual wheelchair, an electric wheelchair and elbow crutches.

Participants were considered to have a lower mobility limitation and mobility aid need if they reported difficulty with one or more of the following mobility activities: walking 100 yards, climbing a flight of stairs without resting, kneeling or crouching, and/or getting up from a chair after sitting for long periods of time.

Master Plan for Aging...

(continued from page 16)

related cognitive disorders.

- Expanding housing support for crime victims and survivors with specialized needs, including older adults, people with disabilities, LGBTQIA+, non-English speaking, and culturally or religiously marginalized populations.
- Expanding resources to help communities develop and implement age and disability-friendly plans.
- Enhancing access to behavioral health and substance use disorder services for older adults.
- Bolstering California's

Health Insurance Counseling and Advocacy Program (HICAP) to meet increasing demand for Medicare counseling.

- Improving transitions of older adults and people with disabilities leaving incarceration.

"The Master Plan for Aging is a dynamic guide to help Californians live their best lives," said CDA Director Susan DeMarois. "People of all ages deserve options for housing, availability of health care, and access to community connections that reduce loneliness and isolation – all things that the Master Plan delivers. The

2025-26 initiatives will carry that momentum over the next two years, strengthening California's commitment to equity for all."

California Department of Aging

Under the umbrella of the California Health & Human Services Agency, CDA administers programs that serve older adults, adults with disabilities, family caregivers, and residents in long-term care facilities throughout the State.

These programs are funded through the federal Older Americans Act, the Older Californians Act, State General Fund, and through the Me-

di-Cal program.

To promote the Department's goal of every Californian having the opportunity to enjoy wellness, longevity and quality of life in strong healthy communities, CDA actively collaborates with a wide array of partners on transportation, housing and accessibility, emergency preparedness and response, wellness and nutrition, falls and injury prevention, improving services to persons with dementia, reducing fraud and abuse, and many other issues.

To learn more, visit aging.ca.gov

Ten California Cities Where You Can Live on Social Security

By Michelle Smith

Thanks to its scenic beaches, beautiful redwood forests, and walkable cities, California is a popular retirement spot for seniors. But the state isn't exactly known for its affordability – especially when it comes to housing.

Can retirees on a fixed budget really avoid wasting money if they want to enjoy their golden years in the notoriously pricey Golden State?

If you move to one of these more affordable California cities, the answer could be a resounding yes. Keep reading to explore budget-friendly locales where you can make your retirement savings stretch as far as possible.

(Unless otherwise noted, all data on rent and housing payments listed below came from Redfin.)

1. Fresno

Median rent: \$1,652

Median home sale price: \$408,000

If you want to live in one of California's bigger cities without paying San Francisco prices, Fresno could be a good fit. While the median home value is still over \$400,000, the median rent is just over \$1,500 – which could make it an affordable choice for seniors looking forward to a stress-free retirement in the state's agricultural hub where fresh, local produce is available year-round.

2. Chico

Median rent: \$1,348

Median home sale price: \$440,000

Located about an hour and a half north of Sacramento, Chico is a nice northern California town surrounded by national forests. While median home prices there are higher than in Fresno, the rent is lower, and exploring the great outdoors makes for an affordable activity that never gets old.

3. Yuba City

Median rent: \$1,343

Median home sale price: \$439,500

Yuba City – located about halfway between Sacramento and Chico – is a smallish town with low (for California) rent prices, nice bike trails, and beautiful surrounding buttes. Plus, while the cost of living in the area is still higher than the national average, it's 21% lower than the cost of living in the average California city.

4. Stockton

Median rent: \$1,454

Median home sale price: \$445,000

If you love living near the waterfront but aren't interested in coastal prices, Stockton could be a good fit. Numerous lakes in the area make for great fishing, boating, swimming or simply taking in the view. Plus, Stockton isn't too far from San Francisco, meaning you can



Visalia is number eight on this list of affordable California cities.

spend a weekend in the city before coming home to enjoy a more reasonable cost of living.

5. Modesto

Median rent: \$1,615

Median home sale price: \$440,000

Unlike many housing markets in California, Modesto's market saw a bit of a decrease from 2023 to 2024. While more houses are selling in the area, they're staying on the market for longer and going for more reasonable prices. Modesto also boasts a nice art scene and plenty of opportunities to get outdoors.

6. Hesperia

Median rent: \$2,109

Median home sale price: \$469,000

Hesperia's median rent is a bit above that of other cities on our list, but this small town in the Mojave Desert is a sun-lover's paradise (and could present a cheaper alternative to pricier retirement areas in parts of Florida or Arizona). And even though the city is a true high desert town, several nearby lakes give you the opportunity to cool off if you're tired of the summer heat.

7. Bakersfield

Median rent: \$1,408

Median home sale price: \$410,000

If your primary goal in moving is to minimize housing costs, Bakersfield should be near the top of your list. It's an ideal spot for renters and homeowners alike, and while the area is a far cry from California's major metropolitan areas, nature-lovers will relish the city's proximity to the gorgeous Sierra Nevada mountain range.

8. Visalia

Median rent: \$1,423

Median home sale price: \$409,995

Visalia is at the heart of central California's lush agricultural center. Even better, the city is just an hour away from Sequoia National Park. If you've

plenty of sun with mild, snow-light winters. The city is just a few hours away from both Los Angeles and Las Vegas as well as plenty of state parks, national forests, and hiking trails that should keep you occupied during the winter months.

10. Lancaster

Median rent: \$1,872

Median home sale price: \$484,500

Just an hour away from Los Angeles, Lancaster lacks the high population, smoggy skies, expensive prices, and gridlocked traffic of the nearby urban center. The city has year-round outdoor activities and a hopping local food scene with dozens of restaurants to suit any palate.

Bottom Line

As long as you're happy visiting the Bay Area on the occasional weekend instead of moving next door to Silicon Valley, California could be a surprisingly budget-friendly retirement spot.

But no matter where in the world your retirement plan takes you, taking steps to live within your means, avoid credit card debt, and spend wisely can ensure you have enough money to last the rest of your life.

This article was originally published on FinanceBuzz, and more information can be found at financebuzz.com.

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Helpful Garden Tips for April

By Peyton Ellas
Tulare-Kings Master Gardener

The first day of spring is called the vernal equinox, and this year it occurs on March 20. April is usually the month of wildflower bloom and taking a viewing drive. In our gardens, too, we should see foliage growth and flowers. This is a month of garden activity and chances to be outside enjoying and working in our gardens.

Planting

Transplants of most summer vegetables can be planted now, along with seeds of squash, beans, corn, cucumber and melon. You can plant almost any ornamental tree, shrub, perennial and ground cover this month, including citrus and avocado. Annuals for summer flowers to plant include zinnia, sunflower, marigold and petunia.

Maintaining

Prune flowering shrubs when they finish blooming: azaleas, camellias, forsythia, lilacs, ceanothus and native California sage like Pozo Blue. Ruthlessly thin stone fruits while the fruit is still tiny, to about six-to-eight inches apart. Mow lawns to three inches tall. Mowing lawns too short encourages weeds and diseases.

Monitor for common spring pests like aphids, earwigs, slugs, snails, whitefly, thrips and codling moth worm. Handpicking or spraying with a strong stream of water is the least toxic option. If you must use pesti-

cides, take the time to identify your pest insect first to avoid harming beneficial insects like lacewing, syrphid fly, spiders, parasitic mites, parasitic wasps and lady bug larva.

Remember that caterpillars are our future moths and butterflies, which provide food for birds and other creatures, so avoid pesticides unless you have a large population destroying plants. In that case, use a Bt spray (common names include Caterpillar Killer), a highly selective pesticide that only kills caterpillars and is not toxic to their natural enemies.



Peaches



Blueberries

Fertilize acid-loving plants (azalea, camelia, gardenia and blueberry) with specialized fertilizer. There are also specialized fertilizers for lawns, citrus and roses. These special fertilizers contain the trace minerals needed in addition to the big three (nitrogen, phosphorus and potassium).

April is also a good month to fertilize stone fruit and nut

trees and container plants. Avoid over-fertilizing. When in doubt, use a half-strength mix. Don't assume all weak or struggling plants require fertilizer.

Powdery mildew is a common disease problem in spring. Initial symptoms appear on leaves as yellowish spots on the upper leaf surface followed a short time later by fuzzy white powdery stuff on the bottoms of the leaves.

Several fungi types cause powdery mildew, and it affects many plants including grapes and roses. Manage it by growing resistant plant varieties and altering the growing environment. Learn more at: <http://ipm.ucanr.edu/QT/powdery-mildewcard.html>

And the weeds continue.

Remove as many as you can, or at least remove the seed heads if you can. Avoid bare dirt, which makes erosion issues worse. It's okay to chop weeds down but leave the roots, especially for annual weeds.

Serving

As always, conservation means irrigating the landscape and edible garden efficiently. Look for leaks and repair them. Adjust irrigation controllers. Avoid runoff and over watering. Consider adding a rain garden or simple swale to keep storm water on your property. Even

urban gardens can have a small retention basin.

A healthy garden is an active one. Consider sharing the garden with insects. Determine a management threshold for common pests so you don't feel pressured to eliminate all insects or all weeds. You can have a healthy, vibrant, food and flower-producing garden even with a few pests. Healthy insects mean healthy food for birds.

Train yourself to practice Integrated Pest Management (IPM). Conservation doesn't mean you give in/give up, never spray again. It means being educated on what method to use and when. The first guideline is Least Toxic First.

Don't get discouraged if you're a new gardener. Gardening is a partnership between humans, insects, birds, weather, plants, mammals and soil micro-organisms.

Did you think you were gardening alone? Master Gardeners are also here to help, as is the entire UC IPM program online backed up by hundreds of researchers.

Enjoy the month of sunshine, vigorous garden life and, hopefully a few storms.

Happy Gardening!

Questions?

Call the Master Gardeners:
Tulare County: (559) 684-3325, Tuesday and Thursday 9:30-11:30 a.m.

Kings County: (559) 852-2736, Thursday only, 9:30-11:30 a.m.

Visit our website for past articles, sign up for our e-newsletter, or email us with your questions: http://ucanr.edu/sites/UC_Master_Gardeners/

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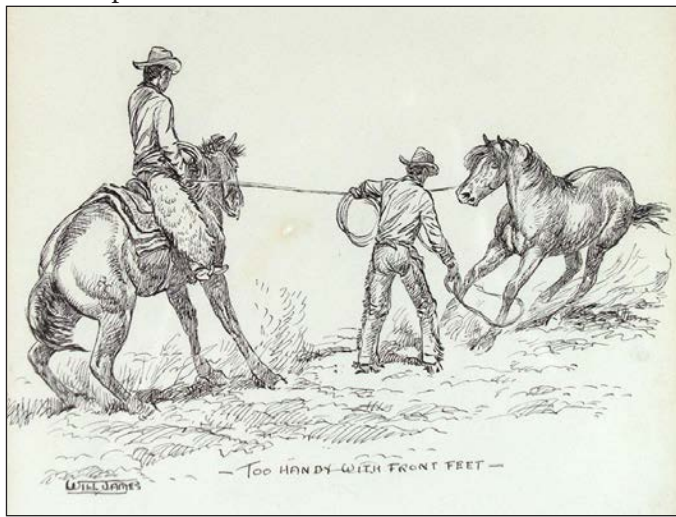
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Lacewing



(Above left) Artist Will James (1892-1942) is well-known for his sketches of horses. (Above right) This wild Spanish mustang photograph is courtesy of the Wild Mustang Foundation.

The Passing of Tulare County's Spanish Mustangs

Historians tell us that the first horses were brought here by Christopher Columbus in 1493. Others have credited Spanish conquistador Hernando Cortes with introducing them to North America a few years later. Regardless of credit, horses took the continent by storm and they multiplied quickly.

With their increased exposure came their rise in popularity which continues today. Horses are everywhere. Well known western artist Frederic Remington painted them on canvas, illustrator Will James drew them on paper, and famed author Zane Grey wrote about them in books. The horse clearly has captured our hearts and imagination.

The first Spanish horses were small – standing from 5-6 feet tall and weighing less than a thousand pounds. They were wild and free. Eventually, many of these mustangs were tamed or “broke” as the process is called, making them usable for local transportation and farming. Early California missions and ranchos had many of these domesticated animals.

The San Joaquin Valley was an early haven for these wild herds. Domesticated horses from the coastal areas were often brought to the valley for grazing, and many would wander off and join the mustangs. Early visitors to the valley saw these large herds and frequently commented on the huge clouds of dust that formed as they ran.

The land that became part of Tulare County had several herds. Some were located on the east side valley floor between the Kaweah and Tule Rivers. Others roamed around Tulare Lake.

As the land became more and more settled, conflicts developed between the hungry, roaming wild mustangs and the farmers who did not appreciate them eating their crops. The horses were deemed a nuisance

and were captured and hunted. But the animals were tough and by the 1860s, there were still plenty.

On June 19, 1862, the *Visalia Delta* reported, “Wild mustangs seem to be quite plenty in our vicinity. A company of young men went out on the plains near the head of Cross Creek on Saturday last and succeeded in securing 16 of the quadrupeds.”


The valley produced some good wild horse wranglers, but none were better than Francisco Martinez. To many, he was the valley’s most proficient mustang hunter. Chico, as he was called, was born near Sonora, Mexico, in about 1812. He came to the San Joaquin Valley in 1863 and quickly became recognized as a top cowboy.

He and other horsemen built large corrals with “winged” fences serving as guides. As they would chase or run the mustangs toward the corral, the wings would guide them inside. Once the horses were in the corral, Chico and the other vaqueros would rope, brand and blindfold each one. Then they would quickly cinch a saddle tightly on the animal and ride it.

Those found suitable were saved for more breaking. Chico was so good at this trade he earned the title “The King of the Mustang Runners.” He died at his home in Jacalitos Canyon near Coalinga in 1876 at the age of 64. He was carried by wagon to Visalia and interred in the Visalia Cemetery.

By the 1870s, there was still more evidence of big herds roaming in the San Joaquin Valley. In a letter written on June 7, 1871, Jorgan Daniel Bruhn, a Danish cowboy, described to his family how he and 40 other cowboys were hired to round up and move 3,000 head of wild mustangs from the San Joaquin Valley to Texas. They gathered the horses on the “waste plains in the region of the Kings River.”

Dusting Off History
with Terry Ommen



After crossing the Sierra with them, Bruhn and the others got them as far as the Humboldt River in Nevada. It is unclear whether the animals made it to Texas, but some speculate that at least part of this San Joaquin Valley herd created the wild mustang stock that is still found in Nevada today.

But the late 1870s marked the end of the wild mustangs in Tulare County. According to

the late Annie R. Mitchell, Tulare County’s premier historian, the last of the county’s mustang herds were rounded up at the Rice Ranch near Farmersville. It must have been a huge event as she said a hundred vaqueros were involved.

The days of the Spanish mustangs are gone now in Tulare County, but there are still remnants of wild herds in other areas of the Southwest today.

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**NEXT DEADLINE
TUESDAY, APRIL 15**

\$44 Million Publishing Scam Targeted Elderly Authors

A federal grand jury has charged three people with defrauding elderly authors across the United States of almost \$44 million by convincing the victims that publishers and filmmakers wanted to turn their books into blockbusters – but only if they paid some fees first.

According to the indictment, Gemma Traya Austin of Chula Vista was the organizer and registered agent for PageTurner, Press and Media LLC ("PageTurner"), a Chula Vista company that claimed to be a book publishing business. Michael Cris Traya Sordilla and Bryan Navales Tarosa, both of the Philippines, were executives at Innocentrix Philippines, a business process outsourcing company.

The indictment alleges that between September 2017 and December 2024, the defendants used PageTurner to operate a book publishing scam in which the conspirators working for Innocentrix Philippines contacted individual authors through unsolicited calls and emails.

As part of the scam, the conspirators falsely represented that PageTurner was a book publishing business that worked with literary agents, major motion picture studios, and popular video streaming services, and that PageTurner acted as a liaison between individuals who sought to publish their books or have their books turned into motion pictures or television series.

As part of the conspiracy, the scammers falsely told victims their works had been se-



lected for acquisition by publishers or movie studios, and fraudulently convinced victims to send PageTurner payments for various services, including pre-payment of taxes and transaction fees, before the victim-author's work could be published or optioned to studios.

According to statements made by prosecutors in court, the FBI identified more than 800 victims of the scheme who collectively lost more than \$44 million.

Sordilla and Tarosa were arrested on December 9, 2024, in San Diego. Austin was arrested on December 12, 2024, in Chula Vista. All three are charged with conspiracy to commit mail and wire fraud and money laundering conspiracy. The FBI also seized the PageTurner website: pageturner.us.

"What started with the promise of a Hollywood dream

turned into a devastating nightmare for victims," said U.S. Attorney Tara McGrath. "Authors should stay vigilant, do their research, and think twice before giving money to anyone promising a blockbuster deal. If you or anyone you know has been targeted in a similar scheme, please report it to the FBI immediately."

"As alleged, the defendants' actions not only jeopardized the integrity of the publishing industry, but also took advantage of innocent professionals and defrauded them of their hard-earned money," said FBI San Diego Special Agent in Charge Stacey Moy.

"Fraud remains one of the most devastating violations the FBI works due to the number of victims and staggering amount of loss," she said. "We will continue our efforts to disrupt fraud schemes, educate the public, and ultimately

hold individuals behind these schemes accountable."

"The U.S. Postal Inspection Service San Diego Mail Fraud Team, along with the FBI San Diego, have worked to bring to justice individuals who target, exploit, and victimize our most vulnerable citizens," said Matt Shields, Inspector in Charge for the U.S. Postal Inspection Service's San Diego Field Office.

"The U.S. Postal Inspection Service remains firm in our commitment to disrupt and dismantle foreign-based fraud schemes that prey on our older Americans," he continued. "We will continue to work side-by-side with our law enforcement partners to deter and defeat organized fraud rings, no matter where they are located."

This case is being investigated by the Federal Bureau of Investigation and the U.S. Postal Inspection Service.

If you believe you are a victim of the PageTurner scam, contact the FBI at AuthorFraud@fbi.gov. If you or someone you know is age 60 or older and has been a victim of financial fraud, help is available through the National Elder Fraud Hotline: 1-833-FRAUD-11 (1-833-372-8311).

You can also report fraud to any local law enforcement agency.

The FBI added that the charges and allegations contained in an indictment or complaint are merely accusations, and the defendants are considered innocent unless and until proven guilty.

Retiring Well Means 'Affording Experiences that Bring Joy'

What makes for retiring well? For most Americans, it's living a little by affording experiences that bring joy (68%) and enjoying a high quality of life (49%), balanced by the security of reaching savings milestones (68%), according to new Empower research.

Most agree satisfaction in retirement includes the ability to pay bills on time and in full (68%) and living debt-free (63%) - including owning a home outright (55%). Some 42% of people say it comes down to experiences, like the ability to travel the world, and to give back by volunteering (25%).

Having a clear timeline



brings peace of mind for many - 66% say they have a goal retirement age in mind, including 73% of men and 61% of women.

Over two-thirds of Ameri-

cans (67%) have savings milestones to reach before retirement - goals that they're striving for - including setting aside funds for emergencies (57%), travel (33%) and leisure activities like starting a new hobby (32%).

About the same number (68%) say their happiness in retirement depends most on reaching their retirement savings goal. Many Gen Xers emphasize leaving behind an inheritance for their children (42%).

When choosing a place to retire, most people (86%) prefer to live where they can maintain their lifestyle without stressing about money, and low cost of living (38%) factors high on the list. For many that means relocating, with 42% saying they plan to move to a different city or state to retire.

Some 37% prioritize proximity to family and friends, although 43% say they prefer to retire where it's more affordable, even if it means being far from their loved ones. For others, home is where happiness already exists - 23% describe their current location as their happy place.

Many see retirement as an opportunity for a fresh start; 16% of people imagine retiring in a different country altogether, seeking adventure and change in their golden years. Nearly two in five GenZ-ers have set a goal for a travel fund (44%) in retirement.

MethodologyEmpower surveyed 1,013 Americans on December 5, 2024.

Visit us at
www.TheGoodLifeSV.com



Doyle Pope (far right) sings in his award-winning barbershop quartet, Private Reserve. The quartet placed fifth in the 2025 World International Barbershop Harmony Society Senior Quartet Competition in San Antonio, Texas. To qualify for this prestigious event, all singers had to be at least 55 and their combined quartet age had to be at least 240 years. Pope started singing at 16 and has been a member of the Visalia Mighty Oak Chorus since the 1980s. Pope is the owner of Key Evidence Lock & Safe in Visalia.

MORE CALENDAR

(continued from page 13)

at the Visalia Nazarene Church, 3333 W. Caldwell Ave. in Visalia, from 2-4 p.m. For more information, email info@visalia-mightyoakchorus.org or call Bud Case at (559) 901-4615.

Wednesday, April 30 - "Belle of the Ballpark"

The Visalia Rawhide will host this competition for Tulare County contestants 65 and older. (See article on page 7.) For more info, call (559) 732-4433.

May 2-3 - Visalia Gleaning Seniors Yard Sale

Visalia Gleaning Seniors will host this sale from 8 a.m. to 2 p.m. at the Gleaner Yard, 28600 Road 156 in Visalia. For more information, call (559) 733-5352.

Thursday, May 8 - Speed Connect

This event, designed for seniors looking to make new connections, will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, 4:30-6:30 p.m. The cost is \$15. For more information, call (559) 713-4365.

Thursday, May 8 - Bingo Night

Exeter Woman's Club will host this event at 201 Kaweah Ave., Exeter. Doors open at 5:30 p.m. For more information, call (559) 827-1933.

Friday, May 9 - Senior Day in the Park

This event is scheduled at Mooney Grove Park, 2700 S. Mooney Blvd., Visalia. (See article on page 1.)

AARP Foundation Launches Relief Fund for Victims of Los Angeles Area Wildfires

In response to the widespread devastation caused by the wildfires across the Los Angeles area, AARP Foundation has launched a disaster relief campaign to provide critical aid to those affected, especially older adults.

To amplify the impact of public support, AARP will match contributions dollar for dollar – up to \$500,000 – to help the people impacted rebuild their lives and communities.

In January, destructive wildfires raged across Los Angeles and Ventura counties, leaving a trail of devastation and misery, particularly for older adults.

More than 12,000 homes, businesses, and community institutions have been destroyed. Just one example is the Altadena Senior Center, which provided vital services to older adults over many years, including hosting AARP Foundation's free tax preparation service,

Tax-Aide.

AARP Foundation will direct 100% of all funds raised to organizations on the ground to both meet the urgent needs of those impacted and support the long-term recovery efforts.

"The wildfires are a stark and heartbreaking reminder of who is most vulnerable during natural disasters. Older adults and people with disabilities account for nearly all of those who have lost their lives so

far," said Claire Casey, president of AARP Foundation. "We are committed to supporting recovery efforts in these communities so they can emerge stronger and more resilient for everyone."

AARP Foundation is currently accepting tax-deductible donations through its secure website. To donate or learn more about AARP Foundation's Wildfire Relief Fund, click www.aarp.org/disasterrelief.

Mosquito Season is Approaching!

Prevent the Bite Day & Night

Mosquito-borne diseases can be transmitted to people through the bite of an infected mosquito. Do your part to protect yourself, your family & your community.

Mosquitoes lay eggs on standing water. Eggs can develop into biting adults in as little as a week. Fix these common mosquito water sources or dump them weekly for a bite-free summer.



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SCAM ALERT



BE AWARE OF COMMON SCAMS & PROTECT YOURSELF



TECH SUPPORT SCAM

Someone calls or messages saying they're a computer technician. The person says they're from a well-known company and they tell you about viruses or malware on your computer and they want to help you fix it. Tech scammers will try to sell you useless services, steal your credit card number, or get access to your computer.



GRANDKIDS SCAM

You get a call: "Grandma, I need money for bail." Or money for another urgent matter. Is the caller who you think it is? Scammers are good at pretending to be someone they are not, sometimes using information from social media. Stop and look up your grandkid's phone number yourself, or call another family member.

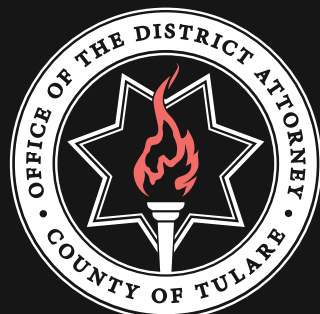


GOVERNMENT IMPERSONATOR SCAM

You get a call, email, or text from someone claiming to be from the Social Security Administration or Medicare. They say something alarming and to fix it, you must pay or put your money on gift cards and read them the PIN numbers. The caller ID might show Washington, DC area code but is it really the government? No, the government doesn't call people out of the blue with threats or promises of money. Don't send money to anyone who calls, emails, or texts and says they're with the government. To reach a government agency, find their contact info at USA.gov.

FOR MORE INFO, VISIT

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