



IN THIS ISSUE: Joan Lunden Interview, Summer Vacations, Camp Nelson, The "New" Retirement, Technology Helps Seniors in Quarantine

The Good Life

News, Health & Leisure for South Valley Adults 50+ • Volume VII, Number 3 • July/August 2020



It's not enough to worry about the worst pandemic in a century. You also need to watch for scammers.

Beware of Local COVID-19 Scams

By Phil Esbenshade,
Executive Assistant District
Attorney, Kings County District
Attorney's Office

Numerous new and creative frauds and scams have emerged amid the COVID-19 pandemic. Fraudsters feed off the of the concern and uneasiness of the disease due to the current absence of a cure or vaccine.

Unfortunately, it is all too common for scammers to take advantage of the anxiety associated with emergency situations, such as the current COVID-19 pandemic.

Let's take a look at just some of the scams that have been hitting close to home in recent months.

Central Valley COVID-19 Scams

Recently, across the Central Valley and neighboring areas, scammers are trying to reach consumers via phone, email, text and through social media. Scammers often cite legitimate government organizations or well-known charities in these unsolicited communications.

According to the Federal Trade Commission, California has by far the highest number of reported COVID-19 scam complaints.

Beyond scams, people are also concerned about price gouging, especially regarding sought after items like toilet tissue, sanitizing wipes and bottled water.

Fortunately, we have only dealt with two reports of potential price gouging cases in Kings County and in both instances, the increased prices
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COVID-19 Still Impacts South Valley

As of June 22, Tulare County has 3,172 reported cases of COVID-19, also known as coronavirus. The virus has killed 111 people in the county.

Kings County has had 1,331 cases, with 12 deaths.

Despite the current increase in cases, there is apparently some confusion about how safe it is to resume a normal life.

"We are now in early Stage 2, where retail, related logistics and manufacturing, office workplaces, limited personal services, outdoor museums, child care and essential businesses can open with modifications," according to the state of California website.

At about the same time, however, the California Department of Public Health released updated guidelines that require all Californians to wear a face covering while in public and in high-risk settings.

Although many local businesses have opened their doors, COVID-19 continues to impact our area.

Redwood Springs and Linwood Meadows

The two local senior care facilities hardest hit by the



Local businesses, such as the Visalia Fox Theatre (pictured), have either opened their doors or expect "to see you soon."

COVID-19 outbreak, Redwood Springs and Linwood Meadows, have reported more than 270 cases and 39 deaths between them.

COVID-19 Testing Sites

A list of 22 COVID-19 test collection sites in and near Tulare County is at <https://covid19.tularecounty.ca.gov/covid-19-testing-collection-sites>.

testing-collection-sites.

A calendar of testing dates, times and locations in Kings County is at www.countyofkings.com/departments/health-welfare/public-health/coronavirus-disease-2019-covid-19.

Visalia Senior Games

"Although we hope that the 2020 Visalia Senior Games can be rescheduled for the fall, at this time nothing can be confirmed," said Jeremy Rogers, community services director. "The City of Visalia Parks and Recreation continues to monitor all California state and Tulare County recommendations regarding safety and the spread of COVID-19 in our community,"

Visalia Senior Center

The center is continuing its drive-thru lunch program to provide seniors with a low-cost meal option.

"For those who have thought about stopping by the center for lunch but missed the opportunity to do so, now is the perfect time to take advantage of the easy, safe lunch option and enjoy some tasty meals," said Laurissa Roggenkamp, recreation director.
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'New' Valley Radio Station to Play 'Oldies'

By Steve Pastis

South Valley fans of singers such as Frank Sinatra, Dean Martin and Elvis Presley will soon have a "new" station to turn to on their radios,

"It isn't new, it's been on the air," said Fritz Ashauer, the owner of the station, KZKC 89.9FM in Kettleman City.

The station, which was known as K-Wave, had been featuring Biblical teaching programs and religious music.

The new format won't really be a "new" one, Ashauer explained. The station will be known as "Kings Radio" and play the greatest hits from the 1930s through the 1960s.

If that sounds familiar, yes, the new Kings Radio will have the same format as the Kings Radio that was at 103.3FM until February, when issues with the



FCC forced its owner to close the station down.

"I'm not going to do anything different," he said, but added, "I'll have some religious programming on Sunday from noon to 2 p.m."

The religious programming will be Melissa Scott's live service from Glendale.

Ashauer owns 15 radio stations, most of them in Wyoming. Five of them are "actual stations" with call letters. The

others are "translators," stations that extend the reach of the five stations across the states of Wyoming, Idaho, Montana and Utah.

Ashauer, who was born in Visalia in 1937, described himself as self-taught.

"I came up through the ranks of broadcasting before there were computers, and later when there were computers," he said. "All the stations I have I built myself."

Ashauer has been in the music business for more than 60 years. He owned a music store and recorded albums for local bands in Santa Barbara, and later did contract engineering work for 15 stations in Utah.

He received his first broadcasting license from the Federal Communications Commission
(continued on page 5)



Vintage Visalia offers two and three-bedroom options.

'Vintage Visalia' Gated Neighborhood Now Open

The developers of the Montecito Luxury Apartments in Visalia have unveiled Vintage Visalia, their new 55-plus rental community.

The gated neighborhood in northwest Visalia offers granite countertops, energy-efficient stainless steel appliances, washer and dryer, vinyl hardwood flooring and a private patio. The community offers the choice of a three-bedroom/two-bath duplex or a two-bedroom/one-and-a-half-bath option.

Residents can enjoy a well-equipped clubhouse featuring a large kitchen, bar area, televisions, a coffee bar, universal Wi-Fi and a 24-hour, state-of-the-art fitness center. A pet-friendly park is also open to residents, and on-site maintenance is available.

Vintage Visalia was con-

ceived and developed by Paloma Development and Ginder Development, both known for creating attractive, quality projects in the Visalia area. The community is located near shopping centers, restaurants, churches and a golf course, and offers quick access to Highway 99.

"We are pleased to be able to offer a rental project that delivers what independent, active people over the age of 55 want today," said developer Harvey May. "There is no community like this in Visalia, offering both high-quality amenities and a convenient location, and the interest has already been very strong."

Vintage Visalia is located at 6714 W. Oriole in Visalia. For more information, visit www.vintagevisalia.com, or call (559) 372-7384.

Ad & Article Deadline: Monday, August 17, 2020
Send ads, articles & calendar listings to:
editor@kastcompany.com

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In such an uncertain and overwhelming time, Prestige Assisted Living at Visalia wants to remind you that we are here to help. As your partner in active aging, we are here to help you achieve an optimal level of health and wellness—no matter your season of life.

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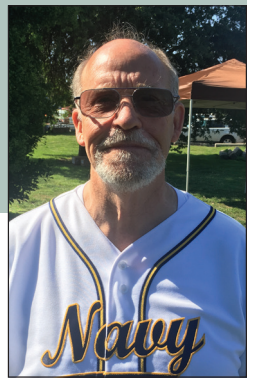
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VETERANS CORNER

Benefits for Former POWs



Ken Cruickshank

Before I get into this column's topic, I would like to let everyone know that the Veterans Services Office is still closed to the public due to COVID-19. We are unsure when exactly we will reopen to the public, but we are available to answer your questions and in some cases may be able to complete your claim over the phone. Please call us at (559) 713-2880 for the latest services we are currently able to provide.

The Department of Veterans Affairs (VA) has benefits available for veterans who were former prisoners of war (POWs). These benefits may include disability compensation, pension, education and training, health care, home loan guarantee, insurance and burial.

Former POWs are veterans who, while serving on active duty, were forcibly detained or interned in the line of duty by an enemy government, its agents or a hostile force. In the event of peacetime, if a veteran was forcibly detained or interned by a hostile government, its agents or a hostile force, and the internment was comparable to wartime, they may also be considered a POW.

With regard to disability compensation, former POWs are eligible for disabilities related to military service and their captivity.

For former POWs, the following diagnosed disabilities are presumed to be service-connected without regard to the length of their time in captivity:

- Osteoporosis (on or after October 10, 2008) if the POW has post-traumatic stress disorder (PTSD)
- Neuro-Psychiatric, including psychosis, dysthymic disorder (depressive neurosis), or any of the anxiety states (e.g., PTSD)
- Cold Injury
- Traumatic Arthritis
- Stroke
- Heart Disease

For former POWs who were captive for 30 days or more, these additional conditions will be presumed due to their captivity as well:

- Osteoporosis (on or after September 28, 2009)
- Nutritional deficiencies, including avitaminosis, beriberi, malnutrition and pellagra
- Helminthiasis
- Peripheral Neuropathy
- Digestive disorders, including peptic ulcer disease, chronic dysentery, irritable bowel syndrome and cirrhosis of the liver

Dependents and survivors of former POWs may also be eligible for benefits with regard to the disabilities that were incurred as a result of the veteran's service. Get in touch with us for further information.

Ken Cruickshank, the Veterans Services Officer for Tulare County, is a retired Navy Master Chief Petty Officer. Contact him at the Veterans Services Office at 3348 W. Mineral King Ave., Visalia; by phone at (559) 713-2880; or by email at KCruicks@tularehhsa.org.

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Joan Lunden Informs, Entertains in New Book about Aging



Joan Lunden

By Steve Pastis

"I'm too old for Snapchat, but too young for Life Alert."

- Joan Lunden

Age seems to be on Joan Lunden's mind a lot these days. The journalist, author, motivational speaker, spokesperson, health-and-wellness advocate and mother of seven, who hosted "Good Morning America" for almost 20 years, recently turned her attention to writing about how life changes for women as they become senior citizens.

Her new book, *Why Did I Come into this Room? A Candid Conversation about Aging*, is a revealing and yet funny look at what it means to get older. She talks about age spots (insisting they are sun spots), expanding waistlines, diminished energy and even changes in sex drive.

The Good Life asked Lunden, who will celebrate a milestone birthday in September, how old she actually feels.

"When I look at myself in the mirror, I'm always 45," she told us. "Some days I feel 45; some days I feel 55. It's like 'The Twilight Zone.' They tell me I'm almost 70."

Lunden's "bucket list" includes things that are probably not on the list of many of her contemporaries, including

climbing Mount Kilimanjaro in Tanzania - and that's just for starters.

"I want to do Machu Picchu," she said. "I'm an adventurer at heart. My mother said I get it from my father who was big on adventure and became a surgeon. I always thought I would follow in his footsteps - but not the surgeon part."

Instead, Lunden studied psychology. She found her way into broadcasting, becoming the longest-running female host ever on a nationally televised morning show, reporting from 26 countries, covering five presidents, five Olympics and issues important to her and her viewers, including health.

Lunden continued pursuing her interest in health issues, which she looks at as a way to continue her father's legacy. When she left "Good Morning America," she bought a laptop and started "Joan Lunden Healthy Living."

She has also been the national spokesperson for various health organizations such as the American Heart Association, the American Lung Association, the American Red Cross, the American Academy of Pediatrics and the Colon Cancer Alliance.

"All the projects since I've left GMA have been oriented to health and women's well-

ness," said Lunden, who is also a breast cancer survivor.

"Breast cancer really changed the trajectory of my life," she said. "That's the day I actually got passed the baton from my dad."

In typical Joan Lunden style, she learned all she could about breast cancer. She took notes. She even took a camera. She did interviews about her triple negative breast cancer. She appeared bald but smiling on the cover of *People Magazine*.

"I may not have ended up where I intended to go, but I ended up where I belong," she said about her battle with cancer.

With each life experience, Lunden has more to write about and more to talk to audiences about. She is also becoming more open about things. Her latest book has been described as being her most candid book.

Lunden was asked why people become more open about things as they get older.

"With age comes wisdom," she said. "I think it's true. You reach a point where you can exhale and you're not trying to impress other people anymore. You become more comfortable in your skin.

"You look back and say 'Wow! I really made it through a lot of challenges,'" she added.

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Your health is essential.

We are ready, safe, and here when you need us.

Kaweah Delta is pleased to announce the expansion of medical services, increasing our surgical procedure availability for patients whose care has been delayed by the COVID-19 pandemic.

We are ready, safe, and here to provide you with the world-class care you need and expect. Take control of your health and schedule your surgery today.

<https://www.kaweahdelta.org/Our-Services/Your-Health-is-Essential.aspx>

Our Eight-Point Plan to ensure your well-being

- 1. COVID-19 Testing:** We are testing every elective surgical patient for COVID-19.
- 2. Pre-Screenings:** All surgical patients are pre-screened the night before and the morning they arrive for their procedure.
- 3. Visitor Restrictions:** We continue to enforce a no-visitor policy with limited exceptions.
- 4. Entrance Screenings:** All visitors are screened for symptoms before entering our facility.
- 5. Face Masking:** Surgical patients, visitors, employees, and medical staff are required to wear a mask while in our facility.
- 6. Enhanced Cleaning Protocols:** We clean every procedural room, from floor to ceiling, between each surgery and at the end of every day.
- 7. Isolated Units for COVID-19 Patients:** We continue to house COVID-19 patients in isolated units, separate and away from non-COVID-19 surgical patients.
- 8. Employee Symptom Monitoring:** We require our medical staff and employees to self-monitor for symptoms prior to reporting to every shift.

 **Kaweah Delta**
LEARN MORE [kaweahdelta.org/ready](https://www.kaweahdelta.org/ready)

COVID-19 Update...

(continued from page 1)

ation manager for Visalia Parks and Recreation.

Lunches, by Sue Sa's Creative Catering, are available for pick-up/to-go only from 11:30 a.m. to 12:30 p.m., Monday-Friday at the Visalia Senior Center, 310 N. Locust, until further notice. Lunches are \$6; \$4.50 for Visalia senior residents.

Seniors must call (559) 713-4481 to reserve their lunch by noon the weekday before. Menus are available online at www.liveandplayvisalia.com and also on the Visalia Senior Center Facebook page.

In addition to the drive-thru lunch option, staff have been reaching out to and continue to make wellness check calls to seniors who regularly visited the senior center.

Hanford Parks & Recreation

Hanford Parks & Recreation has already scheduled events - starting this month.

On July 6, aerobics classes will be held every Monday, Wednesday and Friday from 8:30-9:30 a.m. at The Longfield Center, 560 S. Douth St. in Hanford. The cost is \$11 monthly for seniors.

Also on July 6, walking/circuit classes will be held every Monday and Wednesday from 9:45-11 a.m. The class is free, but space is limited.

From July 9 to September 29, water aerobics classes will be held every Tuesday and Thursday from 9-10 a.m. at The Hanford Plunge, 415 Ford St. The cost is \$11 for seniors.

Also from July 9 to September 29, lap swim classes will be held every Tuesday and Thursday morning at The Hanford Plunge. The cost is \$11 for seniors.

For more information call (559) 585-2525.

Tulare Senior Center

The center is closed - at least until July 15 - but its Grab & Go Program is still serving meals, as of this writing.

"Seniors drive up and we give them a meal, check them off on our lunch reservation list, take donation (\$3) and they exit," explained Lorraine Zorn, senior services administrator. "We serve meals Monday through Friday, 11:30 a.m. to noon."

The center delivers lunch to the homes of seniors who used bus or dial-a-ride transportation, and frozen meals to its regular Meals on Wheels clients.

For program updates, call (559) 685-2330.

Emergency Bail Schedule

The California Judicial Council no longer has the emergency rules it put into effect on April 6, which eliminated bail for all misdemeanor and felony offenses. Exemptions to the new schedule included violent crimes such as murder and rape, but eliminated bail for a variety of crimes including elder abuse.

This reversal was good news

to local law enforcement officials, including Tulare County Sheriff Mike Boudreaux, who had concerns about the policy.

"Why would you have elder abuse on the list of offenses with zero bail?" said Sheriff Boudreaux, whose grandmother was the victim of elder abuse committed by a caretaker. "I didn't mind other offenses being on the list, like driving on a suspended license."

Quail Park at Shannon Ranch

"We are open, moving new residents in and providing personal tours," said Kathleen Remillard, director of business development for the new senior community in Visalia. "We have apartments available in our memory care building, and independent and assisted living."

Porterville Convalescent Hospital

"Basically, we're doing what everyone is doing," said Bobbie Lujan, LVN, director of business development. "No visitors are allowed. We take temperatures of all residents at least daily, and of all staff two times a day. All staff are wearing masks."

"The front door is locked and a staff member sits by the front door," she added. "The mailman and UPS leave all mail and packages on a table outside."

Kaweah Delta Airflow Project

On June 19, the Kaweah Delta Health Care District announced the completion of an airflow project that will allow it to isolate up to 86 COVID-19 positive patients in the future.

"Unfortunately, as the county continues to open up and after every holiday, we expected to see a higher outbreak rate and that's happening," said Gary Herbst, CEO of Kaweah Delta, noting that three days earlier, it cared for 41 COVID-19 patients in the hospital.

The project included turning rooms used as COVID-19 units into airborne infection isolation rooms, which comply with the Center for Disease Control and Prevention's definition of an isolation room, and function as negative air pressure rooms.

Several of these rooms opened on the newly opened fifth and sixth floors of Kaweah Delta's Acequia Building.

The Lifestyle Center

The Lifestyle Center, a division of Kaweah Delta, opened on June 12, after securing approval from the state and county. The medically based fitness and rehabilitation facility re-opened with cardio and strength equipment (spaced six feet apart throughout the facility and in the gymnasium area), along with the track, lap pool, warm water pool and restrooms.

More information about TLC's phased re-opening plan, which follows guidelines from the state, the Centers for Disease Control and Prevention, and the Medical Fitness Associ-

ation, is at www.thelifestylecenter.org.

"Our hope is that it won't be long until we can safely support a full re-opening of our facility," said Patrick Tazio, director. "We know this has not been an easy time for any of us, but we hope this is a sign of good things to come."

Visalia Fox Theatre

No events are expected at the Visalia Fox Theatre this summer, according to Marina Rojas, marketing and development manager.

Although the Fox website, www.foxvisalia.org, has information about two summer events, "Those events are looking like they will be rescheduled to either further in the year or in 2021," Rojas said.

Hanford Fox Theatre

Dan Humason, owner of the Hanford Fox, doesn't expect any big events in his theater this year. He explained that talent agencies, such as the William Morris Agency, apparently won't be offering shows until January or February.

Humason said he's "not in a real big hurry to open." He runs the historic theater because he enjoys what he does and not to make as much money as possible.

"It's fun," he explained. "What else would we do?"

"Even if we lose money, it's good for everyone else," he said, referring to the community and surrounding businesses.

The Fox may host smaller events in the fall, such as movie screenings for local schools.

Regal Cinemas

Regal Cinemas announced plans to open all of its U.S. theaters on July 10. The theaters will follow the required health and safety guidelines.

The nationwide chain includes the Visalia Stadium 10 and Sequoia Mall 12 in Visalia.

Visalia Rawhide

The Visalia Rawhide is still waiting on a decision from Major League Baseball to announce if it will have a 2020 baseball season.

"As a Minor League Baseball team, we have to wait since we develop players for them," said Jill Gearin, broadcasting and media relations.

"We still don't have an update on the season, but we are slowly opening up for events," she said. "We are able to host private parties in our Hall of Fame Club at a reduced capacity."

"We are also beginning to take reservations for on-field batting practice. We are hoping people are able to use that for birthday parties, bachelor/bachelorette parties, company outings, youth/adult team parties, etc."

"I've also posted on our social media that we can host weddings that have been postponed due to COVID-19," she

added. "Those are the main events/parties we have started to brainstorm for, but if people have other ideas, we want to work with them to be able to rent the ballpark. If people are interested or have questions, we ask that they call the office at (559) 732-4433."

Alzheimer's Association

The local Alzheimer's Association chapter continues to offer educational programs and support for caregivers online.

For a complete schedule, visit www.alz.org/socal and scroll down to Events. The Educational Programs link leads to online events and activities.

Central California Blood Center

Unlike the typical situation during most public emergencies, COVID-19 has helped the local blood supply, at least at the Central California Blood Center.

"We've actually been really good on our blood supply," said Debra Newman, phlebotomist at the center's Visalia location. "We've been getting a lot of donors. With people sheltering in place, there's not much else going on."

"In early April, we saw a huge number of people come out to donate," said Brandon Fries, community development manager. "Now we're seeing a decline."

Those interested in donating blood will be asked about their health (mainly if there are any heart or lung issues) and about any recent travel.

"We are reaching out to people who have had COVID-19, working with the Fresno Public Health Department and local doctors," said Fries.

For more information, call (559) 302-1300.

United Way of Tulare County

To donate to the COVID-19 Emergency Fund to support Tulare County families, text COVIDTC to 41444.

Valley Voice

The *Valley Voice* hasn't been seen on local newsstands for several weeks.

"We stopped printing because of the lockdown and stay-at-home," explained Joseph Oldenbourg, publisher. "Most of the collection points were public places that had been closed. Just hitting stand-alone newsstands did not justify printing, so we decided that when we opened up more, we would return to print."

"But we've never gone away," he added. "We've maintained our online activities, posting regularly (at www.ourvalleyvoice.com). Every first and third Thursday, I post a roster of what we would have considered our latest issue. But we're posting almost daily. I update the situation and bullet point the new stuff."

Visalia Public Cemetery

"The Healing Heart Walks will continue," said Cindy Summers, (continued on page 5)

Redesigned Retirement Benefits Portal at socialsecurity.gov

The Social Security Administration announced the first of several steps the agency is taking to improve the public's experience on its website. The newly redesigned retirement benefits portal at www.socialsecurity.gov/benefits/retirement will help millions of people prepare for and apply for retirement.

"We are working hard to continue improving our website to provide people with clear, helpful information and easy access to our online services," said Andrew Saul, commissioner of Social Security. "Our new retirement portal is more user-friendly and easier to navigate, whether someone is ready to learn about, apply for or manage their retirement benefits."

The redesigned portal will make it easier for people to find and read about Social Security retirement benefits, with fewer pages and condensed, rewritten and clearer information. The portal also is optimized for mobile devices so people can learn and do what they want from wherever they want, and the portal now includes the ability to subscribe to receive retirement information and updates.

Click on www.socialsecurity.gov/benefits/retirement to find out how to learn, apply and manage retirement benefits, and learn how to create a personal "My Social Security" account online.

More improvements to Social Security's website are planned for later this year as the agency seeks to continuously improve the public experience at www.socialsecurity.gov.

'New' Valley Radio Station...

(continued from page 1)
(the FCC) in the 1960s.

He plans to operate Kings Radio the same way he runs his other stations - without a studio.

"I can run all my stations on my laptop," he said, noting that he has a large library of music on his computer and can insert commercials as needed.

"I'm an engineer," he said. "I know how to do all of this. I computerized a lot of stations."

Ashauer expects his Valley station to start broadcasting "great songs" sometime in July. He first plans to install a more powerful antenna to ensure that his station reaches "Fresno, Visalia, Bakersfield and all those little towns in between."

COVID-19 Update...

(continued from page 4)

Visalia Public Cemetery District manager. "We make sure we use social distancing, the same thing we do for services."

No Fourth of July events are planned at the cemetery this year.

Visalia Gleaning Seniors

On June 24-27, the Visalia Gleaning Seniors held a "huge" yard sale in the Gleaner Yard, 28600 Road 156 in Visalia.

The Visalia Gleaning Seniors were cleared by the county of Tulare to conduct the yard sale (unfortunately, after the deadline for our last issue).

"Our next yard sale will be Wednesday, Thursday and Friday, September 10, 11 and 12 at the Gleaner Yard," reports Donna Hall, office manager for the organization.

For more information or to donate items for the sale, call (559) 733-5352.

Public Health Guidance for Reopening

"As we slowly begin to reopen, people should continue to follow the public health guidance in reducing their chances of contracting the COVID-19 virus," Tulare County Public Health Officer Dr. Karen Haught told *The Good Life*.

She said that people can significantly reduce their risk by:

- Continuing to socially dis-

tance themselves from others, including practicing physical distancing of six feet or more from other people, especially those not within their same household.

- Wearing a face mask or face cloth covering when outside the home and in public places, and especially in environments when physical distancing of six-feet or more is not possible.

- Continuing to frequently wash your hands or use hand sanitizer, especially before and after eating.

- Disinfecting frequently touched surfaces such as door-knobs, countertops and other high traffic areas in your home and place of work.

"The coronavirus is still a threat to our health and we encourage everyone to follow the public health guidance, and stay home as much as possible," said Dr. Haught.

For More Information

For current COVID-19 information in Kings County, visit www.kingscovidinfo.com.

For current COVID-19 information in Tulare County, including updated statistics and a map of cases in the county, visit www.tchhsa.org.

Kaweah Delta shares COVID-19 updates with the community at www.kaweahdelta.org/COVID19.

Norma Lovelace Named Barbershopper of the Year

Norma Lovelace has been named the Mighty Oak Chorus "Barbershopper of the Year."

Last year, she joined the chorus when it welcomed female singers for the first time in its 38-year history. In that short time, she served as program vice president, created the script for the 38th annual two-hour musical "Rock 'N Roll is Here to Stay," and organized and sang in the chorus' first-ever female quartet.

Lovelace was inspired to join the chorus by her father, Wayne Snell, who performed in many quartets and choruses over the years. She was also encouraged by her husband, Chuck, who sings and serves as the chorus' music vice president.

Norma and Chuck live in Tulare where they are active members of the First Congregational Church. Both of her parents were educators in the Fresno Unified School District, and she followed in their footsteps and started a career in education.

She moved to Tulare in 1990 and became a teacher in Earlimart. In 2006, she joined the Tulare County Impact Intern program as program coordina-



Norma Lovelace

tor. She also now works at Pearson Evaluations Systems with the evaluation of the California Teacher Performance Assessments.

"The ('Barbershopper of the Year') award has meant a great deal to me as I know my parents are so proud and smiling at me from their place in heaven," said Lovelace.

Ad & Article Deadline:
Monday, August 17, 2020
Send ads, articles & calendar listings to:
editor@kastcompany.com

COVID-19 DRIVE THRU TESTING

FAMILY HEALTHCARE NETWORK
a california *health+* center
Your Health. Our Mission.

Family HealthCare Network is now offering COVID-19 testing for patients considered high-risk or experiencing severe symptoms presented by this virus. If you are having symptoms or feel you need testing please call FHCN's COVID-19 hotline at (559) 741-8444.

HOW TO GET TESTED

Our staff will evaluate your current symptoms and determine if you are eligible for COVID-19 testing through our Hotline.

LOCATIONS

Current COVID-19 testing sites.

- **VISALIA** 401 E. School Avenue, Visalia, CA 93291
- **HANFORD** 250 West 5th St., Hanford, CA 93230
- **FRESNO** 290 N. Wayne Ln. Fresno, CA 93701
- **PORTERVILLE** 65 N. Hockett St. Porterville, CA 93257

HOW IT WORKS

For people experiencing symptoms associated with COVID-19

- STEP 1:** Call to get screened, if you are eligible an appointment will be scheduled
- STEP 2:** Drive to closest COVID-19 testing site, tests can take 10 minutes, remain in car during testing
- STEP 3:** Results take 4-5 days, once received an FHCN provider will call you

COVID-19 Symptoms

Within the last 14 days

- Fever of 100.4°F (38°C) or higher
- Excessive dry cough
- Shortness of breath or difficulty breathing
- Exposure to someone with confirmed case of COVID-19 virus

FOR ALL OTHER APPOINTMENTS CALL

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The 'New' Retirement Shows How to Profit from Gig Economy

In an era when so few people believe they'll be able to retire comfortably (or at all) – and the statistics bear that out – author Winton Churchill argues in his just-released book, *The "New" Retirement: The Rise of the Gig Economy and How You Can Profit From It*, that retirees can, in fact, wield more control over their situations than most realize.

"Lots of people believe they will simply have to take the retirement the world hands them (if they get one at all). But that's nonsense," says Churchill. "Baby boomers and GenXers have more online earning options right now than most realize.

"Most people point to what they've done in their careers as what they 'know how to do.'" Churchill says. "But that's a myopic way to look at a skillset. In truth, people have more abilities, knowledge, experience and wisdom than they realize.

"By earning a few hours a day (or a week) on your own terms – doing something you already know how to do, from the comfort of your home – you could fund a retirement that allows you to live 'life first.'"

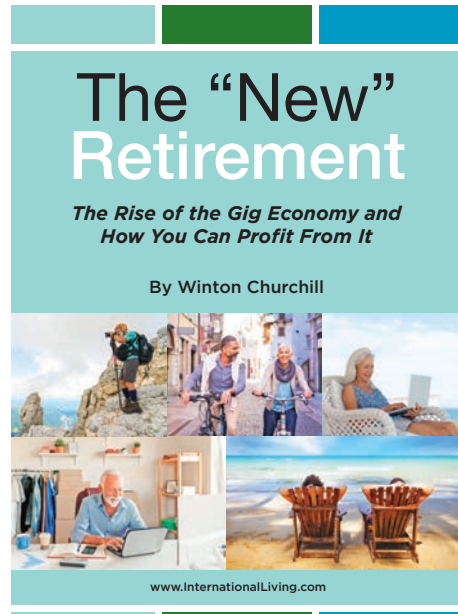
Churchill argues in his book that retirees, with the technology available today, can use those strengths to earn a side income freelancing online from home and fund a comfortable, portable lifestyle that includes more fun than they thought possible.

From a retired teacher offering proofreading services, to a retired receptionist answering phones remotely a few hours a day, to a retired attorney giving business advice, the book is full of stories that show the varied ways people have taken what they know how to do and turned it into portable online income in retirement.

And older folks, Churchill argues, actually have an advantage earning as freelancers on the many job-and-project platforms available online today, platforms like Upwork, VIPKid, Cambly or Arise, for instance.

"Boomers are seasoned," he explains. "They come to freelancing after a lifetime of earning in other ways. They have practice completing work on time and meeting project goals. They communicate effectively in both writing and speaking. They have a depth of knowledge and life experience that they can bring to their subject areas. These attributes make them valuable freelancers."

In his new book, Churchill introduces the reader to the world of freelance opportunities online, explains how to identify skills that are marketable, breaks down the keys to getting started fast, and explores the insider tricks for turning one-off assignments into



regular, lucrative gigs.

The book is packed with useful resources and guidance for getting the most out of a portable income, showing readers the best ways to design a portable life, which can provide the freedom and flexibility to travel (and even live) abroad for extended periods.

"When you earn like this, you're better able to blend and prioritize your interests, your family and your passions," Churchill says. "You can control your free time in a way that's almost impossible to do in a 9-to-5 world where you 'work for the man.'"

The "New" Retirement: The Rise of the Gig Economy and How You Can Profit From It includes:

- Twenty-two questions to answer that will expose the income-earning skills a reader has, but may not realize are monetizable and available to them.

- Twenty-three one-click online resources most people have never heard of where, at the simple click of a mouse, they can source paying clients looking to pay people to do all sorts of things.

- Four essential apps that make a portable income simple to manage so freelancers always have what they need at their fingertips. These apps will keep track of projects, and make it possible to earn from anywhere – no high-tech skills required.

- Three "portable-income enablers" – free tools to parlay a go-anywhere income into a go-anywhere life and earn with ease on the road.

- The vacation rental strategy that makes it easier to book the right place at the right price – with special consideration for older travelers.

- Eight free resources that connect freelancers around the world.

- Revealing, real world examples that show readers exactly how a bunch of people from different backgrounds took their careers and translated their skills and experiences online.

- How (specifically and step-by-step) it's possible to find clients today.



Author Winton Churchill (above) and his new book (at left).

Churchill is the founder of the Churchill Method, an international training and consulting company.

"By taking charge of their earning power, rather than waiting for governments, financial institutions, and employers to 'right themselves,' the baby boomer generation now has the power and access to put their skills and abilities on the global market regardless of where they live or work," says Churchill, who was asked by *The Good Life* how the current pandemic affects the opportunities described in his book.

"The lockdown demonstrated to many senior managers and business owners that they could, in fact, get work done with people working outside the office," he responded. "This is combined with the idea that as the economy restarts, many businesses and organizations will need more flexible ways to get work done that will include a more balanced mix of employees and freelancers."

He explained that the pandemic is causing almost every major business to go through a major retooling all at once.

"New compliance with new health and safety regulations, retargeting their marketing, retail business changing their business model, adapting to social distancing, etc. means demand for mountains of new processes, procedures, PowerPoints, retraining of workers, customers, new kinds of cus-

tomers service, lots of new activity," he said.

"Most businesses, non-profits, government agencies do not have the skills internally to redo all this stuff at once, hence the requirement to turn to specialists to do this work (freelancers) and/or turn to their internal specialist for this new work but shed the specialist workload to freelance employees. All this speaks to an explosion of new freelance work.

"Additionally, baby boomers tend to have deep career experience dealing with the unknown path forward – the 2008 financial collapse, 9/11, Y2K, various economic crises in the '80s and '90s, fuel crisis in '70s, etc." he continued. "Those lessons learned give them a better perspective than those who have not lived through such a crisis (or series of them).

"Finally, I think the reaction to this virus will stimulate many breakthroughs in science and the health of boomers. The COVID virus impacts them harder than most members of the population and will be the point of much study and progress. Never before have we had as many scientific minds uncovering answers, treatments and insights with the advanced technology we have today all focused on the same issue, COVID.

"This will give us all, but particularly boomers, a much safer world to confidently enjoy their leisure in new ways."

Six Things to Do before Your Next Outpatient Procedure

To ensure a successful outpatient procedure and smooth recovery:

- Check qualifications. Before you schedule a procedure, be sure your anesthesia care will be led by a physician anesthesiologist, and that the other physicians and providers involved in your outpatient procedure are qualified.

- Stop smoking. The healthier you are, the faster you recover.

- Learn about your anesthesia options. Before your proce-

cedure, talk with your physician anesthesiologist about some of the newer techniques.

- Ask what you can eat and drink, and how long before surgery you need to stop.

- Remove permanent jewelry. Surgeons use electrical tools during procedures, including to make incisions, putting you at risk for burns if you are wearing jewelry.

- Don't go alone. Be sure someone is available to drive you home from the outpatient facility.

10 Technologies to Keep You Healthy During a Quarantine

Over a million people in the U.S. live in nursing homes and assisted living facilities. With stay at home recommendations continuing around the country, it is more important than ever that aging Americans maintain social connections, keep good health with exercise, manage medicine and persevere through this difficult time with high spirits.

"Studies show social isolation and loneliness are linked to higher risk of cardiovascular disease, anxiety, depression and a variety of ailments," says aging expert Lisa Cini. "During this unprecedented time, sheltering-in-place can provide an opportunity to stay connected with our older friends, neighbors and family through technology."

Cini's 10 tips for older adults during COVID-19 include:

1. Coordinate Daily Check-In Times: A phone call or text, Skype, Facetime, Zoom, Loop, WhatsApp and WeChat are all possibilities. A video call is best to see smiling faces and easier for those with hearing loss. Additionally, group texts are a great way to send funny pictures, videos and continuous words of encouragement. One helpful device to stay connected is called Loop. The Loop is a portable screen that allows you to privately and securely send photos and videos, and do live video chats with family and friends.

2. Exercise: Wellness devices like Fitbit, Garmin, Apple Watch and Kardia are all great tools to get moving. Arranging 10-minute group exercises ensures loved ones are moving and keeping the blood flowing, which improves brain function, reduces depression and improves the immune system. Notifications sent to your phone will help you stop worrying and provide an opportunity to

nudge them to get moving.

3. Gaming: Words with Friends, Candy Crush and Word Cross are as simple as tic-tac-toe or as interactive as building entire cities with Minecraft or experiencing a flight simulator. The internet allows us to create a watch party for favorite TV shows or movies, or share group texts, video chats or messages on Facebook. Video games not only help with eye/hand coordination, memory and mind training but raise endorphin levels to keep the blood flowing and even create a more energized feeling.



Last August, Zynga and Alec Baldwin partnered to celebrate the tenth anniversary of the mobile game Words With Friends

4. Facetime or Zoom Meals: Why not video chat during meals? Create a virtual "family dining" experience where everyone can share their day, laugh and reconnect. Send ingredients to a family recipe beforehand, and you can virtually cook "together."

5. Control Moods: Hapbee is a wearable device and smartphone app that can make you feel happy, calm, sleepy, alert, focused, etc. with the click of a button. Also, the Human Charger introduces light therapy through earbuds to reach the photoreceptors of the brain, which can help those who may

have the winter blues, sleep issues, or just want more energy and alertness.

6. 'Adopt' a Companion Pet: Hasbro Joy for All companion pets are designed to bring comfort, companionship and fun to older loved ones who may not be able to get out and walk, feed or care for a real dog or cat. These pets can inspire smiles, laughter and fond memories.

7. Engage Remote Health Monitoring Devices: Livio AI hearing aid has fall detection and tracks body and brain health in 27 languages. Zibrio's SmartScale measures movements that indicate risk of falling. MouthLab by Aidar Health monitors more than 10 medical parameters like temperature, respiratory rate, blood pressure, breathing patterns, heart rate, lung function and more in 30 seconds. Essence Group Fall Detector Radar tracks a person's position in the home, provides immediate detection of a fall, and effectively alerts healthcare providers. CarePredict assesses day to day movements including sleep, walking, eating and more. The MedWand handheld device allows users to conduct remote office visits and uses a real-time collection of vital sign readings to monitor medical conditions regardless of location. H2-BP is the world's smallest and lightest wearable blood pressure monitor.

8. Navigating the Toilet Paper Shortage? Luxury Class A8 Serenity Bidet Toilet Seat replaces your normal toilet



Hasbro Joy for All companion pets are designed for seniors who may not be able to get out and walk, feed or care for a real dog or cat.

seat by adding a bidet feature that both washes and blows you dry. Plus, it's customizable, heated, gets you to the proper height, and includes both a splash guard and a nightlight.

9. Keep the House Clean: With just the push of a button, iRobot Braava Jet 240 Robot Mop wet and dry-mops your floors, and is tiny enough to get under cabinets, beds, furniture and even around the toilet.

10. Install an Automatic Stove Shutoff Device: Stove Safety from FireAvert provides peace of mind and protection when cooking is forgotten or left unattended. It's an easy way to prevent a possible fire and save dinner, too.

"It's time to help our loved ones learn to use technology to move from loneliness and fear to freedom during COVID-19 and beyond," adds Cini. "While we navigate new social norms during COVID-19, don't forget to look out for one another and set up the right technology for our aging loved ones, friends and family."

Lisa Cini is an award-winning senior living designer, author and president/CEO of Mosaic Design Studio.

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COVID-19 Scams...

(continued from page 1)

were not the fault of the store owners, but were instead due to the wholesaler's increased cost in providing the item to the retailer.

Promises of Healthcare Items

Although online and telephonic scams are the most common, scammers as close as Los Angeles have approached seniors in grocery store parking lots, requesting Medicare numbers and personal information, promising delivery of masks or hand sanitizer.

This is a classic example of something that is too good to be true, and such "cold" approaches are inconsistent with government and agency services. No CDC staff, nor any Medicare personnel employ folks to approach people in public requesting such information. Steer clear.

Gift Card Donations

Another novel tactic during the pandemic has been to request the purchase of gift cards for certain services such as food delivery for seniors and those confined to their homes.

Just to the west of us, many San Luis Obispo seniors recently received telephone calls purporting to be from the county, requesting gift card donations for food offered through that county's free food and prescription program for seniors and self-isolating residents.

It is important to know that a government agency would **never** request that anyone who receives services purchase gift cards to pay for those services.

The Kings County Commission on Aging, which oversees the local Meals on Wheels program, does indeed welcome donations, but would **never** request any type of payment in the form of gift cards over the telephone. Donations may be made via a secure portal on the program website.

Donations are a wonderful way to assist the needy in times of crisis, but it's important to be certain that your money is going to the right place. Use extreme caution donating to anyone on the other end of an unsolicited telephone call.

Ask for a website address or telephone number, and verify the organization via websites such as Charity Navigator (www.charitynavigator.org) or Charity Watch (www.charitywatch.org), and call them back.

If anyone calls asking you to purchase or donate to any cause or service by purchasing a gift card, view the request as very suspicious. It's more than likely a ruse to separate you from your money.

Home Test Kit Scams

Telephone scams comprise the majority of area reports over the last few months. Be aware that cell phone numbers

are frequently available on the internet, often times with the caller's name listed alongside the number.

Originating numbers are quite easy to mask these days, and scammers correctly assume that folks are more likely to answer when the caller ID shows a local 559 area code.

Calls requesting social security numbers and street addresses have been recently reported, with the caller saying that they work for a "National health insurance program working with Medicare" to distribute COVID-19 tests to seniors.

As noted above, if you receive such a call, check with your county public health department to see if any additional testing procedures have been added. Central Valley County Public Health Departments will always have the latest information on testing sites, testing availability and testing protocols.

Tulare County maintains a list of testing sites, none of which include home testing as of this writing. Kings County Public Health likewise maintains a continuously updated list of testing sites, with an online testing appointment process.

As with Tulare County, Kings County Public Health Director Ed Hill reports that there are no home testing options through providers at this time, and no request for a social security number would ever be made over the telephone.

Bottom line: Anyone calling you with COVID-19 home testing options should be suspect. Verify any health care testing providers with your county public health department, and never provide personal information over the telephone.

mation over the telephone.

Stimulus Check Scams

If false promises of test kits and healthcare items weren't bad enough, a new fraud has begun to rear its ugly head on the economic side of the pandemic.

It's no secret that the COVID-19 pandemic has had an adverse effect on the economy, including the incomes of millions of Californians.

Emails have been received by many, purported to be from the IRS, asking the recipient to click a link in order to view the status of their stimulus check. Of course, after clicking the link, the email requests banking account numbers and other personal information.

Federal authorities have confirmed that, though emails look official, the IRS would never contact anyone via electronic mail for personal or banking information, so simply delete those emails without opening them.

Protecting your health and the health of your loved ones should be your primary concern as we move forward through unprecedented times.

Before you click on a link in any email, take a second first. Do some research and ask yourself if that email, text message is legitimate or whether it seems fishy.

Use extreme caution over the phone with anyone who calls you with offers or requests for personal or financial information.

We live in very fortunate times, where the ability to verify information is literally just a click away.

Be safe, stay healthy and be skeptical.



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Joan Lunden's New Book...

(continued from page 3)

When she wrote *Why Did I Come into this Room?*, Lunden wanted to focus on what was actually happening to women.

"They become forgetful and they get an expanding waistline," she said. "I wanted to put it all out there. This stuff happens to all women because we have estrogen in us. If it's not talked about, as a woman, you feel 'there is something wrong with me.'

"I just wanted to put it out there as a conversation starter," she said. "If you really want to connect with a reader, be candid."

And filling a book with facts and humor helps also.

"The more research I do, the more passionate I get," said Lunden. "And I've certainly never been as funny in my other books. My husband would say, 'You're not going to say that, are you?' That would make me decide to include it."

Lunden was asked why most humorous, but informative, books about aging seem to be written by women.

"Men are allowed to get old and age," replied Lunden. "Women in our society aren't allowed to do that. We lose jobs. We lose appeal.

"It's difficult when you start experiencing all the things that aging brings about to your body," she said. "You're not so appealing. You're not so sexy. So that goes to 'I'm not relevant.' They close opportunities in life. That's a bad road to go

down.

"These are just normal things. It doesn't have to mean you're getting old."

People live longer these days because a lot of people have a more active life than their parents did at the same age. Lunden noted that 20 years ago you would never see a 60-year-old woman exercising in a gym.

"We are a very different generation," she explained. "We're still out playing tennis and doing pilates. I'm climbing mountains."

At the time of this interview, Lunden was planning a trip to Maine to see friends and go with them to "a real butt-kicking exercise class and hike."

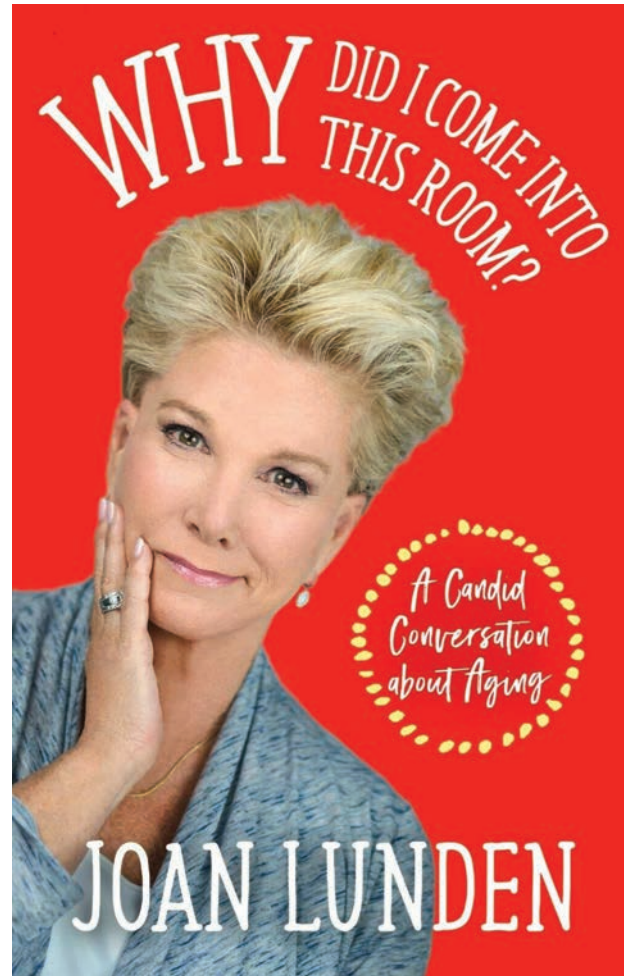
A Learning Experience

Lunden learned a lot about the aging process as she did the research for her book. She now has a better understanding of what estrogen does for women, and more importantly what its absence does.

"When the body realizes there is no more estrogen, the fat cells go to your abdomen," she said. "Waist circumference is the best indicator of diabetes and heart rate."

Lunden, who never remembered having a doctor measure her waist, suggests to her readers that they buy a soft measuring tape and talk to their doctors about the result.

"If I can motivate women to do that and take action, what



more can you ask for?" she said. "I didn't go to a doctor and talk about my expanded waitline. That was a huge misconception of mine."

Lunden has been getting a good response from readers of her new book. One commented, "Thank God we're finally talking about this."

Another said, "I'm so happy that somebody is finally talking about things that are happening to all us women."

What's Next?

"My biggest challenge going forward is what to say no to," said Lunden. "When you

are so much in the public eye, you get asked to do everything."

Lunden, who is currently seen on commercials as the spokesperson for A Place for Mom, gets asked to do a variety of television shows, public appearances and charity work. She was even asked to do "Dancing with the Stars."

"I've lived the good life," she said. "Ask my husband to take a play out of the Joan Lunden playbook and he will say, 'Just say yes and then figure out how to do it.'"

Lunden plans to start a new career in education this fall as an adjunct professor at Lehigh University's College of Health. She has been busy lately design-

ing her course, which will cover the effects of the dissemination of information on public health.

She is also currently considering the subject of her next book, which may again be about aging.

"I pretty much write for my age category - 45 to whatever," she said. "I know they want to be educated but they also want to be entertained."

And after that?

"I don't plan on retiring anytime soon," she said, "but when I retire, I will travel and climb mountains - maybe do some golfing."

Kaweah Delta Joins Mayo Clinic, Others in COVID-19 Study

Kaweah Delta has joined the Mayo Clinic and hospitals across the country in a study to determine whether plasma from people who have recovered from COVID-19 can effectively help others recover from the virus.

As part of the www.uscovid-plasma.org study, a small number of COVID-19 patients at Kaweah Delta have received blood plasma, rich with antibodies to fight the illness, donated by those who have recovered from the disease.

Kaweah Delta has partnered with the Central California Blood Bank and other hospitals around the area to collect blood plasma. While Kaweah Delta works to inform recovered employees about the donation opportunity, public health nurses are following up with recovered patients to let them know too.

Each donation produces enough plasma for three to four doses, and the plasma is free, thanks to Kaweah Delta's participation in the Mayo Clinic study.

"This is a chance to help everyone in the community, especially those in vulnerable areas, but we can't give plasma if people do not donate," said Chris

Patty, Kaweah Delta's director of research, noting that to encourage Kaweah Delta employees to donate, Kaweah Delta pays them for their time and mileage to go to the donation center in Fresno.

"We've long known that viral infections lead to our bodies producing antibodies that can keep us from being infected again. Ideally, we can take those antibodies from one person and use them to help another person," Patty added. "This treatment has worked for diseases like Ebola, so it was natural to try it for COVID-19."

So far, not many have been able to donate, as requirements are strict. For example, the donor must have been free of symptoms for at least 28 days, or have a negative test and have been free of symptoms for 14-27 days.

Another requirement is that the donor be male or never have been pregnant, said Patty Harvard, a Kaweah Delta research development specialist.

"Women who have been pregnant have Human Leukocyte Antigens in their blood that can cause adverse reactions in those receiving the transfusion,"

Havard said.

Dr. Benfie Liu, a resident physician at Kaweah Delta, is among the first of those who have been able to donate plasma. She has been on the front lines of this pandemic.

"I had COVID-19, so I definitely understand how scary it is and yet I'm supposed to be the one who knows everything about viruses and medical knowledge in general," she said. "But, there's a lot we still don't know about this virus, so we're also learning day-by-day."

After finding out she contracted the virus, Dr. Liu was overwhelmed by the immense community support she received. "A lot of people, family, friends, the people at Kaweah Delta and from the residency program, really stepped up. They helped us get groceries, checked in on us every day to make sure that we were okay."

"The inter-institutional agreement between KD, the blood center and other hospitals makes it easier for KD patients to get this treatment, too," Patty said. "A doctor signs up the patient, the system lets Fresno know we need it, and we get it

delivered."

There is not enough data yet to know how well patients are responding to the plasma. Havard said that anecdotally, patients that receive the plasma have shown a decrease in days on a ventilator and a decrease in drugs used to treat COVID-19.

It's not yet known whether COVID-19 plasma therapy received by the patient will prevent future SARS-COV-2 infection.

According to Dr. Lori Winston, an emergency department physician and Kaweah Delta's vice president of medical education, two patients who were treated with plasma infusions turned around after the treatment. They had been getting sicker, she said, but soon were well enough to be discharged.

"The truth about viruses is, medications don't work very well against them," Dr. Winston said. "Vaccinations are your best option, but if you don't have that, this is the next best option."

If you meet the requirements and would like to donate for this project, you can sign up at www.donateblood.org/convallescent-plasma.

Reconsider Your 2020 Summer (and Fall) Vacation Plans

Now that summer is here, consumers wonder when they will be able to "get away" or take another family vacation.

ExpertFlyer.com went one-on-one with several travel industry experts to get their thoughts and advice on summer and fall travel options this year and create a roadmap to help consumers determine when and where to travel over the next 12-18 months.

In addition, experts offered tips on a number of topics, including how travelers can protect themselves against ongoing cancellations, when they should consider booking a flight or stepping aboard a cruise ship.

For the sake of planning, if not for their sanity, consumers need to place future travel options into buckets, or phases, with "Phase 1" including the most realistic short term options, and subsequent phases incorporating additional options over windows of time, such as air travel, cruising and specific destinations.

"The year 2020 will forever be remembered as the 'Year of the Staycation,' and the sooner travelers understand and embrace this, the quicker they can begin to regain some semblance of normalcy in their lives," said Chris Lopinto, president of ExpertFlyer.com.

Many travel industry professionals agree and suggest this is the year to experience what's in your own backyard. That long-anticipated trip to Europe or that cruise through the Panama Canal will have to wait, at least for a little while.

"Now that we seem to have moved from the 'crisis' phase of the pandemic to the 'rebuilding' phase, travelers have dozens of questions about future travel that are probably best answered by a trusted travel advisor," explains Kimberly Wilson Wetty, co-owner of Valerie Wilson Travel.

"Should I take insurance? How do I know my money's protected? Is it safe to travel there? When can I go? Consumers are looking for someone they can trust to answer these, and many other questions," she said.



For both safety and economic reasons, travelers should look at vacation opportunities within their respective states and neighboring states that are within a few hours' drive.

Who Needs Insurance?

Insurance is an area travelers need to seriously consider as they begin to plan future trips, even those close enough to reach by car. But the stigma about insurance has kept millions of travelers rolling the dice, hoping their trips are not interrupted for any number of reasons.

But what type of insurance is right? What is covered? More importantly, what isn't?

"Consumers planning to travel within the U.S. should review their current healthcare policies to determine which benefits might be active while traveling," said Jonathan Breeze, CEO of AardvarkCompare, an online travel insurance marketplace. "The benefit of a travel insurance policy is that it can pick up medical costs while on the road, as well as cover medical evacuations, as required."

On the other hand, "Cancellation Insurance" is designed to cover travelers when illness, injury, and other unforeseen events prevent travelers from taking the trip. Although most policies cover illnesses, including illness due to COVID-19, Breeze recommends reading each policy carefully.

"For the range of COVID-inspired challenges consumers face today, beyond contracting the virus, 'Cancel for Any Reason' travel insurance is the way

to go," he said. "It allows for 75% of the trip cost to be reimbursed in the event of cancellation."

Breeze adds that Cancel for Any Reason insurance policies tend to be a bit more expensive but the increased coverage is significant. These policies must typically be purchased within 20 days of making your first payment on a trip.

"As always, it is worth comparing policy options," he added. "It is not unusual to see a 100% difference in price between the least expensive and most expensive Cancel for Any Reason policies."

Phase I: Road Tripping

For both safety and economic reasons, travelers should look at vacation opportunities within their respective states and neighboring states that are within a few hours' drive.

"Weekends at the beach, local camping trips and other (local) outdoor activities will likely be the extent of our travels this summer," explains Lopinto.

"This is a wonderful opportunity to experience locations and activities we take for granted because they are in our own backyard," said Jay Singh, deputy content manager and journalist at Simple Flying.

"This is a great opportunity to reflect on past vacations and use the time to research and prepare for next year," he said. "Museums and other destinations around the world are creating virtual experiences, which can help determine where your next vacation might take you."

Phase II: Domestic Air Travel

"I think that Phase II will include increased levels of confidence with airline travel in the fall, this year," said Wetty. "I also think that diehard cruisers will begin considering options at this point."

For those hoping to land a great deal on an airline ticket this fall, Lopinto says "go for it," but do your homework.

"If you can get a cheap fare on future travel, go for it, but make sure you understand what the airline's cancellation policy is for that booking and travel date in case you need to cancel," he

explained.

"It is my opinion that cruisers might realistically be able to take a cruise vacation again from September onwards," said Douglas Ward, cruise industry expert at Cruise Voice and author of *Berlitz Cruising and Cruise Ships 2020*.

"However, it is important to understand that ships will be selectively re-introduced and sourcing crew will take some time. In addition, things such as shore excursions and transport facilities will take some time, so the overall cruising 'experience' may be lacking at this stage of the recovery."

Phase III: Cruising & International Air Travel

The major cruise lines have sufficient cash reserves to keep them afloat without a single passenger through 2021, and the U.S. government will likely take an equity stake in the airline industry with loans and grants.

"I believe that many ships, particularly the large 'resort ships' with 2,500-plus passengers, will not be in service until the beginning of 2021," Ward suggests.

"For anyone able to defer their cruise vacations, 2021 appears to be a better choice, given the uncertainties of the present situation and challenges that lie ahead in the relative short-term."

Cash or Credit?

While airlines, cruise lines, and other tourism destinations are offering customers credit toward future services, and often with additional incentives, many consumers simply want their money back.

Experts agree that the decision is for the most part, personal. Travelers who fully expect to rebook a trip in the near future should seriously consider taking the credit, along with other incentives they're offered. Those who are less certain about future travel plans should probably opt for a refund.

But it isn't as easy as it sounds. Airlines in particular are strapped for cash and the last thing they want to do is provide a refund. In fact, they may tell customers they aren't entitled to a refund - only a credit. According to Lopinto, it's important for passengers to know the rules, and their rights.

"The bottom line is refunds are not optional for canceled or severely delayed flights," Lopinto says. "Both the DOT here in the USA and EU regulations for European airlines clearly state that this (a passenger refund) is a requirement."

Lopinto suggested that dissatisfied travelers can register a complaint with the DOT, or dispute the charge with their credit card company.

For passengers concerned about losing award miles or their status on airlines, Jay Singh at

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Nelson's Camp Became Camp Nelson

The Sierra Nevada has provided people with beauty and escape for hundreds, if not thousands of years. John Muir called the 400-mile-long, 70-mile-wide mountain chain the "Range of Light" and once proclaimed, "The mountains are calling and I must go." And many have felt the same magnetic attraction.

Some mountain lovers are lucky enough to live in the high country, but the rest of us must be content with periodic incursions. Fortunately for us living in Tulare County, we have easy access to a good number of wonderful mountain escapes, all right in our own backyard. After all, about one half of the county lies in the Sierra.

For the adventurous traveler, trails abound, many of which can take us into the wilderness of the backcountry. For the less adventurous, there are plenty of picturesque mountain communities like Three Rivers, California Hot Springs, Mineral King and Springville – all accessible by automobile. Then of course, there are the granddaddies of them all, Sequoia and Kings Canyon National Parks.

But there is another gem – a community that got its start thanks to John Milton Nelson, and bears his name. Today, we call it Camp Nelson.

John Nelson was born in 1830 in Ohio. He lived for a time in Missouri and Illinois and by 1850 he was on a California-bound wagon train. He arrived in Placerville and for

the next several decades, this restless man lived in numerous places and operated businesses in Visalia, Bishop, Arroyo Grande and in Oregon.

By 1886, he was in Tulare County homesteading land above Porterville. He built a small home and planted apples. The Nelson place became a popular stopover spot for cattlemen and sheepmen as they took their herds to summer pastures in the high country. Hunters and fisherman camped on this hospitable man's land as they made their way to their favorite spots.

This entrepreneur saw an opportunity and enlarged his house, and the two-story remodel became a hotel. He added a few cabins and further developed his land, and it soon became known as Nelson's Camp. Even though



John Nelson is shown here in 1905 with his daughter Emma Smith and his grandson Nelson Smith.



Soon after the road was finished, the Camp Nelson Store and surrounding area was made accessible. (Photo circa 1930)

he improved it, there was no automobile road to it, so it remained somewhat isolated. But for many visitors, isolation was what they wanted.

At the turn of the century, Nelson's health began to decline. On August 3, 1909, he died peacefully at the age of 79. His life had been full, but not without heartache. Married twice, he lost both his wives and of his five children, he buried three.

He had been a miner, flour and lumber mill operator, packer, and had done so many other things. But during his life his real love was the mountains, especially his beloved retreat.

After John's death, his daughter, Emma, and son-in-law Charlie Smith took over the operation. By 1922, a road suitable for automobiles made it to the camp. In 1937, the camp was sold and after that, different families operated it over the years. In 1951, electricity

arrived. By the mid 1960s, winter road access came to Camp Nelson, making it easier for year-round living. Today, many own cabins there and use them as second homes.

Jeanette and Don MacMillan, a farming couple near Tipton, have been cabin owners at Camp Nelson since about 1973. They love it and call the community a "tight-knit family place where you know everyone and everyone knows you."

Today, there are limited services at Camp Nelson. Other than a restaurant, a small market and a basic hardware store, there isn't much else, except for many cabin owners. What it lacks in services, it more than makes up for in hospitality. Sure sounds like John Nelson's kind of place.

To get there, take State Route 190 east out of Porterville about 33 miles. The road is curvy in spots so take your time and enjoy the scenery.

Vacations...

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Simple Flying says passengers should not be concerned. "Most airlines, including the big three U.S. airlines, have extended status by a full 12 months, meaning you'll keep your current status through the start of 2022, even if you don't fly this year."

For cruisers, the thought process is essentially the same.

"If value is important to you and you have travel flexibility, using credits to enhance your future cruise would provide a better overall vacation experience," says Ward.

"If you take a refund instead, it means you will need to start planning all over again and, judging by the way bookings are flooding in for 2021, you may not have as many choices."



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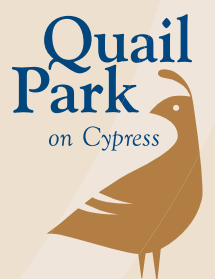
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