



IN THIS ISSUE: Digital Isolation of Seniors, Life and Death of William Clough, Retirement in Costa Rica, Anthony Hopkins in "The Father"

The Good Life

News, Health & Leisure for South Valley Adults 50+ • Volume VIII, Number 1 • March/April 2021



AbsoluteAudio's PYOUR Audio Hearing 2.0 was among the new products introduced at CES 2021.

CES Showcases New Technology for Seniors

The Computer Electronics Show, better known as CES, is an annual event in January. The show is usually held in Las Vegas and features 500 exhibits, 70,000 registered attendees, and three full days of sessions, but the pandemic forced this year's event to be held online.

As in previous years, this year's technological offerings included those designed for seniors. In alphabetical order by company, the following ten items made their debuts at CES 2021:

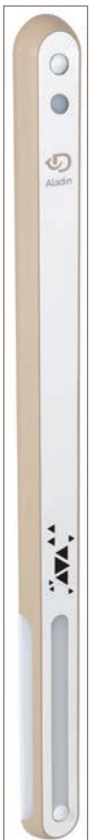
AbsoluteAudio's PYOUR Audio Hearing 2.0 (pictured above) combines an extremely high quality of hearing support with a very low memory and power consumption, and even accommodates those with a severe hearing loss.

Visit www.absoluteaudiolabs.com/hearing for more information.

The Aladin Smart Lamp (at right) reduces falls and associated costs for nursing homes. The smart lamp, which hangs on a wall, includes automatic lighting, built-in fall detection and an integrated monitoring system that uses artificial intelligence to detect changes in motion and temperature.

Visit www.domalys.com/en-US/products/aladin for more information.

(continued on page 4)



COVID-19 Vaccine Locations Increase

Although still in very limited supply, distribution of the COVID-19 vaccine now seems to be on track with more clinics providing vaccinations.

As of late February, however, all vaccine appointments at Tulare County public health clinics have been taken - even though at this time, other than essential workers, the only eligible age group is individuals ages 65 or older.

"The biggest hindrance has been the availability of the supply," explained Carrie Monteiro, Tulare County Health & Human Services Agency public information officer. "As soon as we get vaccines, the process is very smooth."

This year started with lot more people in Tulare County being eligible to receive the vaccine than the number of vaccines available. The county "has been working through that population," said Monteiro.

"Fifty-thousand residents contacted us and we had less than 50,000 vaccines," she said, adding that the vaccine is a two-dose process. "We need to meet the threshold of 100,000 doses."

Things seem to be changing, however.



COVID-19 vaccines being administered at the International Agri Center in Tulare

"We're starting to see changes from the federal government," she said. "The federal government has started to allocate vaccines directly through pharmacy partnerships and to local healthcare providers through its Federally Qualified Health Center Program."

Since February 12, the COVID vaccine has been available at local pharmacies through the Federal Retail Pharmacy Program.

The CVS stores at 53 E. Olive Ave. in Porterville, and 109 S. West St. in Tulare are currently offering the vaccine to those 65 and over, as are the Rite Aid locations at 262 N. Highway 65 in Lindsay, and at 5212 W. Walnut Ave. in Visalia, and Savemart Pharmacy at 3615 W. Noble Ave. in Visalia.

Currently, 23 health centers in the county are also offering the vaccine.

Again, as of press time, all appointments have been taken.

Visit <https://covid19.tularecounty.ca.gov> and click on the "COVID-19 Vaccine" link at the top of the page for a complete list of vaccine locations and for the most current information. Vaccine information is also available by calling (559) 685-2260.

Kings County Update

Meanwhile, after administering more than 7,400 vaccines, the Kings County Department of Public Health (KCDPH) announced a delay in scheduling COVID-19 vaccine appointments until problems were resolved.

"One of the issues that (continued on page 9)

California Releases First-Ever Master Plan for Aging

The Newsom Administration has announced the release of California's first-ever Master Plan for Aging, a comprehensive framework that will prepare the state for significant demographic changes in the years ahead, including the growth of the 60-and-over population to 10.8 million people by 2030.

The Master Plan's development began with an executive order from the governor in June 2019, directing the secretary of the California Health and Human Services Agency to develop a strategy for promoting the health and well-being of older Californians.

After more than a year of deliberations with stakeholders and the public, and in collaboration with the Governor's Task Force on Alzheimer's Prevention, Preparedness and a Path

Forward, chaired by Maria Shriver, the final Master Plan for Aging includes a 10-year blueprint for promoting healthy aging, including five proposals for building housing for all ages, improving access to health services, providing inclusive opportunities for seniors to live and work without fear of abuse and neglect, bolstering the caregiving workforce, and increasing economic security for aging Californians.

The final plan also includes more than 100 specific initiatives for addressing issues that have been exacerbated by the pandemic, from staffing shortages in skilled nursing facilities to a lack of broadband access in many communities.

"When I took office, I made it a priority to advance solutions for not just older Californians,

but for all of us who love and care for them," said Governor Gavin Newsom.

At a time when California's senior population is becoming more ethnically diverse and more likely to be single or childless, live alone, work longer and have lower incomes than in decades past, the Master Plan outlines five bold goals and 23 strategies for leaders in government, business, philanthropy, and community-based organizations to collaborate on creating age-friendly communities for all Californians.

The Plan also sets a series of ambitious targets that will be used to track progress and provide accountability. The Master Plan will be powered by more than 100 action-ready initiatives that have already been adopted

(continued on page 12)

BETTER BUSINESS BUREAU WARNS:

Don't Share Your COVID-19 Vaccine Card on Social Media

You just got your COVID-19 inoculation and you are excited to share the good news and encourage others to do the same. You take a selfie holding your vaccination card and post it to Facebook, Instagram or another social media platform.

Unfortunately, your card has your full name and birthday on it, as well as information about where you got your vaccine. If your social media privacy settings aren't set high, you may be giving valuable information away for anyone to use.

Sharing your personal information isn't the only issue. Scammers in Great Britain were caught selling fake vaccination cards on eBay and TikTok. It may only be a matter of time before similar cons come to the United States and Canada. Posting photos of your card provide scammers with information they can use to create and sell phony ones.

If you like to share news about your vaccination on social media, you should remember to do it safely:

- **Share your vaccine sticker or use a profile frame** - If you want to post about your vaccine, there are safer ways to do it. Consider sharing a photo of your vaccine sticker instead.

- **Review your security settings** - Check your security settings on all social media platforms to see what you are sharing and with whom. If you only want friends and family to see your posts, be sure that's how your privacy settings are configured.

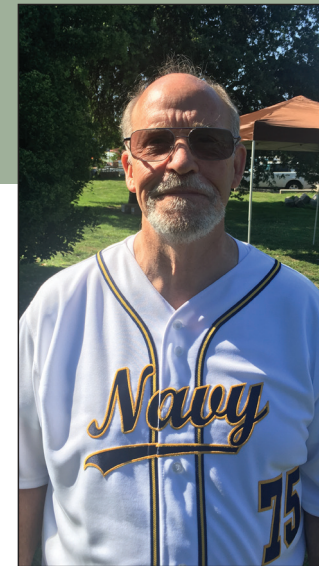
- **Be wary of answering popular social media prompts** - Sharing your vaccine photo is just the latest social trend. Think twice before participating in other viral personal posts, such as listing all the cars you've owned (including makes/model years), favorite songs, and top 10 TV shows. Some of these "favorite things" are commonly used passwords or security questions.

The Better Business Bureau has identified many ways in which scammers are cashing in the COVID-19 pandemic. At www.BBB.org/AvoidScams you can learn more about vaccine scams, clinical trial scams, contract tracing cons, counterfeit face masks and government agency imposters - and how to avoid them.

If you've spotted a scam, you are encouraged to report it to www.BBB.org/ScamTracker (whether or not you've lost money). Your report can help others avoid falling victim to scams.

VETERANS CORNER

The Beneficiary Travel Benefit



When you travel to get health care, you may be eligible for the Department of Veterans Affairs (VA) Beneficiary Travel (BT) benefit. This benefit is provided to a veteran when there is a need to travel to a VA medical facility.

VA is authorized to pay an eligible veteran a reimbursement for either mileage or a special mode of transportation (when it has been deemed medically justified by a VA health care provider).

Mileage driven using a private vehicle and transportation costs incurred by common carrier/public transportation (plane, bus, taxi, etc.) can be reimbursed by the VA. Use of a special mode of transportation (ambulance, wheelchair van, etc.) may also be reimbursed, as long as the above condition of being considered medically justified is met.

To qualify for mileage reimbursement, one of the following conditions needs to be met:

- You have a service-connected (SC) rating of 30% or more.
- You are traveling for treatment of an SC condition.
- You receive VA pension.
- Your income does not exceed the maximum annual VA pension rate (currently \$12,907 for a single veteran).
- You are traveling for a scheduled compensation or pension examination.
- You are traveling to get a service dog.
- You can't afford to pay for your travel, as defined by VA guidelines.

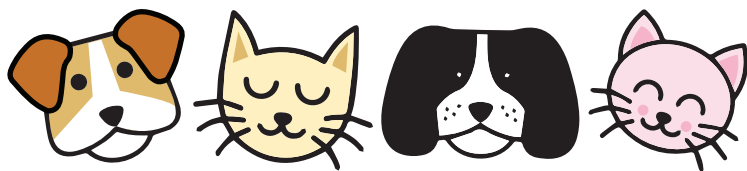
You may be eligible for special mode transportation if:

- Your medical condition requires an ambulance or a specially equipped van, as determined by a VA clinician, and
- You meet one of the eligibility criteria in the first four items listed above, and
- The travel is pre-authorized (authorization is not required for emergencies if a delay would be hazardous to life or health).

This list is not all-inclusive; you may qualify for mileage reimbursement under other conditions. The complete list of who is eligible for BT is available on the VA's website at: <http://www.va.gov/healthbenefits/resources/BeneTravelFAQ.pdf>. This site also contains other frequently asked questions (FAQ) with regard to travel benefits.

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.

MOOSE'S MEALS



PET FOOD PANTRY

(206) 643-9520

www.moosesmeals.org

Moose's Meals Pet Food Pantry is a community service offered to help low income, elderly, homeless, disabled, and veteran pet owners in need of assistance to feed their pets. Moose's Meals has distributed thousands of pounds of donated food to area pet owners. If you or someone you know is in need or you would like to support our cause, please contact us today.



The Good Life

News, Health & Leisure for South Valley Adults 50+ • Volume VIII, Number 1 • March/April 2021

Publisher/Webmaster - Larry Kast
Managing Editor/Art Director - Steve Pastis

For advertising information, call:
 Steve at (559) 280-9774, or Larry at (559) 732-5030

The Good Life is published by Kast & Company Communications. Articles and information not written by Kast & Company Communications are assumed to be accurate as provided. This publication does not provide professional, medical, legal or accounting advice, and always recommends seeking counsel from an appropriate professional.

Kast & Company Communications
 P.O. Box 7173, Visalia, CA 93290
 (559) 732-5030



Deadline for May/June issue is Friday, April 16, 2021

California Establishes Division of Medi-Cal Fraud and Elder Abuse

On January 27, California Attorney General Xavier Becerra announced the expansion of the department's existing program to protect California's most vulnerable citizens and safeguard the state's Medicaid program (Medi-Cal).

In response to significant increases in Medi-Cal enrollment and the increased need to protect elders and nursing home residents during the COVID-19 pandemic, Becerra directed additional resources toward the California Department of Justice's Bureau of Medi-Cal Fraud and Elder Abuse, and elevated the bureau to a full-fledged division, now called the Division of Medi-Cal Fraud and Elder Abuse (DMFEA).

DMFEA will continue its mission of investigating and prosecuting fraud committed against the Medi-Cal program, as well as physical or financial abuse or neglect of elders and dependents in care facilities statewide. As part of this effort, Becerra also announced the launch of Operation SAFE (Stop Abuse and Fraud of Elders), an initiative aimed at further protecting elders and Californians living in skilled nursing facilities during the pandemic.

"All too often, California's elder citizens and those with disabilities are the principal targets of bad actors," Becerra explained. "That's why we have

allocated additional resources towards establishing the California Department of Justice's new Division of Medi-Cal Fraud and Elder Abuse. DMFEA will build upon our previous success aggressively protecting our state's most vulnerable citizens against fraud, abuse and neglect. In keeping with this spirit, DMFEA is launching Operation SAFE, a new initiative to ensure that care facilities funded by Medi-Cal are doing their part to keep our loved ones safe during the COVID-19 pandemic."

Operation SAFE will investigate complaints of abuse or fraud. The COVID-19 pandemic has taken a tragic toll on the state's elderly population, with the *Los Angeles Times* reporting that approximately 34% of COVID-related deaths have occurred in nursing homes.

Given that the most vulnerable victims of COVID-19 are the elderly and infirm, much effort has been made to avoid exposing this population to the ravages of the pandemic. While the motivation behind these efforts is well-intentioned, attempts to insulate the elderly from exposure has resulted in more isolation for those in the facility setting, leaving them more dependent on those facilities to provide appropriate care and more vulnerable to abuse and fraud.



Attorney General Xavier Becerra

Through Operation SAFE, a multi-disciplinary team, including agents and medical professionals, will conduct unannounced visits to Medi-Cal-funded, skilled nursing facilities to investigate complaints of abuse and fraud. Operation SAFE intends to hold accountable anyone who abuses or neglects the state's elderly and vulnerable populations during the pandemic.

Nationally recognized for its innovative approach to law enforcement, DMFEA collaborates closely with federal, state and local partners to fulfill its mission. The division aggressively pursues criminals who

are directly or indirectly involved in filing false claims for medical services, drugs or supplies. It also pursues hundreds of entities every year for unlawful acts constituting fraud under the California False Claims Act and other key statutes.

Based on government and private studies, and on the hundreds of millions of dollars in fraud that DMFEA recovers in a single year, it is estimated that the amount stolen from Californians through Medi-Cal fraud reaches billions of dollars annually.

DMFEA also works to protect patients in nursing homes and other long-term care facilities from abuse or neglect. Currently, about 110,000 Californians live in an estimated 1,300 licensed nursing homes, and about 150,000 live in approximately 7,500 licensed residential care facilities for the elderly. These numbers are likely to grow as California's elderly population is expected to increase to 6.4 million by 2025.

In its new capacity as a division, DMFEA will continue to build on its previous successes in safeguarding the state's Medi-Cal program. Examples of recent Medi-Cal fraud cases include:

- **\$1 million settlement with Legacy Post-Acute Rehabilitation Center** - DMFEA (continued on page 12)

Fun for Seniors at Home

Homebound Senior Social Network

Good news for homebound seniors! Reconnect with old friends and make new friends while participating in an assortment of fun activities that will help relieve feelings of isolation and depression. From the comfort of your home, participate in activities by telephone. There is no fee to enroll. Participants must be 60 or older and reside in Tulare County.

Wednesdays, 1-2pm

**Bingo • Movie Trivia • Travel Stories
Pet Tales & Much More**



Funded by private donations and a grant from the Kings-Tulare Area Agency on Aging.



PRE-REGISTER TODAY!
Call toll free: 800-541-8614
or visit: ValleyCRC.org

New Technology for Seniors...

(continued from page 1)

CarePredict TouchPoint (at right) is a companion app to CarePredict's Tempo, a wearable that autonomously tracks subtle changes in a senior's daily activity and behavior patterns that may precede increased risk for urinary tract infections, depression, malnutrition, mild cognitive impairment and falls. TouchPoint displays the data collected by the Tempo in an easy-to-understand, intuitive interface and alerts families and others.

Visit www.carepredict.com for more information.



iCardioGuard (above) is an e-health wearable combining multi-sensing microwave and electrocardiogram physiological sensors with psycho-cardiac status analysis software for continuous cardiovascular monitoring and emotion, pressure and fatigue analysis. It measures heart rate, blood pressure and the circulatory system, evaluating mood, stress, fatigue levels and vascular parameters.

(The easiest way we found to get more information is to do a web search for iCardioGuard.)



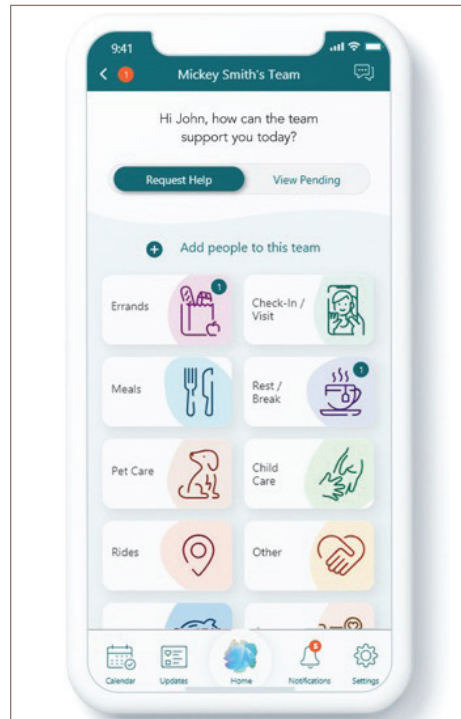
The Core Kit (pictured above) is an app with non-intrusive sensors placed discretely around the home that track movement and patterns to provide family members/caregivers with some reassurance that things are as they should be, without video cameras or wearable tracking devices.

Visit www.caregiversmartsolutions.com for information.



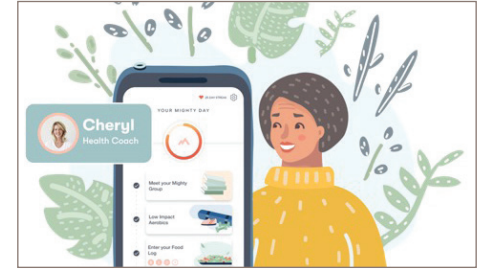
Available as an Apple Watch app, **FallCall Detect** (pictured above) helps seniors live independent and active lives by knowing they will receive immediate help if they experience a fall. The app also reduces the chance of setting off unnecessary and embarrassing emergency service activations by distinguishing between high-impact and low-impact falls.

Visit www.fallcall.com for more information.



ianacare (pictured at bottom of previous column) is a free app that helps seniors and their family and caregivers to coordinate and organize tasks such as buying groceries and medications, as well as supplying emotional connections.

Visit www.ianacare.com for more information.



MightyHealth (pictured above) is an app that pairs seniors with a real health coach to provide workout videos that are easy on the joints and easy to follow, as well as nutrition plans. The senior's family is notified when goals are achieved so they can help celebrate.

Visit www.mightyhealth.com for more information.



Omron VitalSight (pictured above) is a clinically validated blood pressure monitor with built-in EKG technology designed for easy, at-home blood pressure and EKG monitoring. A free downloadable Omron Connect app for smartphones enables seniors to use the EKG feature to store, track and share unlimited heart health data.


Visit www.omronhealthcare.com/vitalsight for more information.



WellBe Medical Alert (pictured above) is a clinically validated blood pressure monitor with built-in EKG technology for easy, at-home blood pressure and EKG monitoring. The system includes a voice assistant and a sleek smartwatch, which connects users with emergency services by voice at home or by pushing a button when away.

Visit <https://shop.hands-freehealth.com/medicalalert> for more information.

Law Offices of Houk & Hornburg, Inc.



Gareth W. Houk Jr.
(1937-2009)

Thomas E. Hornburg
C. Matthew Gaebe
William N. Hannah
Philip T. Hornburg (Retired)

Paralegals: Robert Nix • Michelle Barnes • Sarah DeJohn • Pamela Cardoso

PROVIDING SERVICES IN:
Business Law • Corporations • Partnerships • Real Estate
Landlord/Tenant • Wills and Trusts • Civil Litigation
Family Law • Probate • Farm and Ranch Law

206 S. Mooney Blvd., Visalia, CA 93291 • (559) 733-1065

PRESTIGE ASSISTED LIVING AT VISALIA

Are you worried about falling?

Did you know that individuals living with dementia are **five times more likely to fall** than older adults living without a cognitive impairment? While there are many factors that contribute to fall risk in those living with dementia, there are steps that can be taken to reduce your, or your loved ones, risk of falling.

Join us on **March 18 at 1p.m. PST** for a **FREE Fall Risk Webinar** with Licensed Athletic Trainer and Senior Fitness Expert, **Adrian Cagigas**. This webinar will explain the factors that increase fall risk and will provide you with the tools and resources you need to reduce your risk of falling and help you fall-proof your home.

Visit PrestigeCanHelp.com to sign up for this free webinar today!

Prestige Assisted Living at Visalia
3120 W. Caldwell Ave.
Visalia, CA 93277
(559) 735-0828
License No.: 547200844



Prestige Senior Living, L.L.C.
www.PrestigeCare.com

New Study Reveals a Main Cause of Brain Aging

By Bruce Goldman

Suppose Smokey Bear were to lose it and start setting forest fires instead of putting them out. That roughly describes the behavior of certain cells of our immune system that become increasingly irascible as we grow older. Instead of stamping out embers, they stoke the flames of chronic inflammation.

Biologists have long theorized that reducing this inflammation could slow the aging process and delay the onset of age-associated conditions, such as heart disease, Alzheimer's disease, cancer and frailty, and perhaps even forestall the gradual loss of mental acuity that happens to nearly everyone.

Yet the question of what, exactly, causes particular cells of the immune system to kick into inflammatory overdrive has lacked a definitive answer.

Now, Stanford Medicine researchers think they have one. If their findings in old mice and in human cell cultures apply to actual humans, they could forecast the pharmaceutically managed recovery of older people's mental abilities.

In a study published January 21 in *Nature*, investigators pin the blame on a set of immune cells called myeloid cells. Katrin Andreasson, M.D., professor of neurology and neurological



Katrin Andreasson is the senior author of a study that identifies a particular set of immune cells as a key driver of mental aging. (Photo by Steve Fisch)

sciences, is the study's senior author. Its lead author is M.D.-Ph.D. student Paras Minhas.

Myeloid cells, which are found in the brain, the circulatory system and the body's peripheral tissues, are part soldier and part park ranger. When not fighting off infectious intruders, they keep busy cleaning up debris, such as dead cells and clumps of aggregated proteins; provide nutrient snacks to other cells; and serve as sentinels watching for signs of invading pathogens.

But as we age, myeloid cells begin neglecting their normal, health-protecting functions and adopting an agenda of endless warfare with a nonexis-

tent enemy, inflicting collateral damage to innocent tissues in the process.

Effective Blockade

In the study, blocking the interaction of a particular hormone and a receptor that abounds on myeloid cells was enough to restore the youthful metabolism and placid temperament of mouse and human myeloid cells in a dish and in living mice. This blockade also reversed age-related mental decline in older mice, restoring their recall and navigation skills to those exhibited by young mice.

"If you adjust the immune system, you can de-age the brain," Andreasson said. Her

team's experiments in human cells suggest that similar rejuvenation may be possible in people, she said.

Myeloid cells are the body's main source of PGE2, a hormone that belongs to the family known as prostaglandins. PGE2 does many different things in the body – some good, some not always so good – for example, promoting inflammation. What PGE2 does depends on which cells, and which of several different varieties of receptor on those cells' surfaces, the hormone lands on.

One receptor type for PGE2 is EP2. This receptor is found on immune cells and is especially abundant on myeloid cells. It initiates inflammatory activity inside the cells after binding to PGE2.

Andreasson's team cultured macrophages, a class of myeloid cells situated in tissues throughout the body, from people older than 65 and compared them with macrophages from people younger than 35. They also looked at macrophages of young versus old mice.

'A Double-Whammy'

Older mouse and human macrophages, they observed, not only produced much more PGE2 than younger ones but also had far greater numbers *(continued on next page)*



You're being careful & we are too.

Your health is essential. Don't delay your care.

In a world of uncertainty, one thing is for sure: your health is our number one priority. Although we understand your concerns related to COVID-19, we urge you to put your health first and seek the care you need. Whether you're in need of a routine physical or a special surgical procedure, we have rigorous safeguards and protocols in place to ensure your experience at Kaweah Delta is world-class.

It's simple... your care can't wait. We are ready, safe, and here for you when you need us. Schedule your appointment or medical procedure today.

 **Kaweah Delta**
MORE THAN MEDICINE. LIFE.

f | y | t | i

LEARN MORE: kaweahdelta.org/essential

Get Ready For Mosquitoes!



Prevent mosquitoes and protect yourself from mosquito-borne diseases with these steps:



Keep pools, hot tubs, and fountains running



Place window screens over yard drain openings



Fill empty plant trays with soil or sand

Cause of Brain Aging...

(continued from page 5)

of EP2 on their surfaces. Andreasson and her colleagues also confirmed significant increases of PGE2 levels in the blood and brains of old mice.

"It's a double-whammy – a positive feedback loop," Andreasson said. The resulting exponential increase in PGE2-EP2 binding amps up intracellular processes associated with inflammation in the myeloid cells.

The investigators showed, in both human and mouse myeloid cells, how this inflammatory hyperdrive sets in: the vastly increased PGE2-EP2 binding in myeloid cells of older individuals alters energy production within these cells by rerouting glucose – which fuels energy production in the cell – from consumption to storage.

The researchers found that myeloid cells undergo an increasing propensity, driven by age-associated increased PGE2-EP2 binding, to hoard glucose by converting this energy source into long glucose chains called glycogen (the animal equivalent of starch) instead of "spending" it on energy production. That hoarding, and the cells' subsequent chronically energy-depleted state, drives them into an inflammatory rage, wreaking havoc on aging tissues.

"This powerful pathway drives aging," Andreasson said, "and it can be downshifted."

The Stanford scientists showed this by blocking the hormone-receptor reaction on myeloid-cell surfaces in the mice. They gave mice either of two experimental compounds known to interfere with PGE2-EP2 binding in the animals. They also incubated cultured mouse and human macrophages with these substances. Doing so caused old myeloid cells to metabolize glucose just as young myeloid cells do, re-

versing the old cells' inflammatory character.

More striking, the compounds reversed mice's age-related cognitive decline. Older mice who received them performed as well on tests of recall and spatial navigation as young adult mice.

One of the two compounds the Stanford scientists used was effective even though it doesn't penetrate the blood-brain barrier. This suggests, Andreasson said, that even resetting myeloid cells outside the brain can achieve profound effects on what goes on inside the brain.

Neither compound is approved for human use, she noted, and it's possible they have toxic side effects, although none were observed in the mice. This provides a road map for drug makers to develop a compound that can be given to people.

Andreasson is a member of Stanford Bio-X, the Stanford Cardiovascular Institute and the Wu Tsai Neurosciences Institute at Stanford.

Researchers from Princeton University and the Keio University School of Medicine in Tokyo also contributed to the study.

The work was funded by National Institutes of Health grants, the American Heart Association, Bright Focus, The Soros Foundation, the Gerald J. Lieberman Fellowship, the Howard Hughes Medical Institute Hanna H. Gray Fellows Program, Burroughs Wellcome Fund, The Stanford Innovation Fund, the Takeda Pharmaceuticals Science Frontier Fund, the Ludwig Cancer Foundation, the Japan Science and Technology Agency, the Scully Family Initiative, the Taube Family Foundation, and the Jean Perkins Foundation.

Bruce Goldman is a science writer in the Office of Communications at Stanford Medicine.



Free Shredding Event for Seniors

Quail Park on Cypress will be hosting a free shredding event for seniors on Friday, March 26, from 10 a.m. to 1 p.m.

Seniors are encouraged to use this opportunity to safely dispose of confidential information.

One or two pieces of personal information from your

garbage are all that is required to steal your identity.

Each car will be limited to three banker's boxes.

Quail Park on Cypress is located at 4520 W. Cypress Ave., Visalia. For additional information, call the Quail Park Community Relations office at (559) 624-3503.

THERE IS NO CHARGE WHEN USING DISTRICT SERVICES.

Delta Vector Control District is an independent special district that is committed to protecting public health. For more information, visit our website or call Monday - Friday, 7:30am to 4:00pm.

(559) 732-8606

www.deltavcd.com



Aging Changes Parent-Child Relationship in 'The Father'

It is an inescapable fact of life that for most relationships between a parent and a child, there is a moment in time where the child becomes a carer, and the parent a dependent.

This is at the core of "The Father," a beautifully wrought family drama that brings together Academy Award winners Anthony Hopkins (as Anthony) and Olivia Colman (as his daughter, Anne) in a heart-rending account of what happens when a relationship that has colored the characters' every waking moment for decades suddenly and irrevocably changes.



Olivia Colman as Anne, and Anthony Hopkins as Anthony in "The Father." (Photo by Sean Gleason. Courtesy of Sony Pictures Classics.)

In "The Father," we experience the world through the prism of the character Anthony's confusion, as his dementia sets in motion a gradual decline affecting every part of his reality. But this is not just a film about dementia.

Anthony is at the center of a struggle that gives "The Father" elements of both thriller and horror - with Anthony's mind as the unremitting nemesis. In the words of the director, the audience should feel as if they are "groping their way through a labyrinth."

Despite such apparently dark subject matter, "The Father" is built on a foundation of human empathy, with moments of laughter and even a sense of joy. It celebrates the unbreakable bond between parent and child as they are locked together on a journey into the unknown.

In making his debut as film director with his own adaptation of his hit play, Zeller has taken to this new discipline with a calm manner and intriguing approach. Zeller wishes to play with a cinema audience in the way he enjoys manipulating a theatre audience.

"In a way it's like a thriller," said Zeller about the film. "It asks the audience to be part

of the story by building a narrative, as I had done in the theater. I wanted the audience to feel closer to the characters. With Tony (Anthony Hopkins) as Anthony, we had an actor who has always had a powerful presence on screen.

"When I started working on the adaptation of my play, the face that came and came again to my mind was always Anthony Hopkins" said Zeller. "I had the profound conviction he would be so powerful and devastating in this part. He was at the beginning of my desire to make this film. This is the only reason for my decision to do it in English: it was a way to come to him. In that sense, he was part of my dream. That's why the main character's name is Anthony.

"But it was fascinating for me to watch him working with Olivia (Colman) who in my opinion is the greatest actress working at this time," Zeller added. "The story is about that moment when you become your parents' parent, and Anne, played by Olivia is at the heart of the narrative. She has to decide if she is going to lead her life or lead her father's life."

Co-writer Christopher Hampton's relationship with Anthony Hopkins stretched back almost

50 years to the early 1970s and a dramatization of "The Good Father." Zeller and Hampton flew to Los Angeles to discuss Hopkins playing the role of Anthony.

"We approached him and he agreed to do it almost immediately," said Hampton, "but then we had to wait patiently for his availability."

"I knew Christopher Hampton from having worked with him several times in the past," said Hopkins. "I knew that it was going to be a relatively small cast and crew. Everything was so compact. It felt almost as if we were working in a cottage industry.

"I was delighted to hear from Florian that the screenplay of 'The Father' had been written with me in mind. If that is the case, I feel very flattered and honored.

"Working on this film," Hopkins continued, "has concentrated my mind on my own mortality. In a way, I half-feel that I might avoid contracting dementia by making it.

"We had a lot of fun on set trying to memorize Florian's conversational style of dialogue. In some ways, by the time the cameras were on me, no acting was required.

"I'm eighty-two now and I've managed to survive past the age my father was when he died. I think I understood Anthony from the beginning - in a way it was like playing my father."

When questioned about his own age and possible retirement, Hopkins response was typically strong: "I'd die if I ever gave up the business. I must be an old warrior! A survivor!"

CALENDAR

March 4-6 - Visalia Gleaning Seniors Annual Spring Yard Sale

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

Saturday, March 13 - Zumbathon

Rose Guzman is hosting this Hanford Parks and Community Services St. Patrick's Day-themed event from 9:30 a.m. to 12:30 p.m. at Civic Park, 400 N. Douty, Hanford. The cost is \$10 in advance, \$15 the day of the event. For more information, email adasilva@cityofhanfordca.com or call (559) 585-2525.

Friday, March 26 - Drive Thru Free Shredding for Seniors

Quail Park on Cypress, 4520 W. Cypress Ave., Visalia, will host this event for seniors from 10 a.m. to 1 p.m. There is a three banker's box per car limit. For more information, visit www.qpcypress.com or call (559) 624-3503.

Friday, May 7 - 8th Annual Golf Event

Hands in the Community is sponsoring this 4-man scramble event at Ridge Creek Golf Club in Dinuba. For more information, visit www.hconline.org.

PREVENT IDENTITY THEFT



There are two main reasons why document shredding is important: To prevent identity theft and to safely dispose of confidential information. One or two pieces of personal information from your garbage are all that is required to steal your identity. Mark your calendars and minimize your risk for identity theft!

Quail Park on Cypress'

Drive Thru FREE Shredding Event for All Seniors

Friday, March 26 • 10 AM to 1 PM

(LIMITED TO THREE BANKER'S BOXES PER CAR)

Drive through and leave the lifting to us!

Located at

4520 W. Cypress Avenue
Visalia, CA 93277

For additional information, call us at

(559) 624-3503

Quail Park
on Cypress



Brilliant Senior Living

Affiliated with
Kaweah Delta Health Care District
Lic. # 547201356

www.qpcypress.com



Digital Isolation of Senior Americans Subject of New Study

Older Adults Technology Services, Inc. (OATS), in partnership with the Humana Foundation, released a new report that for the first time quantifies the size and degree of the digital isolation crisis among seniors in the United States.

The report finds that nearly 22 million older Americans continue to lack broadband access at home. Stressing the importance of digital health tools and social connectedness amid the coronavirus pandemic, OATS and the Humana Foundation are launching a new effort to close the technology adoption gap through Aging Connected - a national campaign to bring at least a million older Americans online with high-speed internet by 2022.

The report, *Aging Connected: Exposing the Hidden Connectivity Crisis for Older Adults*, commissioned new research by two leading academics on the digital technology gap: John Horrigan from the Technology Policy Institute and Erin York Cornwell from Cornell University.

Drawing on this new analysis, as well as more than 15 years of applied learning at OATS, the report presents a detailed portrait of digitally disconnected older adults in America, touching on how many people remain offline, which demographics are dis-



proportionately affected, and more.

"America's older population is facing a public health crisis as the digital divide restricts their ability to stay healthy, meaningfully engaged, and financially secure amid the pandemic and beyond," said Thomas Kamber, executive director of OATS. "This new research shows that America is failing to close the digital gap for older adults, who more than ever need the tools to be connected and engaged online."

"Through our nationwide Aging Connected initiative, OATS looks forward to working with nonprofit organizations, corporate partners, and government policymakers to close the technology gap and expand affordable, quality broad-

band opportunities for America's seniors."

"The data is clear - older adults have been falling increasingly behind in digital connectivity, which negatively affects their overall health and well-being," said U.S. Senator Kirsten Gillibrand (D-NY). "OATS' new Aging Connected campaign is playing a critical role in bringing together public and private stakeholders to make sure American seniors can continue thriving - especially during a pandemic that has kept so many stuck at home. We need lawmakers in Washington and across statehouses to act to increase affordable access to broadband services and help millions of seniors stay engaged online."

The key findings from the study include:

- Nearly 22 million American seniors do not have wireline broadband access at home, representing 42% of the nation's over-65 population.
- More than 80% of COVID deaths in the U.S. have been older Americans. OATS estimates that approximately 40% of them were unable to access needed online resources from home during the pandemic.
- Technology is exacerbating social divisions and inequalities. OATS' research found disturbing correlations between digital disengagement and race, disability, health status, educational attainment, immigration, rural residence and income.

• A review of existing digital inclusion efforts targeting seniors found a hodgepodge of offerings, with large sections of the country served without any significant low-cost offerings. The programs that do exist are virtually all sponsored by telecommunications companies in collaboration with nonprofit partners, with no direct public sector support.

• Poor broadband not only limits access to essential public health information, social services, and digital healthcare services like telehealth and apps that manage chronic conditions, but it can also lead to risk of social isolation, which has been linked to negative health outcomes, reduced

quality of life and premature death.

• Evidence shows that public/private partnerships can not only increase connectivity access, but also produce positive social outcomes as a result of increased digital engagement.

Based on the findings in the report, OATS and the Humana Foundation plan to work through their joint Aging Connected initiative to bridge the connectivity gap for older Americans through a four-pronged approach:

1. Publicize and clearly articulate the value of broadband to seniors - Many seniors do not connect to broadband even when they have affordable access because they do not see or understand the value or are intimidated by the perceived complexity of getting online. Marketing and publicity efforts must address both low-cost and market-rate options to reach diverse audiences of offline seniors.

2. Prioritize social equity and inclusion - OATS' research highlights the socio-economic and geographic disparities that intersect with issues of connectivity among older adults. Geographies with comparatively high age-based disparities or high concentrations of poverty and underserved demographics should be prioritized for action. Policymakers and stakeholders must be made aware that digital inclusion is a social equity issue.

3. Expand access to low-cost offers - The wide disparity in programs and coverage for affordable broadband should be corrected. Aging Connected urges telecom providers, in partnership with nonprofit supporters, to embrace the best practices around affordability and extend these programs to serve meaningful numbers of older adults, including veterans, lower-income and disabled seniors, and enrollees in major social service programs.

4. Develop content, communities and experience for older adults to increase utilization of broadband services - Aging Connected proposes investing in and extending targeted content and communities that make older adults feel at home online, with a special emphasis on high value topics such as digital health, social engagement, and financial security.

Through Aging Connected, OATS is coordinating the efforts of telecommunications companies, nonprofit senior service providers, and public sector agencies to help seniors maximize the benefit of broadband internet.

"Our partnership with OATS illustrates The Humana Foundation's commitment to health
(continued on page 12)



Committed to your Health

Your Health. Our Mission.

We're committed to providing you with quality health care so you can maintain a healthy lifestyle. With nutrition experts, pharmacy services, and a walk-in clinic open 7 days a week, we're invested in your health.

Multiple Locations Near You

Cutler/Orosi • Dinuba • Exeter • Farmersville • Goshen • Hanford • Ivanhoe • Pixley • Porterville • Springville • Strathmore • Terra Bella • Three Rivers • Traver • Tulare • Visalia • Woodlake

Convenient Hours

Monday-Friday: 7am-9pm & Saturday: 8am-5pm
*Hours vary by location



877.960.3426 | fhen.org



Fewer area pets are hungry thanks to Sarah Vinet and Moose Meals.

Moose Meals Helps Seniors, Homeless Feed Their Pets

Area seniors who may be struggling to afford to feed their pets have a resource to turn to for Fido's food.

Moose's Meals, Inc. is a pet pantry started by Sarah Vinet after she recognized the need when she moved to the area in 2016.

"There are pet pantries in Fresno and Bakersfield, but none in between," she said.

Moose's Meals, named after Sarah and Matt Vinet's husky-pit-bull mix, began in May last year and has distributed more than 17,000 pounds of dog and cat food to elderly, low-income or homeless residents. Vinet said as the word began to spread, people have come from as far away as Porterville, Terra Bella and Hanford to the monthly distribution.

Currently, St Paul's Church in Visalia hosts the event, which is usually held on either the first or second Saturday of each month in the parking lot at 120 N. Hall St.

"Pets are wonderful additions to any family and provide welcome comfort and companionship to the elderly and homeless," said Vinet. "However, when people are struggling to even feed themselves, they often have to choose between feeding themselves or feeding their pets.

"Or the inability to afford food for their pets leads them to have to make the heartbreaking decision to surrender their pet or even abandon them in one of

Tulare County's many orchards or backroads. That's not a decision that anyone should have to make."

Those interested in obtaining food for their pets have to complete an application showing proof of need, which could include a copy of an EBT/WIC card, unemployment letter, Social Security card, Medi-Cal card or other proof of need. Approved applications are good for 12 months and can be obtained either at their website, www.MooseMeals.org, or at one of the monthly food distributions. The website includes additional details about registering.

Food is distributed on a first-come, first-served basis. And while 2,300 pounds of pet food is now being distributed monthly, Vinet hopes to grow that number even larger by adding additional distribution dates each month.

Corporations such as Western Milling, Heiskell's Feed Depot, Petco and Target have jumped on board with either donations of food or financial contributions, or have served as food donation sites.

If you are interested in donating food, your time or helping out financially, contact Vinet at (206) 643-9520 or go to the website. The next distribution is scheduled for March 20 from noon until 2 p.m. or while supplies last. Future events are announced on the organization's Facebook page and website.

Fall Prevention Webinar March 18

As we get older, physical and cognitive changes can lead to everyday activities becoming a little more difficult. These changes can make something as routine as getting up and walking to the kitchen increasingly dangerous for seniors.

As falling becomes more of a concern, it can be particularly dangerous for those dealing with memory loss. Individuals living with dementia are five times more likely to fall than older adults living without a cognitive impairment.

According to the U.S. Centers for Disease Control and Prevention, every year, one in three Americans 65 and older falls, and 2.8 million injuries from falls are treated in emergency centers.

Understanding Risk Factors

For most of us, walking around is something we take for granted. As we age, however, we become more prone to falls. They can come from a variety of factors - weakened muscles, worsening eyesight, underlying health issues and much more.

For seniors dealing with memory loss, additional risk factors include difficulties in finding their way around, and processing and responding to situations.

In addition, any changes to someone's medications can cause physical or cognitive side effects that increase the



possibility of suffering a fall.

It's important to consider all of the risk factors that impact your or your loved one's ability to stay safe, so Prestige Assisted Living at Visalia, 3120 W. Caldwell Ave., Visalia, is hosting a free Fall Risk Webinar on Thursday, March 18 at 1 p.m.

Led by licensed athletic trainer and senior fitness expert Adrian Cagigas, this webinar will explain the factors that increase fall risk and provide the tools and resources to reduce your or your loved one's risk of falling.

To sign up for this webinar, visit www.PrestigeCanHelp.com.

Prestige Assisted Living at Visalia also offers an Energize Exercise program, featuring a stretch and strength class to activate, a strength and balance class to invigorate, and a brain and body class to energize.

Visit www.prestigecare.com/ expressions for more information on these programs, as well as tips for staying active and healthy.

COVID-19 Vaccines...

(continued from page 1)

became apparent over the past few days is the inability to prevent currently ineligible individuals from registering to receive a vaccine," the department stated in a February 18th release, which also cited the bad weather across the nation as the reason a shipment of vaccines to the county was delayed.

"The combination of these two separate and unfortunate situations has forced the public health department to halt

plans for vaccination clinics for the near future," said Nichole Fisher, KCDPH Nursing Division manager.

In Kings County, visit www.kingscovidinfo.com for current information.

Appointments can also be made at the MyTurn portal, <https://myturn.ca.gov>, which provides additional information.

The CA COVID-19 Hotline at 1-833-422-4255 also offers assistance.

THE GOOD LIFE BUSINESS CARD DIRECTORY

Lincoln Heritage Funeral Advantage

Jared Wilburn
Authorized Agent
Area Representative
CA License #0M44721

411 West 6th Street
Madera CA 93637
Cell: 559-514-4677
Corporate Office: 800-438-7180
jaredwilburn1482@gmail.com
www.funeraladvantage.com

Experts in the diagnosis and treatment of
LEG PAIN and VARICOSE VEINS

South Valley Vascular
BASS MEDICAL GROUP

With locations in
Visalia, Fresno, Hanford, Porterville & Tulare

Call to schedule your consultation: Office (559) 625-4118
Most insurances accepted • Se habla español

Visalia Public Cemetery

Cindy Summers
District Manager

www.visaliacem.org P: 559-734-6181
csummers@visaliacemetery.com C: 559-679-1463
1300 W. Goshen Ave., Visalia, CA 93291 F: 559-734-9337

Medi-Cal Planning • VA Benefits Planning • Life Resource Planning
Asset Protection Strategies • Patient Advocacy
Nursing Home Cost-Reduction Strategies

(559) 227-7322 local
(800) 456-7559 toll-free
(559) 431-1414 fax
2440 W. Shaw Ave., Ste. 210
Fresno, CA 93711
ProtectYourLifeSavings.com

Central Valley TAX SERVICES
Form 1040A Established 2000

Name, Address, and SSN
Your first name: **Carole** Last name: **Sanchez**
Address (number and street): **6020 W. Dartmouth Avenue** Cell: **559.280.2612**
City, town or post office, state, and ZIP code: **Visalia, California 93277** Fax: **559.738.1337**
Email address: **csanchez@centralvalleytaxservices.com**
Website: **www.centralvalleytaxservices.com**

Presidential Election Campaign - Check here if you, or your spouse if filing jointly, want \$3 to go to this fund.
Filing status: 1 Single 4 Head of household (with if the qualifying person is
2 Married filing jointly (even if only one had income)

Michael's Custom Jewelry
Going Out of Business SALE!

Time to Retire!
Thank you
Tulare County!
TOTAL LIQUIDATION!
Simon & More!

316 West Main St. Visalia

Costa Rica Top Retirement Destination in 2021

In the wake of recent volatility in Washington, *International Living's* editors report a significant spike in traffic to their website on January 6, with people searching for intel on the best places to move overseas.

According to the publication's just-released *30th Annual Global Retirement Index*, Costa Rica takes the top spot as the world's #1 destination for 2021. The *Index*, created through a combination of statistic crunching and on-the-ground input from in-country correspondents, ranks and rates the world's top 25 retirement locales across 10 categories, including cost of living, retiree benefits, climate, healthcare and more.

Costa Rica topped the healthcare category while also scoring well in the fitting in, development, visa and residency, and cost-of-living categories.

Earning the nickname "Switzerland of Central America," this peace-loving democracy attracts millions of visitors and foreign residents throughout the year with its tropical climate, lower cost of living, friendly locals, affordable medical care, vast real estate options and, of course, its natural beauty.

"Retirees that have moved to Costa Rica will tell you they are living a much healthier lifestyle than before they moved," said Kathleen Evans, *International Living* Costa Rica correspondent. "Perhaps it's the beautiful weather that beckons you to enjoy the outdoors, or maybe it's the massive selection of fresh, locally grown fruits and vegetables at your fingertips.

"One of the things you hear often from expats is how warm and welcoming the ticos (Costa Ricans) are," Evans said. "They are wonderful people, eager to share the magic of their culture, food and traditions with foreigners. You will also find engaging international communities of expats who will help you through the process of acclimation."

That's another bonus: expats needn't be pioneers in Costa Rica. There are well-established expat communities throughout the country. Things are "set up" so to speak, when it comes to shipping household goods, using the healthcare system, buying property, and more. And by following this well-trodden path, the transition to a new life can be much easier.

Costa Rica is a country where the older generation is treated with respect by custom. And things like head-of-line privileges at banks and government offices are inscribed in the law. But there is also a government program available to those age 65 or older that gives discounts on a variety of products and services.



A church and park in Sarchi (Photo courtesy of *International Living* magazine)

"Being 'viejo' or old is a rite of passage, a badge of honor in Costa Rica," said Evans. "And you will see simple things like seniors going to the front of the line – any line, enjoying special early shopping hours, free bus rides and the Ciudadano de Oro (or Golden Citizen) card."

Cost of living, of course, depends on lifestyle, but in many ways Costa Rica is much more affordable than the U.S. or Canada.

"A couple can live comfortably, but not necessarily extravagantly, here for around \$2,000 a month," said Evans. "This includes renting a two-bedroom home with North American amenities, air-conditioning, plus groceries, entertainment, transportation and healthcare. If your monthly budget is closer to \$2,500 to \$3,000, you will find a relaxed lifestyle with every comfort you require.

"The residency process in Costa Rica is also very straightforward," she added. "For expats, there are three initial options. Choosing any of these programs allows you to file jointly, as well as claim any dependent children under the age of 18 (up to 25 years old if enrolled in a university)."

- The Pensionado option requires proof of \$1,000 per month minimum income from a life-long pension or social security.

- The Rentista program requires proof of \$2,500 per month income for at least two years, guaranteed by a banking institution. Or you can deposit \$60,000 in an approved Costa

Rican bank.

- The third option is the Investment program. The applicant needs to prove they have invested a minimum of \$200,000 in a business or property in Costa Rica.

After three years of one of these statuses, one can apply for permanent residency. (Those married to a Costa Rican or have a child born in Costa Rica can apply to this category immediately.)

Healthcare Options

"One of the reasons Costa Rica is so appealing for retirees, and expats in general, is because of the low cost, excellent healthcare options," said Evans.

Costa Rica provides some of the best healthcare options in Latin America for its citizens and residents. The World Health Organization places Costa Rica in the top rankings for life expectancy and the United Nations ranks the country's public healthcare system in the top 20 worldwide.

The country has three Joint Commission International-certified medical centers in the nation's capital, San José, a prestigious worldwide accreditation which medical centers can receive based on a scale of various criteria.

The country's public and private health systems are regularly upgraded with new equipment, new clinics and improved training. Many of the country's doctors work in both sectors, have studied in North America or Europe, and most in the private field speak English.

"Pura vida is a common

Costa Rican phrase. Although it translates to "pure life," this definition merely scratches the surface of a phrase deeply woven into Costa Rican culture, and used to convey anything from "hello" and "goodbye," to "great news," "cheers!" and countless declarations in between.

As expat Nicole Rangel explains, "What makes *pura vida* such a check-all statement is that it translates to more than just a greeting. It is a solution, an action and a way of life.

"When you approach life with a *pura vida* state of mind, you are opening yourself up to the possibilities of life beyond what you experienced before. You are sharing together in this communal acceptance that life doesn't have to be controlled or mandated. You can make it what you want. You can have friends you never thought you would have. You experience things you never thought possible because you are opening up to a life less complicated.

"That is why so many people come to Costa Rica and find the best version of themselves – they embrace a new appreciation of life. It is just a bonus that it is in such a beautiful setting," she added.

While Costa Rica wins the top spot in this year's *Annual Global Retirement Index*, it was just one of 25 countries examined in 10 categories, including housing, benefits and discounts, visas and residence, cost of living, fitting in/entertainment, healthcare, development, climate, opportunity and governance.

Since 1979, *InternationalLiving.com* has used a widespread network of editors, correspondents, contributors and contacts based around the world to accumulate the information, data, and insights used to prepare the *Annual Global Retirement Index*.

The main role of the *Index* is to help retirees find locations where their dollar goes further – where they can get the best value for money in terms of cost of living, housing and overall quality of life.

International Living's complete 2021 *Annual Global Retirement Index* at www.internationalliving.com includes more information on Costa Rica and the other nine countries that made it in to the top 10 – as well as the individual rankings in all 10 categories for all 25 countries included.

Through its monthly magazine and related e-letters, extensive website, podcasts, online bookstore, and events held around the world, *InternationalLiving.com* has been a valuable source of information for anyone looking for global retirement or relocation opportunities.



Lake Arenal (Photo courtesy of *International Living* magazine)

The Life and Mysterious Death of William Clough

Some called him eccentric, while others saw him as a preacher, miner and explorer. Actually, William O. Clough (pronounced like "tough") was all those and more. He was a likeable man and was well known to those living in and around Three Rivers and especially Mineral King, the place where he spent so much of his time.

Even though his family came to the area around Three Rivers in the 1860s, Bill Clough's name burst into prominence in about 1885 when he found an elaborate cavern in the Sierra near the South Fork of the Kaweah River. It quickly took on the name Clough's Cave.

But there was so much more to this Tulare County mountain man than just his cavern discovery, and much of it revolves around Mineral King, the beautiful alpine setting where he lived and likely died.

His cabin was at the Empire Mine and from there he would do mineral "assessment work" for himself and others. Mining was his passion and much of his time was spent looking for valuable minerals and dreaming of striking it rich.

His fervor sometimes made him a target for practical jokes. In 1896, "Uncle Josh" shared a story of Clough and his friends, and it appeared in the newspaper. It seems the prospector had gathered some quartz samples from one of his mines. Without his knowledge one of the "boys" filed a couple of small chunks from a gold coin and mixed them in with his ore samples. When Clough crushed his specimens, "panned them out" and discovered the gold, he couldn't contain his excitement. But soon the would-be millionaire was disappointed when the prank was revealed.

Besides mining, his life at Mineral King also included doing work for the Mt. Whitney Power & Electric Co. Each year, the company hired him to "close the (water) gates on the high mountain lakes where water was stored for use in the powerhouse in the summer when runoff was low."

Although generally reclusive, the man did have a social life. He became the self-appointed greeter for visitors to the high mountain paradise. He enjoyed talking with them and it also gave him a chance to preach his brand of religion. His appearance must have startled many with his long hair and flowing white beard – all part of his religious belief system. He believed that if he did not cut



William O. Clough as he appeared in about 1901.

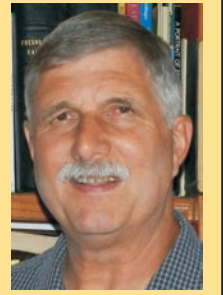
his hair or beard, he would live forever.

Clough was an observant student of his mountain retreat and he would regularly pen long letters describing the people he met, and snow levels, and his prediction for irrigation water for the valley floor. He would report on fishing, and frequently would quote scripture when the spirit moved him. His widely anticipated letters would make it to the valley newspapers like the *Visalia Delta* and *Times* and they would publish them for all to enjoy.

During the winter of 1917-18, Clough was in Mineral King country like he always was, and on November 2, 1917, he closed the water gate at Franklin Lake. But then he went silent and from that point on no one saw or heard from him.

In the spring of 1918, search parties made trips to Mineral King looking for the man described as about 67 years old. Most had no luck, however. One group, while hiking the Franklin Trail, made several important discoveries. They found some of the missing man's torn clothing, a shoe with chew marks and what they thought was Clough's wrench – the one they believe he used to close the gates to the lakes.

Dusting Off History
with Terry Ommen



Franklin Lake was Clough's last reported location in November 1917. After this, he was never heard from again.

But they also made a much more personal and gruesome find – the missing man's beard. These grim discoveries cast a dark shadow over the chances of finding Clough alive.

The disturbing collection of evidence was delivered to Tulare County Coroner Albert Brooks. Clough's body was never found, although most believed the man was dead. But

how and why did he die? Was it because of a medical condition, an animal attack, foul play, the elements, or some combination? Many believe that wild animals consumed his flesh and just left his bones strewn along the trail. Maybe in a morbid way, it is fitting that his remains are left scattered over this place he loved – a fitting tribute to the man from Mineral King.

PROUDLY SERVING
OUR COMMUNITY FOR
40 YEARS!

**HEROES
WORK HERE**

**AMERICAN
AMBULANCE
VISALIA**

**YOUR
HEALTH &
SAFETY IS
OUR
PRIORITY!**

Ph: 559.730.3015

www.aavems.com

**Deadline for May/June issue
is Friday, April 16, 2021**

People Born in 1960 Face Social Security Reductions

About 4 million people who turn 61 this year could be facing a deep hit to their Social Security benefits when they retire, warns The Senior Citizens League (TSCL).

"This is caused by a flaw in the Social Security benefit formula," explained Mary Johnson, a TSCL Social Security policy analyst. "To prevent benefit cuts, Congress would need to fix this flaw by the end of 2021 before this group turns 62 and are eligible to start benefits."

The feature in the Social Security benefit formula that makes the critical calculation of an individual's initial Social Security retirement benefit (which is linked to the year that workers turn age 60) is sensitive to economic recessions. Known as the average wage index (AWI), it is susceptible to permanent benefit reductions when beneficiaries turn 60 in a year of extraordinarily high unemployment, as was the case in 2020.

The initial retirement benefits of people who turned 60 last year, could be permanently reduced by almost 10%, according to an estimate by Social Security's Chief Actuary Stephen Goss. Without timely remedial action from Congress, people born in 1960 could wind up with Social Security benefits that are 9.1% lower than others with identical earnings and retirement histories born just one year prior to them (1959).

If this estimate proves to be correct, an age 62 starting ben-



efit of \$1,565 per month would instead be \$1,422, a difference of more than \$142 per month. Over the course of a 25-year retirement, retirees with this benefit level would receive about \$55,727 less in benefits.

Due to the COVID-19-caused recession, wages and earnings plummeted to lower levels in 2020 than in 2019 and "that appears to be dragging down the AWI," said Johnson.

So far, though, estimates from Social Security and the Congressional Budget Office vary on how low the AWI might dip or even if it will dip into negative territory.

"We are watching the information from the Social Security Administration," said Johnson, because that's where employers send the 2020 wage reports. The final AWI won't be known until the end of 2021."

In calculating the initial retirement benefit, the Social

Security Administration uses the 35 years of highest earnings. The first step is to adjust those earnings using the AWI to maintain the value of earnings in today's dollars. In addition, the AWI is used to adjust earnings levels that determine the portion of their average monthly earnings that people are allowed to keep as their benefit.

Typically, wages tend to go up year after year. But in 2020, the COVID-19 recession and sudden high unemployment, caused both the number of people who are working, and wages, to plummet.

"This may be pulling the AWI down into negative territory" said Johnson, who is in the process of collecting wage and employment data for 2020.

This type of benefit reduction is unusual and known as a "notch" in benefits, and those affected are called "notch babies." The most recent year

the AWI has been negative occurred in 2009 when it was (-1.5%).

Legislation was introduced in the last Congress to remedy the 1960 notch reductions – "The Social Security COVID Correction and Equity Act," introduced by Representative John Larson (CT-1), and the "Protecting Benefits for Retirees Act," introduced by Senators Tim Kaine (VA) and Bill Cassidy (LA).

The Senior Citizens League strongly endorses legislation that would fix not only this potential notch but also provide permanent protection from this sort of recessionary reduction for future retirees as well.

Master Plan...

(continued from page 1)

by state agencies and are prepared for implementation, in partnership with stakeholders and the Legislature.

The Master Plan for Aging's Five Bold Goals for 2030

1. Housing for All Ages and Stages - "We will live where we choose as we age in communities that are age-, disability- and dementia-friendly and climate- and disaster-ready. Target: Millions of new housing options to age well."

2. Health Reimagined - "We will have access to the services we need to live at home in our communities and to optimize our health and quality of life. Target: Close the equity gap in and increase life expectancy."

3. Inclusion and Equity, Not Isolation - "We will have lifelong opportunities for work, volunteering, engagement and leadership, and will be protected from isolation, discrimination, abuse, neglect, and exploitation. Target: Keep increasing life satisfaction as we age."

4. Caregiving that Works - "We will be prepared for and supported through the rewards and challenges of caring for aging loved ones. Target: One million high-quality caregiving jobs."

5. Affording Aging - "We will have economic security for as long as we live. Target: Close the equity gap in and increase elder economic sufficiency."

"California has the nation's largest aging population, the largest population of those living with Alzheimer's and other dementias, and the largest population of those caregiving for these growing and disproportionately diverse communities," said Shriver. "The governor knows that we must address the critical needs of these populations, or they will only get worse, especially for women who do the lion's share of caregiving in our state."

Visit www.mpa.aging.ca.gov to see the full Master Plan for Aging.

Digital Isolation of Seniors...

(continued from page 8)

health equity and addressing the social determinants of health," said Walter D. Woods, CEO of the Humana Foundation. "By enabling more seniors to use technology and access high-speed internet, we can help seniors understand and access digital health services and telemedicine, improving the quality of healthcare they

receive.

"Additionally, Aging Connected will help seniors combat loneliness and increase their sense of social connectedness by engaging people safely at home. We call on other community leaders, businesses, and philanthropic funders to join us in committing to this important initiative."

Older adults can call the Ag-

ing Connected hotline at (877) 745-1930 to get help from an OATS Senior Planet trainer to find low-cost internet options in their area.

OATS will be announcing additional private and public partnerships in the future to help bridge the digital divide for older adults.

Visit www.humanafoundation.org for more information.

Division of Medi-Cal Fraud and Elder Abuse...

(continued from page 3)

cured a \$1 million settlement for alleged violations of the California False Claims Act. The settlement resolves allegations that Legacy wrongfully billed Medi-Cal for patients needing a heightened level of skilled nursing care, known as subacute care, specifically by failing to provide the minimum number of nursing hours for its subacute care unit and assigning subacute patients to non-subacute beds;

• **\$18.9 million settlement with Memorial Health Services** - DMFEA worked with the Health and Human Services, Office of Inspector General and the United States Attorney for

the Central District of California to announce this \$18.9 million settlement after the health system self-disclosed that it overcharged Medi-Cal for its reimbursement claims for all drugs covered under the 340B Drug Pricing Program - which is intended to ensure the affordability and distribution of drugs to disadvantaged patient populations - from January 2017 to May 2019; and

• **\$9.5 million settlement with Walgreens, Inc.** - DMFEA worked with other states' Medicaid fraud control units to reach this settlement to resolve allegations that the drugstore chain offered incentives to beneficiaries to lure them into

its prescription drug program and overcharged Medicare Part D and Medicaid programs in filling the prescriptions. Out of the gross combined settlement, California received \$5.3 million.

DMFEA will also continue to prosecute crimes against elders and dependent adults committed by employees in care facilities. These crimes include physical abuse, homicide, sexual assault, false imprisonment, assault and battery.

Anyone who suspects elder abuse or Medi-Cal fraud is encouraged to file a complaint at www.oag.ca.gov/dmfea/reporting or call the hotline at (800) 722-0432.