



IN THIS ISSUE: Sir Ben Kingsley in "Jules," Greatest Generation Mural, Gray Divorce, Fort Visalia, Centenarians Honored, Non-Ageist Cards

# The Good Life

News, Health & Leisure for South Valley Adults 50+ • Volume X, Number 4 • November/December 2023



Helen Miltiades gives an overview of the "Master Plan for Aging."

## Committee Presents the Kings/Tulare 'Master Plan on Aging'

The Kings/Tulare Master Plan for Aging Advisory Committee presented its findings to the receptive crowd that filled the room at the Wyndham Visalia Hotel on October 19th.

Committee members included people representing various organizations, non-profits, governmental and county agencies, and county officials committed to improving resources and services for older adults in both counties.

The committee had been given the task of developing a "Rural Master Plan on Aging" to carefully consider the needs of rural elders and develop specific recommendations, goals and strategies for Kings and Tulare Counties to be incorporated into the state's Master Plan for Aging.

Meetings were held monthly for two years to develop the master plan.

The committee found that the five main concerns that seniors in Tulare and Kings Counties have are caregiving and memory loss, housing insecurity, food insecurity, transportation and outreach.

Each of the concerns was addressed at the presentation.

Dayna Wild, director of the Kings/Tulare Area Agency on Aging, and Jason Kemp Van Ee, Social Services Program manager for the Kings County Human Services Agency, gave the opening welcome. Video remarks from State Senator Melisa Hurtado were then shown to the gathering.

"The Master Plan is a living document with five bold goals," said Jackie Siukola Tomkins,

Ph.D., Senior Strategist for the California Master Plan for Aging with the California Department of Aging.

Helen Miltiades, Ph.D., a consultant to the committee, then explained how the survey was conducted.

"Seniors are so vital to our community," said Tulare County Supervisor Pete Vander Pool. "It's lamentable how seniors in the U.S. are treated. Elders are

*(continued on page 22)*

## Social Security Benefits to Increase by 3.2% in 2024

Social Security and Supplemental Security Income (SSI) benefits for more than 71 million Americans will increase 3.2% in 2024, the Social Security Administration announced on October 12. On average, Social Security retirement benefits will increase by more than \$50 per month starting in January.

More than 66 million Social Security beneficiaries will see the 3.2% cost-of-living adjustment (COLA) beginning in January 2024. Increased payments to approximately 7.5 million people receiving SSI will begin on December 29. *(Some people receive both Social Security and SSI benefits).*

"Social Security and SSI benefits will increase in 2024, and this will help millions of people keep up with expenses," said Kilolo Kijakazi, acting commissioner of Social Security.

Some other adjustments that take effect in January of

## 2023 Visalia Senior Games Ready to Begin

The City of Visalia Parks and Recreation Department is ready for the 2023 Visalia Senior Games to begin over the weekend of November 4-5. The games will be the first since the pandemic.

This year's games will offer competitions in pickleball and table tennis.

Registration closed on October 20, and competitions in archery and disc golf were cancelled due to low registration numbers, according to Eric Ferreira, recreation coordinator for the City of Visalia Parks & Recreation Department.

"(Registration) is less than anticipated but we did somewhat anticipate having fewer people," he said. "All over California, we're seeing a decrease in participation since the pandemic, even for the (larger senior games)."

Even so, some participants



Table tennis has the larger number of registered participants.

from out of the area are expected.

"I'm seeing quite a few registrations from outside the area," said Ferreira, who has noticed registrants with 661, 909 and 864 area codes.

But October is apparently not the best month for the games. Because of the weather, there are usually fewer participants in sports such as swimming and track in the fall.

Ferreira explained that securing locations and getting volunteers (such as lifeguards and race timers) is much easier in the spring.

"We wanted to get something together this year," he said. "We are projecting doing it again in spring 2024."

### Participating the 2023 Games

Those interested in volunteering should call (559) 713-4365 or email recreation@visalia.city. No previous experience is required to sign-up to volunteer.

Volunteers don't even have to be sports fans to sign up, but the minimum age to volunteer is 16. Volunteering for the Visalia Senior Games can fulfill school community service requirements.

Seniors interested in competing should visit [www.liveandplayvisalia.com](http://www.liveandplayvisalia.com) for registration forms and rules for the events. Registration was closed on October 20, so those who register for the two sports will be put on a waiting list.

For more information about the 2023 Senior Games, call (559) 713-4365 or visit [www.liveandplayvisalia.com](http://www.liveandplayvisalia.com).

*(continued on page 16)*



The World War II Greatest Generation Mural during its restoration process.

## Greatest Generation Mural to be Unveiled on November 11

The World War II Greatest Generation Mural on South Mooney Blvd. in Visalia will be unveiled on Veterans Day, Saturday, November 11.

The mural has been a landmark in Visalia since its dedication on Veterans Day 2006. Unfortunately, time and weather left the mural in bad shape. Many of the panels that the art is displayed on needed to be restored, repaired and remounted.

The Visalia Veterans Committee, comprised of veterans groups including American Legion Posts 18 and 785, AmVets Post 22, and Veterans of Foreign Wars Post 1864, formed the Visalia Veterans Mural Restoration Foundation, Inc.

"Our fundraising campaign for the restoration has been slow and tedious," said Committee Chairman Leon Lucas. "To date, we have raised \$47,000 of the

\$60,000 needed to restore the mural."

The committee's next fundraising event is a dinner on November 10 at the Visalia Veterans Memorial Building. Island Style Productions will cater the event.

The committee is also planning other projects.

"We will continue our fundraising efforts to cover costs (of the Greatest Generation Mural), and to start the process of repairing the Vietnam Mural in the Courtyard of the Visalia Convention Center, and moving the currently hidden Korean War Mural to a more open and visible site for all to see," Lucas said.

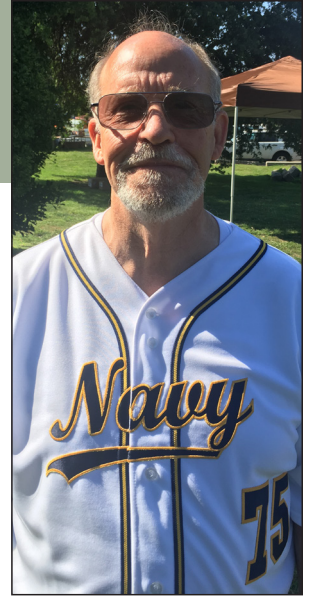
Donations to help the efforts to honor local veterans, can be sent to: The Visalia Veterans Mural Foundation, P.O. Box 1291, Visalia, CA 93279.

For more information, call (559) 308-3029.

### VETERANS CORNER

## Housing Grants for Disabled Veterans - Specially Adapted Housing Grant

The Department of Veterans Affairs (VA) has a benefit called Housing Grants for Disabled Veterans. It is a two-part program that includes the Specially Adapted Housing (SAH) Grant and the Special Housing Adaptation (SHA) Grant. These programs provide grants to servicemembers and veterans with certain permanent and total, service-connected disabilities to either help purchase or construct an adapted home or to modify an existing home to accommodate a disability. This column will cover the SAH Grant.



Ken Cruickshank

The SAH Grant helps Veterans with a qualifying service-connected disability to live independently in a barrier-free environment. This benefit can be used for the following:

- To construct a specially adapted home on land to be acquired.
- To build a home on land already owned if it is suitable to support specially adapted housing.
- To remodel an existing home if it can be made suitable for specially adapted housing.
- To apply the grant against any unpaid principal mortgage balance of an adapted home that was acquired previously without the benefit of a VA grant.

To qualify for the SAH Grant, the veteran must have a permanent and total disability that is service connected, and must have one of the following:

- Loss of or loss of use of both legs.
- Loss of or loss of use of both arms.
- Blindness in both eyes, having only light perception, plus loss of or loss of use of one leg.
- Loss of or loss of use of one lower leg together with residuals of organic disease or injury.
- The loss of or loss of use of one leg together with the loss of or loss of use of one arm
- Certain severe burns.
- The loss of or loss of use of one or more extremities due to service on or after September 11, 2001, which so affects the functions of balance or propulsion as to preclude ambulating without the aid of braces, crutches, canes or a wheelchair.

In addition, the home in question must be owned by the eligible individual. An eligible veteran is allowed to use this grant benefit a total of three times, up to the maximum dollar amount of the grant, as set by law. (This amount may be adjusted upward on an annual basis set by the cost-of-construction index.) The maximum dollar amount for fiscal year 2023 (October-September) for the SAH Grant was \$109,986, the amount may change for fiscal year 2024.

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 [kcruciks@tularecounty.ca.gov](mailto:kcruciks@tularecounty.ca.gov).



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# Medicare Advantage and Prescription Programs to Remain Stable in 2024

The Centers for Medicare & Medicaid Services (CMS) has announced that average premiums, benefits and plan choices for Medicare Advantage and the Medicare Part D prescription drug program will remain stable in 2024.

Improvements adopted in the 2024 Rate Announcement, as well as the 2024 Medicare Advantage and Part D Final Rule support this stability. CMS works to ensure these programs work for people enrolled in Medicare, that benefits remain strong and stable, and that payments to plans are accurate.

Additionally, because of the Inflation Reduction Act, people with Medicare Part D prescription drug coverage will continue to have improved and more affordable benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product, recommended adult vaccines at no cost, and additional savings on their Medicare Part D drug coverage costs in 2024.

These savings include the expansion of the Low-Income Subsidy program, also called Extra Help, which helps eligible enrollees afford their premiums and cost-sharing, as well as a cap on out-of-pocket costs for millions of people with very high drug costs in the catastrophic phase of the Part D benefit.



"A top priority for CMS is to protect and strengthen the Medicare program for people with Medicare, their children, and their grandchildren," said CMS Administrator Chiquita Brooks-LaSure. "It is important for people with Medicare to review their health care coverage and explore their Medicare options during Open Enrollment."

The average monthly plan premium for all Medicare Advantage plans, which includes Medicare Advantage-Prescription Drug plans, is projected to change from \$17.86 in 2023 to \$18.50 in 2024 (an increase of \$0.64).

If enrollees choose to stay in their plan, most will experience

little or no premium increase for next year, with nearly 73% of beneficiaries not seeing any premium increase at all. Plan choice is also increasing, and people with Medicare continue to have the ability to switch Medicare options. Medicare Advantage supplemental benefit offerings will increase slightly in 2024.

Enrollment in Medicare Advantage is projected to increase from 31.6 million in 2023 to 33.8 million in 2024. The projected Medicare Advantage enrollment in 2024 will represent approximately 50% of all people enrolled in Medicare, compared to approximately 48% for 2023.

CMS previously announced

that the average total monthly premium for Medicare Part D coverage is projected to be approximately \$55.50 in 2024. This expected amount is a decrease of 1.8% from \$56.49 in 2023.

Stable premiums for Medicare Part D prescription drug coverage in 2024 are accompanied by improvements to the Part D program made by the Inflation Reduction Act that allows people with Medicare to benefit from reduced costs in 2024.

Medicare Open Enrollment ends on December 7. Until then, people eligible for Medicare can compare 2024 coverage options with the Medicare Plan Finder at [www.Medicare.gov](http://www.Medicare.gov), which provides clear, easy-to-use information allowing people to compare options for health and drug coverage, which may change from year to year.

For state-by-state information, important dates, and enrollment resources for Medicare Advantage and Part D in 2024, visit: [www.cms.gov/files/document/2024-ma-part-d-landscape-state-state.pdf](http://www.cms.gov/files/document/2024-ma-part-d-landscape-state-state.pdf)

For more information on the Medicare Advantage Value-Based Insurance Design Model, including plan participation, visit <https://rb.gy/i2fug>

To access this information in Spanish, visit <https://rb.gy/pnt8y>.

November is National Home Care & Hospice Month.

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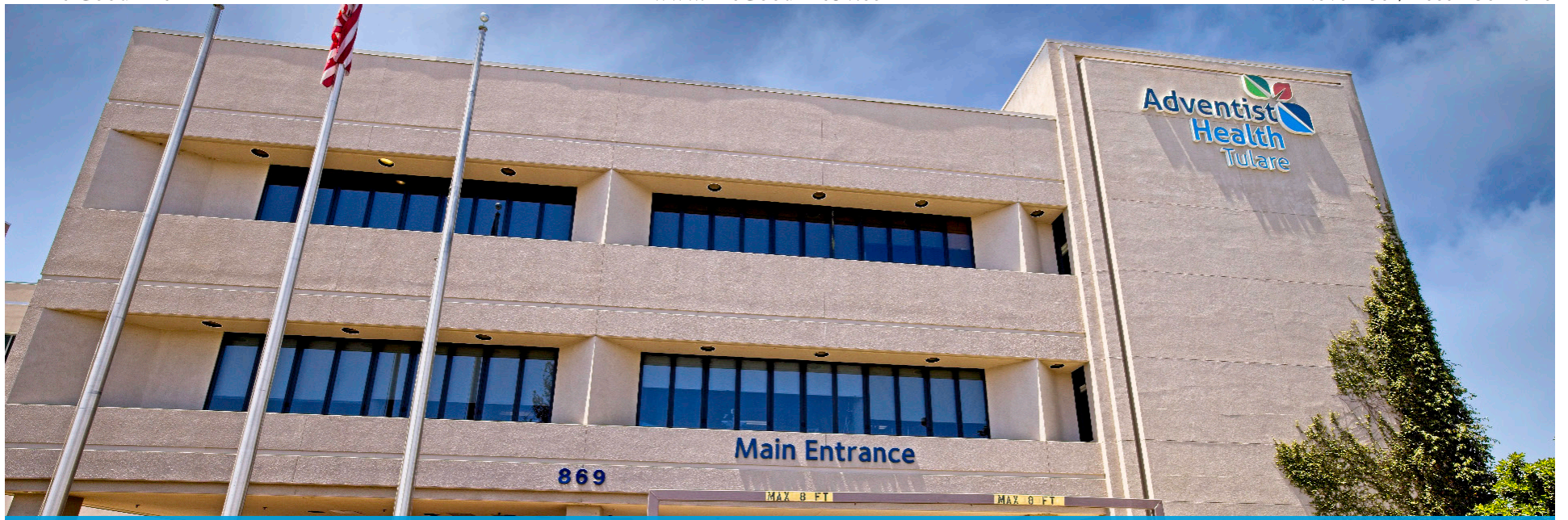
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### 3. Family Birth Center supports growing families

The Family Birth Center is where Tulare's happiest newborns greet the world, thanks to private, spacious rooms and a continuously growing team of OBGYN experts.

### 4. The next generation of healthcare experts are trained here

The current cohort of 18 residents is led by a group of board-certified providers that is focused on supporting their growth and delivery of top-notch patient care.

### 5. A heart-healthy Tulare

In October, a new cardiovascular cath lab will open featuring advanced technology and the ability to offer revolutionary treatments from skilled cardiologists.

## For the long-term health of Tulare

Adventist Health Tulare's pursuit of better health for everyone doesn't stop here. Count on the team to continue delivering more convenience, easier access to the experts you need and a whole-person approach that helps you experience more wholeness and hope.

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Centenarians were recognized by the Tulare County Board of Supervisors on Centenarian Day. Pictured (L to R, standing) are: Geraldine "Gerry" Soult, County Supervisor Amy Shuklian, County Supervisor Pete Vander Poel and County Supervisor Larry Micari. In the front row are Francisca Degracia and County Supervisor Eddie Valero.

## Tulare County Recognizes Local Centenarians

Reaching your 100th birthday is a tremendous milestone worth celebrating, and on October 3 the Tulare County Board of Supervisors recognized local centenarians for achieving this monumental milestone and proclaimed Centenarian Day in Tulare County.

To celebrate their lives, legacy and longevity, the County Supervisors held a special ceremony ahead of their regular board meeting to pay tribute to Tulare County's oldest seniors – residents who are at least 100 years old.

Last month, the Tulare County Board of Supervisors presented 13 proclamations to centenarians throughout the county.

Congratulations to this year's honored centenarians: Guadalupe Montemayor, Serapio Garcia, Annabelle Enlow, Francisca Degracia, Earlene Spurlock, Lora Lorene Porter, Mae Ewert, Felipe Ibarra, Geraldine "Gerry" Soult, Edna Spencer, Astrid "OZ" Wagenschutz, Maria Serrato, and Clotila "Dollie" Pedroza.

The special recognition was



Local Centenarian Earlene Spurlock, age 101, receives her gifts from Client Advocate for Aging Services Bonnie Quiroz.

organized by the Tulare County Board of Supervisors and Tulare County HHS Adult Services Division. Centenarians, not listed, and who were unable to attend, will be visited by Tulare County HHS and CSET Senior Centers staff and presented with a proclamation.

## Stockings for Seniors Drive Begins

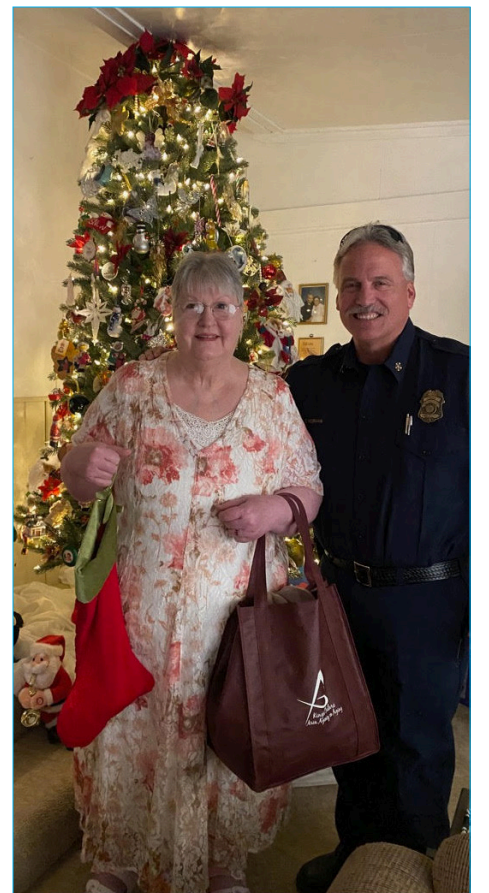
The holiday season is a joyous time for many. Families gather to celebrate, spend time together, and look forward to the new year. This time of year can be difficult, though, for homebound senior citizens experiencing isolation, with limited resources and support.

To add a little holiday cheer to their lives, these seniors will receive a stocking filled with donated cold-weather items and hygiene products during the annual Kings/Tulare Area Agency on Aging (KT AAA) Stockings for Seniors Drive.

KT AAA, CSET Senior Services and HHS Adult Services are partnering in this drive and invite the community to participate by providing seniors with needed supplies. Donations can make a difference and put a smile on a senior's face.

Tulare County businesses, community partners and residents are encouraged to donate items such as lap blankets, mittens, socks, scarves, beanies, toothbrushes, toothpaste, shampoo/conditioner, deodorant, Q-tips, etc., dropping them off in the red donation bins located at many county offices, as well as at Starbucks. Donations will be accepted through November 29.

If you wish to make a monetary donation, you can donate online at FriendsTC.



Tulare County Fire Chief Charlie Norman and a Stockings for Seniors beneficiary.

org, or send a check to 5957 S. Mooney Blvd., Visalia, CA 93277 (write "Stockings for Seniors" in the memo line of your check). Amazon will deliver purchased items to the designated receiving location.

For a list of donation drop-off locations or for further information, please contact Bonnie Quiroz at (559) 972-0323 or (559) 713-2877.

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# SB 525 to Increase Healthcare Workers Minimum Pay

On September 15, the California legislature passed SB 525, a bill that will give more than 400,000 healthcare workers the first \$25 per hour minimum wage in the country. Staff in hospitals, skilled nursing facilities, dialysis clinics and community clinics will receive the pay increase.

Governor Gavin Newsom signed the bill into law on October 13.

The SEIU-United Healthcare Workers West, a healthcare justice union of more than 100,000 healthcare workers, patients and healthcare activists celebrated the passage of SB 525. The union calls it "an important step in fixing California's healthcare worker staffing crisis," explaining that, "According to a 2022 survey of healthcare workers, 83% say their department is understaffed. Raising the minimum wage for healthcare workers will



help hospital systems attract and retain staff and improve patient care."

"Many of my co-workers are struggling to make ends meet and are leaving for jobs that offer higher pay with fewer health risks. I have personally seen how short staffing hurts patient care," said Jimmie Morris, a respiratory therapist in Manteca. "A \$25 minimum wage will keep healthcare workers in their jobs, help recruit new ones to our healthcare system, and improve the

quality of care our patients receive."

Meanwhile, hospital administrators are not celebrating.

Craig S. Castro, president and CEO of Community Health System, wrote in a guest commentary in *Cal Matters* that "SB 525 is another crushing blow for hospitals struggling in the inflation-laden, economic aftermath of COVID-19 without a commensurate increase in Medi-Cal and Medicare reimbursement rates. This is especially true for safe-

ty-net hospitals caring for high volumes of patients insured by these government programs.

"Sadly, nothing in the bill will help cover the cost of this new unfunded mandate," he added. "Medi-Cal and Medicare reimbursements lag behind inflation and don't cover the dramatically rising costs of health care labor and supplies. Last year alone, Community Health System incurred a nearly \$214 million shortfall in Medi-Cal and Medicare reimbursements even with supplemental reimbursement streams aimed to minimize the strain for hospitals..."

"Our state government continues to expand Medi-Cal benefits, enforce unnecessary and antiquated seismic requirements, and now institute a healthcare minimum wage, seemingly without regard for how hospitals will absorb the additional costs."

Kaweah Health is among the many health providers across the state concerned about the effects of the new bill.

"Kaweah Health is disconcerted and disappointed in Governor Newsom's signing of Senate Bill 525 on Friday, October 13, requiring a mandatory \$25 minimum wage for all employees of the healthcare sector by 2033 or sooner," said Karen Tellalian, director of marketing and media relations for Kaweah Health. "The unfunded mandate places 100% of the financial burden on healthcare providers and is estimated to increase annual staffing costs at Kaweah Health by \$13 million in 2024."

"Without question, Kaweah Health greatly values and appreciates its employees, and while we welcome the opportunity to raise their wages, we would have much preferred a more balanced approach, determined by our self-governing body, focusing on competitive and sustainable compensation, while also investing in professional development, job security, and a positive work environment," she added. "That way, Kaweah Health could have ensured the well-being of both its district hospital and valued staff long into the future."

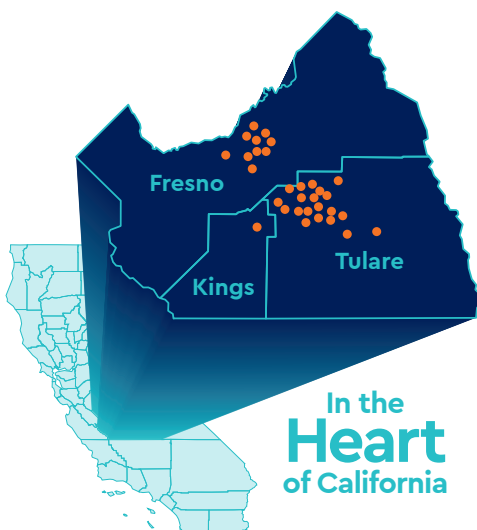
### How the Bill Works

There are four groupings of healthcare facilities, each with their own timeline to reaching the \$25 minimum wage:

- Large health systems and hospitals and all dialysis clinics (over 50% of hospital workers are in this group): \$25/hour by June 1, 2026;
- Smaller health facilities (40% of hospital workers): \$25/hour by June 1, 2028;
- Truly financially distressed facilities (less than 10% of hospital workers): \$18/hour on June 1, 2024, then 3.5% increase annually until reaching \$25; and
- Community clinics with more than 100,000 workers: \$25/hour by June 1, 2027.



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# What to Worry About: Five Biggest Financial Risks

By Richard Connor  
(Article courtesy of  
HumbleDollar.com)

Boston College's Center for Retirement Research published a study that explores what Americans think are the biggest risks to their retirement – as opposed to what they objectively are. The center found “a big disconnect between how actual and perceived risks are ranked.”

That disconnect could be hurting people's retirement planning.

The study says the biggest risk to retirement is longevity – living so long that we run out of money. But the survey found that the biggest perceived threat is a market drop that cuts into savings, which the study says is – objectively speaking – only the third biggest risk.

The study's author, Wenliang Hou, is a quantitative analyst at Fidelity Investments and a former research analyst at the Center for Retirement Research. In order of importance, these are the five biggest retirement risks, according to his study:

**Longevity.** This is the risk that we live longer than planned and run out of savings.

**Health.** This might be the need for long-term care or perhaps a serious health issue that leads to hefty medical costs.

**Markets.** A stock market de-



The death of a husband or wife could increase caretaking costs for the surviving spouse.

cline could devour the assets we were counting on to fund our retirement. Alternatively, our plans might be derailed by a large drop in home prices.

**Family.** Risks include the death of a spouse, a child's financial or health problems, aging parents that need care or any other family issue that affects our retirement finances.

**Policy.** Such risks include changes to Social Security and Medicare that reduce benefits, or a pension plan that cuts its payments.

To evaluate the relative importance of each risk, Hou calculated the wealth required to enjoy a successful retirement, assuming objective levels of risk for each of the five categories. He then removed the various risks from his analysis one at a time. Each risk was ranked

based on how much less initial retirement wealth a retiree would need if a given risk was eliminated.

Meanwhile, to gauge people's subjective assessment of retirement risks, Hou used the University of Michigan's Health and Retirement Study (HRS). The study is a “longitudinal panel study that surveys a representative sample of approximately 20,000 people in America.” It is a treasure trove of data on retirees that goes back to 1992.

Consider longevity risk. Using Social Security data, Hou found that the chance of a 65-year-old man living to age 80 was 66%. But the HRS survey indicated that just 58% of those surveyed expected a man to live that long.

If we downplay the risk of longevity, we might not save

enough for our later retirement years. What to do? We'd be better prepared for a long retirement if we devoted more time and effort to increasing our guaranteed lifetime income. This might be accomplished by delaying Social Security, choosing a job that has a pension or purchasing an income annuity.

Hou's analysis also found that a second risk people generally underestimate is the chance of a health setback and the need for long-term care. He found that people's subjective estimate for their medical spending over the next year barely changes as they age – even among Americans who are 80 and older.

One risk that people can probably cross off their worry list is the chance of a policy change hurting their retirement. For married couples, Hou measured the objective chance of a policy change upsetting their retirement success at 0.1%.

Why so small? Based on past changes, Social Security reform is unlikely to have a significant impact on those already retired. By contrast, for a married couple, the objective chance of outliving their savings was calculated to be 33.4%.

Of course, analyses like this one are based on averages, so the risk assessments may not

(continued on page 17)



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Learn more at [AdventistHealth.org/TulareServices](http://AdventistHealth.org/TulareServices)







Hands in the Community volunteers perform a variety of services for the elderly and others.

## Hands in the Community Battles Challenges to Help Local Seniors

"We are serving the senior community," said Lester Moon about Hands in the Community (HNC), the charitable organization he founded over 15 years ago.

"Ninety-five percent of our clientele are seniors," he said, adding that HNC does a wide range of tasks for them, including building ramps, performing household repairs, painting homes, building fences and providing rides.

"We're the only place these people have to go," said Moon. "We don't charge for services."

HNC holds several fundraising events a year. The 14th Annual Love Your Neighbor event, held at the Visalia Convention Center on October 12 was a successful fundraiser.

"We hit the goal of \$80,000 gross, but with food and rental, the net will be a lot less," said Moon, but he noted that, "This year's event did better than previous years."

In an interview from 2021, Moon said he hopes to see HNC become more self-sustainable, with the increase of paid administrative staff and growth in business and church participation.

Unfortunately, charities such as HNC have more challenges now than in previous years.

Raising money is "like pulling teeth," according to Moon. "When expenses go up, discretionary spending goes down."

"There are not enough donations," he continued. "We will always struggle with the need for more people and more resources."

Many of HNC's challenges, however, involve recent changes in rules and regulations. Moon explained that building a ramp for someone unable to use the steps to a patio now requires a permit, and the Americans with Disabilities Act requires that ramps must have railings. A two-step ramp now

costs \$800-\$1,000.

"During COVID, a piece of plywood went from \$18 a sheet to \$80 a sheet," he said, adding that inflation and regulations have increased the time of some projects that took three-to-six weeks to six-to-nine months "if we can get the money for the materials."

### Volunteering

HNC is always looking for volunteers to assist with its projects. Not everyone needs to build fences or fix plumbing.

"You can make some phone calls or pick up raffle donations," said Moon.

HNC also needs people to help organize or assist with its events. Currently, someone with social media experience is especially needed.

"They don't have to do all the social media, maybe just Facebook or TicToc or Instagram," said Moon.

### Donating

To make a donation to HNC,

visit [hconline.org](http://hconline.org). Tax deductible donations may be made as a check, on a credit card or through PayPal.

Moon said that 200% of each donation to goes back to the community.

"If you give a dollar to the Salvation Army, 71¢ goes back into the community," he said, noting that HCN gives back 120% more. He explained that each project they undertake includes the time of volunteers, often performing work that could cost \$30 an hour or more. Also, HNC often has materials for its projects donated.

Over the years, HNC has partnered with community agencies such as Visalia Rescue Mission, Visalia Emergency Aid Council, Family Services of Tulare County, Habitat for Humanity, United Way, Health and Human Services, Veterans Services, the District Attorney's Office, CSET and Samaritan's Center.

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## FREE Resource Site For Caregivers

The holidays can mean added demands on caregivers for older adults, and here at **Prestige Assisted Living at Visalia**, we're here to help with a free resource page on our website at [www.prestigecanhelp.com](http://www.prestigecanhelp.com).

Learn more about our community, visit [prestigecare.com/visalia](http://prestigecare.com/visalia) or call us at (559) 735-0828.



**Prestige Senior Living**

**Prestige Assisted Living at Visalia**  
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LICENSE NO.: 547200844



The main room at Kaweah Health Ruth Wood Open Arms House

## Kaweah Health Observes National Hospice Month

Kaweah Health Hospice is observing November as National Hospice Month. For nearly 40 years, the hospice has been delivering end-of-life services in Tulare and Kings Counties, serving adult and pediatric patients.

The care provided by Kaweah Health Hospice is not confined to a specific location, instead extending to wherever a patient calls home - their residence, skilled nursing facility, residential care facility or assisted living centers.

Kaweah Health Hospice's mission is to provide physical, emotional, social and spiritual support to terminally ill patients, as well as to their families and loved ones, while assisting patients and families to live with dignity and comfort as they cope with end-of-life issues.

To further help serve the needs of the community,

Kaweah Health opened the Kaweah Health Ruth Wood Open Arms House in July 2022. The facility offers hospice care to those nearing the end of life's journey.

The facility strives to deliver specialty-level hospice care to Kaweah Health Hospice patients who cannot be cared for in their own home.

"There is no other home like this in the Central Valley," said Tiffany Bullock, director of home health, hospice and home care services. "We have the ability to accept six hospice residents and provide 24-hour-a-day care to help ensure they have the best comfort and peace during their end of life."

To learn more or to volunteer for Kaweah Health Hospice or Kaweah Health Ruth Wood Open Arms House, call (559) 733-0642, or visit [KaweahHealth.org/Hospice](http://KaweahHealth.org/Hospice).

# WAS YOUR ANCESTOR A KING?



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Interested in volunteering in the Genealogy Room?  
Please email us or give us a call.



A bench in memory of George Witte (pictured) will be the first to be placed in Mooney Grove Park in Visalia

## Tulare County Parks' New Program Includes Memorial Trees, Benches

Tulare County Parks has launched its Parks Sponsorship Programs, as part of its Parks Strategic Outreach Plan. The goal is to transform local parks into vibrant hubs of community activity and environmental stewardship.

The plan includes a memorial tree and bench program, which offers the opportunity to remember a loved one.

Other sponsorship opportunities, fundraising events and clean-up initiatives include a corporate sponsorship program, an individual membership program, the Adopt-an-Arbor Program, a volunteer

program and an annual fundraising event

Tulare County Parks kicked off the program on September 26 at Mooney Grove Park with the first bench installation to launch the Memorial Bench Program. The dedication commemorated a long-time park supporter, George Witte, on the 11th anniversary of his passing.

To learn more about the sponsorship programs, call (559) 205-1100 or email [TulareCountyParks@tularecounty.ca.gov](mailto:TulareCountyParks@tularecounty.ca.gov).

The complete Strategic Outreach Plan is available at [tulare-countyparks.org](http://tulare-countyparks.org).

# Artificial Intelligence Voice Cloning Scams on the Rise

With the rise in popularity and adoption of artificial intelligence tools, it is easier than ever to manipulate images, videos and, perhaps most disturbingly, the voices of friends and family members.

"Advanced artificial intelligence tools are changing the game for cybercriminals," said Steve Grobman, chief technology officer for McAfee, a company that offers online protection. "Now, with very little effort, they can clone a person's voice and deceive a close contact into sending money."

"It's important to remain vigilant and to take proactive steps to keep you and your loved ones safe," he continued. "Should you receive a call from your spouse or a family member in distress and asking for money, verify the caller - use a previously agreed codeword, or ask a question only they would know. Identity and privacy protection services will also help limit the digital footprint of personal information that a criminal can use to develop a compelling narrative when creating a voice clone."

McAfee Corp. recently published a report, *The Artificial Imposter*, on how artificial intelligence (AI) technology is fueling a rise in online voice scams. Just three seconds of audio is all that is required to clone a person's voice.

McAfee surveyed 7,054 people from seven countries and found that a quarter of adults had previously experienced some kind of AI voice scam, with one in 10 targeted personally and 15% saying it happened to someone they know.

Seventy-seven percent of

victims said they had lost money as a result.

## The Voice Cloning Scam

Everybody's voice is unique, the spoken equivalent of a biometric fingerprint, which is why hearing somebody speak is such a widely accepted way of establishing trust. But with 53% of adults sharing their voice data online at least once a week (via social media, voice notes, and more) and 49% doing so up to 10 times a week, cloning how somebody sounds is now a powerful tool in the arsenal of a cybercriminal.

McAfee's research reveals scammers are using AI technology to clone voices and then send a fake voicemail or call the victim's contacts pretending to be in distress - and with 70% of adults not confident that they could identify the cloned version from the real thing, it's no surprise that this technique is gaining momentum.

Nearly half (45%) of the respondents said they would reply to a voicemail or voice note purporting to be from a friend or loved one in need of money, particularly if they thought the request had come from their partner or spouse (40%), parent (31%), or child (20%).

Parents aged 50 or over are most likely to respond to a child (41%). Messages most likely to elicit a response were those claiming that the sender had been involved in a car incident (48%), been robbed (47%), lost their phone or wallet (43%), or needed help while traveling abroad (41%).

But the cost of falling for an AI voice scam can be significant, with more than a third of people who'd lost money saying it had cost them over \$1,000, while



7% were duped out of between \$5,000 and \$15,000.

The survey also found that the rise of deepfakes and disinformation has led to people being more wary of what they see online, with 32% of adults saying they're now less trusting of social media than ever before.

"Artificial intelligence brings incredible opportunities, but with any technology there is always the potential for it to be used maliciously in the wrong hands," said Grobman. "This is what we're seeing today with the access and ease of use of AI tools helping cybercriminals to scale their efforts in increasingly convincing ways."

As part of McAfee's review

and assessment of this new trend, researchers spent three weeks investigating the accessibility, ease of use and efficacy of AI voice-cloning tools, with the team finding more than a dozen freely available on the internet.


Both free and paid tools are available, with many requiring only a basic level of experience and expertise to use. In one instance, just three seconds of audio was enough to produce an 85% match, but with more investment and effort, it's possible to increase the accuracy. By training the data models, McAfee researchers were able to achieve a 95% voice match based on just a small number of audio files.

The more accurate the clone, the better chance a cybercriminal has of duping somebody into handing over their money or taking other requested action. With these hoaxes based on exploiting the emotional vulnerabilities inherent in close relationships, a scammer could net thousands of dollars in just a few hours.

Using the cloning tools they found, McAfee's researchers discovered that they had no trouble replicating accents from around the world, whether they were from the U.S., U.K., India, or Australia, but more distinct-

(continued on page 18)

## Visalia Public Cemetery



**Cemetery Chapel Chair Donation**  
Memorialize the name of a loved one with a small, engraved plaque which will be placed on the back of a cemetery chapel chair. Please call the cemetery office for more information.

**CALENDAR**

**Wednesday, November 1** - Day of the Dead Event at 6 p.m. in the Cemetery Chapel by GreenRose Productions (559) 972-5798.

**Thursday, November 2** - All Souls Mass at 12:15 p.m. in the Pavilion.

**Friday, November 10** - Office closed for Veterans Day.

**Thursday, November 23 & Friday, November 24** - Office closed for Thanksgiving.

**Monday, December 25 & Tuesday, December 26** - Office closed in observance of the holiday.

**Monday, January 1, 2024** - Office closed in observance of the holiday.

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# CALENDAR

## November 1, 8, 15 - Bingo

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

## Thursday, November 2 - "The Fascinating and Tragic Story of Local Tribes"

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

## November 2-4 - Visalia Gleaning Seniors Yard Sale

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

## Friday, November 3 - F1rst Friday

F1rst Friday in Downtown Visalia, in partnership with The Arts Consortium, will present a free community event with art, food and fun from 5-8 p.m. For more information, visit <https://arts-consortium.org/calendar>.

## November 3, 17 - Friday Night Dances

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

## Saturday, November 4 - 6th Annual Book Festival

Tulare County Library will host this event, featuring author events, storytelling, community partners, vendors, food trucks, the Friends of the Tulare County Library book sale, and more, from 10 a.m. - 2 p.m. at 200 W. Oak Ave., Visalia. For more information, call the library at (559) 713-2700.

## Saturday, November 4 - Saturday Night Dance

This event, featuring a line dance lesson and country waltz lesson, followed by a dance party with ballroom, swing, salsa and country dancing, will be held at West Visalia Grange, 327 N. Shirk Rd. For tickets or more info, call (559) 905-1850 or visit [www.DanceWithEileen.net](http://www.DanceWithEileen.net).

## November 4-5 - Visalia Senior Games

The first Senior Games in the South Valley since the pandemic will be held the first weekend of November. (For more information, see article on page 1.)

## November 5, 12, 19, 26 - Senior Pride Bingo Sundays

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

## Wednesday, November 8 - Valley Renal Support Group

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

## Friday, November 10 - Veterans Mural Restoration Foundation Dinner

This fundraising event will be held at the Visalia Veterans Memorial Building, 609 W. Center Ave. in Visalia. The event features "pasta with all the fixings," drinks, desserts, a raffle and a Hawaiian dance program. For Tickets (\$20) or more information, call (559) 308-3029.

## Saturday, November 11 - World War II Greatest Generation Mural Unveiling

After a restoration process that began in April, the mural, located on Mooney Blvd. south of Mooney Grove Park, will be unveiled at 3 p.m. For more information, call (559) 308-3029. (See article on page 2.)

## Saturday, November 11 - Walk with a Doc

This informational walk and talk sponsored by Kaweah Health and held at Blain Park, 3101 S. Court St., Visalia, begins with registration at 8 a.m., followed by a warm-up at 8:15 a.m., and "Talk with a Doc" at 8:30 a.m. The topic this month is "Diabetes Type 1." For more information, call (559) 624-2416.

## Saturday, November 11 - Public Star Party

The Tulare Astronomical Association will host a Public Star Party at the Arthur L. Pursell Observatory, 9242 Ave. 184 in Tulare. Tickets are \$5 for those age 12 and older. Because it is Veterans Day, Veterans get in for free. Gates open at 4:30 p.m. with a short program at 5:30 p.m., followed by an opportunity to view the planets, stars and other faint fuzzies. (Bring a chair if you want to and enjoy a night under the stars.)

## Saturday, November 11 - 105th Annual Porterville Veterans Day Parade

This annual event in Downtown Porterville begins at 9 a.m. For more info, call (559) 359-7922.

## Saturday, November 11 - 10th Annual Lemoore Veterans Day Parade 2023

American Legion Lemoore Post 100 will host this annual event in Downtown Lemoore beginning at 6 p.m. This year's theme is "Heroes One and All." For more info, call (559) 381-2104.

## November 11-12 - Rusty Roots Show

This event, featuring arts and crafts, clothes, antiques, jewelry, furniture and more on sale, will be held from 8 a.m. to 9 p.m. on Saturday, and 9 a.m. to 3 p.m. on Sunday, at the Tulare County Fairgrounds, 620 S. K St., Tulare. For tickets or more information, visit [www.rustyrootsshow.com](http://www.rustyrootsshow.com).

## Thursday, November 16 - Caregiver Support Group

Valley Caregiver Resource Center will host this session at the Tulare Senior Center, 201 N. F St., Tulare, from 10-11:30 a.m. For more information, call (559) 224-9154.

## Thursday, November 17 - 'Winter Wonderland' - The 2023 Festival of Trees

This fundraising event, featuring wine tasting and both a live and silent auction, will be held at St. Anthony's Retreat and Santa Teresita Youth Conference Center in Three Rivers. For tickets (\$50 per person, \$75 per couple) or more info, visit [www.stanthonyretreat.org](http://www.stanthonyretreat.org) or call (559) 561-4595. (See ad next page.)

## Saturday, November 18 - Walk with a Doc

This informational walk and talk, sponsored by Adventist Health and the City of Hanford, will be held at Freedom Park, 2000 9-1/4 Avenue in Hanford. It begins with registration at 8:45 a.m., followed by the walk and "Talk with a Doc" at 9 a.m. The topic this month is "Diabetes." For more information, visit [www.walkwithadoc.org](http://www.walkwithadoc.org).

## Saturday, November 18 - 2023 Sew-a-Thon

This opportunity to sew dresses for young girls, sponsored by Dress a Girl around the World and Jean Edmonds, will be held at GateWay Church 1100 S. Sowell St., in Visalia, from 9 a.m. to 3 p.m. For more info, email [jeanedmonds22@gmail.com](mailto:jeanedmonds22@gmail.com).

## Saturday, September 18 - 4th Annual Sporting Clay Classic

Hands in the Community is sponsoring this event at Sun Mountain Gun Club, 32868 Shotgun Lane, Coarsegold, starting at 8:30 a.m. To become a sponsor and/or a shooter, or for more information, visit [www.hconline.org](http://www.hconline.org) or call (559) 625-3822 ext. 100.

## Tuesday, November 21 - Visalia Caregiver/Dementia Support Group

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

## Wednesday, November 22 - Thanksgiving Luncheon

This event will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, at 11:30 a.m. Tickets (\$6 for Visalia seniors 55+, \$7 for all others) must be purchased in advance. For more info, call (559) 713-4365.

## Tuesday, November 28 - Caregiver Support Group

Valley Caregiver Resource Center will host this session at the Tulare Senior Center, 201 N. F St., Tulare, from 10-11:30 a.m. For info, call (559) 224-9154.

## Tuesday, November 28 - Medicare Health Insurance Counseling & Advocacy Program

HICAP will host this free and objective counseling, at the Tulare Senior Community Center, 201 N. F St., Tulare, from noon to 1 p.m. For more information, call 1-800-434-0222.

## Friday, December 1 - Wine & Chocolate Tasting

Main Street Hanford will host this annual event, featuring live music by local bands and artists (including the Mighty Oak Chorus), wine and gourmet chocolate tasting at participating downtown businesses. For



The Visalia Senior Center hosted its annual Senior Center Fall Open House on October 13. Seniors enjoyed lunch and conversation at the event, after having gathered information from the many vendors tables and before the raffle. (Photo by Kiley Arce)

# CALENDAR

tickets or more information, visit [www.mainstreethanford.com](http://www.mainstreethanford.com) or call (559) 582-9457.

## Friday, December 1 - F1rst Friday

F1rst Friday in Downtown Visalia, in partnership with The Arts Consortium, will present a free community event with art, food and fun from 5-8 p.m. For more information, visit <https://arts-consortium.org/calendar>.

## December 1, 8, 15, 22 - Friday Night Dances

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

## December 1-2 - Visalia Gleaning Seniors Yard Sale

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

## December 3, 10, 17, 24, 31 - Senior Pride Bingo Sundays

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

## December 6, 13, 20, 27 - Bingo

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

## Thursday, December 7 - Christmas Charity Event

Kings United Way is hosting this fundraiser, featuring trees, raffles, music, food and Santa, at the Hanford Civic Auditorium. For tickets or more information, call (559) 584-1536.

## Thursday, December 7 - Richard Smith in Concert

Farmersville First Assembly of God, 867 E. Ash St. in Farmersville will host this 6:30 p.m. performance by renowned

finger-style guitarist Richard Smith. For tickets or more information, call (559) 594-5770.

## Friday, December 8 - Elder Estate Planning

Valley Caregiver Resource Center will present information about Central California Legal Services, wills, trusts, power of attorney, the Advanced Health Care Directive and how property is passed at death. The event will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, from 10-11:30 a.m. To register or for more information, call (559) 224-9154.

## Saturday, December 9 - Walk with a Doc

This informational walk and talk sponsored by Kaweah Health and held at Blain Park, 3101 S. Court St., Visalia, begins with registration at 8 a.m., followed by a warm-up at 8:15 a.m., and "Talk with a Doc" at 8:30 a.m. The topic this month is "Staying Healthy During the Holidays." For more information, call (559) 624-2416.

## Saturday, December 9 - Mighty Oak Chorus 4th Annual Christmas Special

This event, featuring performances of holiday classics, will be held at the Fountain Christian Church, 1023 N. Chinowth, Visalia, beginning at 6 p.m. Tickets are \$15 for adults, free for children (12 and under). For more information, call (559) 280-5715.

## Saturday, December 9 - Jose Feliciano in Concert at Christmas

For tickets to the 7:30 p.m. performance at the Visalia Fox Theatre, visit [www.foxvisalia.org](http://www.foxvisalia.org) or call (559) 625-1369.

## December 9-10 - 2023 Hanford Winter Wonderland Holiday Boutique

This event, featuring handmade crafts, clothing, jewelry, home decor and more, will be held at the Hanford Civic Auditorium, 400 N. Douty St. in Hanford. Ad-

mission is free. For more info, call (559) 585-2525.

## Friday, December 15 - Christmas Luncheon

This event will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, at 11:30 a.m. Tickets (\$6 for Visalia seniors 55+, \$7 for all others) must be purchased in advance. For more info, call (559) 713-4365.

## Saturday, December 16 - Walk with a Doc

This informational walk and talk, sponsored by Adventist Health and the City of Hanford, will be held at Centennial Park, 11731 Hanford Armona Road in Hanford. It begins with registration at 8:45 a.m., followed the walk and "Mental Health" at 9 a.m. The topic this month is "Breast Cancer." For more information, visit [www.walkwithadoc.org](http://www.walkwithadoc.org).

## Tuesday, December 19 - Visalia Caregiver/Dementia Support Group

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

## Thursday, December 21 - Caregiver Support Group

Valley Caregiver Resource Center will host this session at the Tulare Senior Center, 201 N. F St., Tulare, from 10-11:30 a.m. For more information, call (559) 224-9154.

## Tuesday, December 26 - Medicare Health Insurance Counseling & Advocacy Program

HICAP will host this event, featuring free and objective counseling, at the Tulare Senior Community Center, 201 N. F St., Tulare, from noon to 1 p.m. For more info, call 1-800-434-0222.

## Thursday, January 4 - Genealogy 101

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

## January 5-6 - Visalia Gleaning Seniors Yard Sale

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

## January 20-21 - Gemboree Tule Rock & Gem Show

The Tulare Gem and Mineral Society will host this event from 10 a.m. to 5 p.m. on Saturday and 10 a.m. to 4 p.m. on Sunday the Exeter Veterans Memorial Building, 314 N. Kaweah Ave. in Exeter. Admission is free.



## Thursday, February 15 - Heart of Seniors

This event, which features a luncheon, fashion show, informational booths and a keynote speaker, will be held at the Wyndham Visalia Hotel, 900 W. Airport Dr., Visalia.



The Mighty Oak Chorus has a busy December planned. In addition to hosting their 4th Annual Christmas Special on December 9 and performing at Main Street Hanford's 'Wine & Chocolate' Christmas event from 6 to 8 p.m. on Friday, December 1, they will present their traditional free Christmas caroling performances on Monday nights at senior homes in Tulare County from November 27 to December 18.

## 2023 Festival of Trees

# Winter Wonderland

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**Thursday, November 16, 2023 • 5:00-9:00 PM**  
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---

**FREE FAMILY FUN NIGHT**  
 A Free Family Fun Night will be held on  
**Wednesday, November 15 from 4:00PM-7:00PM.**

We will have pictures with Santa, Cookies, Hot Cocoa,  
 and fun crafts for the family to enjoy!

For more information, please call 559-561-4595  
 or email [Julia@stanthonyretreat.org](mailto:Julia@stanthonyretreat.org)



# 'Gray Divorces' Increase as Baby Boomers Age

By Tahini Bhushan  
(Article Courtesy of  
Bonobology.com)

When you sit around in your empty nests, the kids long flown away, your career drawing to a close and thinking about a retirement plan, it's natural to take a long, hard look at your life. Now that your life no longer revolves around chasing goals and checking items off to-do lists, you may finally have the time to take stock of the hits and misses. In these moments of introspection, a lot of couples realize that they have been stuck in an unfulfilling relationship for far too long, and find themselves staring at the possibility of a gray divorce.

For others, the inability to reconnect with their spouses and adjust to the new dynamics of the relationship sans the distractions of a busy life push people to end their marriages after 20, 30 years or more. While it's not exactly new, the divorce rate among couples over 50 has certainly gone up in recent years, inviting a lot of scrutiny and analysis.

Today, we contribute our two cents to the discourse around couples parting ways after decades of shared lives. With a little help from lawyer Tahini Bhushan, we delved into the reasons for gray divorce, along

with friendly and practical tips on how to understand and navigate it better, if you're planning or going through one yourself. What is gray divorce, and what does it mean for you?  
Read on...

## What is Gray Divorce?

Bill and Melinda Gates became the poster elders of gray divorce when they decided to dissolve their marriage of 27 years at the ages of 65 and 56 respectively.

You have probably seen the term being bandied about in the wake of their split and wondered, "What does gray divorce mean?" It refers to the phenomenon of (gray-haired) couples over 50 getting divorced. It's also known as silver splitters or diamond divorce.

With Gates' divorce came a slew of stories and statistics that showed that while they're one of the best-known examples of gray divorce, they're not alone. According to Pew Research, the divorce rate among 50-somethings has doubled from 1990 to 2015. Another study shows that people over 50 were far more supportive of divorce in 2012 than they had been in 1994, showing a major shift in attitude toward dissolving a marriage.

So, baby boomers choosing to walk out of decades-long



marriages isn't merely a phenomenon in isolation, it is rooted in a complex consortium of cultural and psychological changes taking place over several decades. Besides, the long companionship and a lifetime of shared existence can make this divorce process emotionally and logistically far more complex. The gray divorce regrets and joys often go hand in hand, so it's hardly ever an easy, straightforward choice to make.

## Common Reasons for Gray Divorce

Alice and Jasper have been married for over 20 years. Alice is 54, Jasper is 57, and they are in the process of divorcing. "I think most of our friends were rather shocked," Alice said wryly. The couple has two children and shared a beautiful home in California. All in all, they seemed the very picture of a happy, stable family.

"We just weren't compatible anymore," Jasper explains. "We changed and grew apart, and initiating the divorce process seemed like the right and healthiest path to go down. We did think about alternatives to gray divorce, like a trial separation. But then a clean break seemed best."

As with any form of separation, personal dissatisfaction and unhappiness are often the most common reasons for gray divorce. But, since the couple is older and has spent a better part of their life together, there are deeper roots to uproot and the prospect of rebuilding a life all over again can be daunting. This surely does present a unique set of challenges for a couple, however, sometimes the gray divorce reasons far outweigh the challenges. Some of these reasons are:

### 1. Empty Nest

If your entire life and rela-

tionship revolved around your children, and if every interaction, every family holiday was planned around them, it's possible you're at a loose end once they left the house. The house is empty, too big for just the two of you. You realize you have very little to say to each other, that you no longer have very much in common.

In fact, maybe you start to realize you fell out of love a long time ago, and never noticed because you had the kids. The empty nest syndrome is one of the gray divorce reasons because it's hard to look across the breakfast table at your spouse who is now a stranger to you, every single day.

### 2. Financial Reasons

For women especially, divorce at any age could mean a sharp drop in finances, especially if they've given up working. "In so many cases, the woman gives up working when the children come along," Tahini said, "And therefore, she has to wait till she's at a stage where she can afford to divorce her husband."

This also becomes the reason many couples look at alternatives to divorce or even choose to stay in an unhappy marriage for longer. Money matters at any age, but the older you get, the more accustomed you are to a certain way of living, and the more comforts you need. On the other hand, once the kids are grown, childcare isn't as much of a concern once college expenses have been settled.

Either way, money becomes an important consideration when a couple is contemplating divorce at any stage of life. However, if both spouses are financially independent and know that the divorce settlement won't burn through their retirement savings, it becomes easier to choose freedom and happiness over staying unhappily married at a later stage in life.

### 3. Lack of Physical Intimacy

A drop in sex and sexual desire is common with age, but let's not generalize - there are enough and more 50-year-olds having sex and enjoying it. However, if there's no intimacy whatsoever, it can ring the death knell for a marriage, especially if one partner's sex drive is still up and running.

"After 50, marriage tends to be more about companionship than sex, at least in most cases I've seen," said Tahini. "Having said that, if one partner's needs are not being met, the risk of infidelity is rife. When issues like child support and protecting the kids from the emotional trauma of parents' divorce are no longer a factor, a couple may find fewer and fewer reasons to put on the facade of a

(continued on next page)

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# Gray Divorces...

(continued from page 14)  
happy family."

Adultery isn't the only reason for the breakdown of marriage, mind you, but it does mean that you've lost interest in your spouse and that's been grounds for divorce at all ages. So, one answer to "why are older couples divorcing" could be a lack of physical intimacy.

## 4. Kids are Grown

"There are marriages that are dead for all intent and purposes, and spouses are only waiting for the kids to turn 18," said Tahini, "In at least 70% of gray divorce cases I've seen, the woman was fed up and was waiting for the kids to grow up so she didn't have to be a single mom and raise a child without the stigma of a broken home."

Once the children have reached an age where there's greater understanding and maturity, couples may feel more comfortable setting the divorce process in motion.

"There are even cases where the kids have approached me and said they want a divorce for their parents. I've had sons approach me and say I want a divorce for my mother," she adds.

## 5. Retirement

The retirement age signals a major life change that not everyone is prepared to tackle. It means spending a lot more time at home with each other than you have before. A lot of couples find that hard to cope with.

"My husband, Paul, retired at 65, and I got to know him outside of the guy who went to work for eight hours a day," said Lena, "I realized I didn't particularly know or like the guy I now had to spend all my time with. He didn't take well to retirement - he felt insecure about not being the breadwinner and was often bad-tempered. I didn't want to deal with it."

Managing retirement and/or managing a retired spouse can be a chore and also the final nail in the coffin of a marriage. In this case, it might be better to break up at an older age than spend your golden years bickering and being at each other's throats every day. Dealing with an insecure husband or wife, day in and day out, can take an emotional toll. So, carefully weigh the gray divorce issues vis-a-vis the toll of staying together to arrive at the right decision.

### Issues to Consider Before Making a Decision

Long-term marriages are harder to walk out of. Having spent decades together, your lives can become so deeply intertwined that you may not know where to begin tearing them apart. Choosing between the restlessness of staying unhappily married and the nerve-racking yet exciting prospect of starting afresh can



leave you torn. When you find yourself at such a fork in the road, it's vital to weigh your options carefully before making a choice.

While the divorce rate among older couples may be soaring and many may have found happiness walking out of long-term marriages, you need to figure out if this is truly the best decision for you. Ask yourself, do you really want a divorce? Are you ready for single life in your 50s or beyond? Would you want to dip your toes into the pool of senior dating at some point or do you want to embrace singledom for the rest of your days?

If parting ways seems like the right choice, are you equipped to deal with the financial challenges along the way? Do you need spousal support, or are you equipped to offer it? Do you have enough emotional support to get through the divorce? The questions you need to address before taking this leap can be endless. However, here are a few gray divorce issues you must factor into your decision:

- **Sources of Income:** How are you going to sustain yourself after the divorce? Even if you have been financially independent all your life, your income prospects at 50 can be markedly different from what they were in your 30s or even 40s. You may already have hit your career peak. Do you have enough to get by for the rest of your days?

- **Retirement Benefits:** How will getting divorced impact your retirement benefits? The reasons for divorce may be emotional but you have to factor in the practical aspects such as its effects on your 401(K)s and IRAs. Will cutting your nest egg in half eat into your tax minimizations? Will you have

enough to get by comfortably? Are you and your spouse on the same page about how to deal with these aspects of divorce?

- **Splitting Your Assets:** The longer you are married, the more assets you likely share. Unless there is a prenuptial agreement in place defining who gets what in the event of a divorce, you need to figure out how best to separate property, bank accounts and other assets. Working with a certified divorce financial analyst can be immensely helpful in arriving at a mutually beneficial agreement.

- **Health:** With longer life expectancy in today's time, you may be looking at spending an average of two decades as a divorced person if you part ways from your spouse in your 50s. Not just any two decades but a time in life where your physical and mental health will begin to deteriorate. Do you have the means to cope with these challenges without a life partner by your side?

- **Family and Kids:** Granted you're empty nesters now and your kids are all adults with lives of their own. Even so, parents' divorce is never easy on the children, no matter their age. Have you considered the impact on your family or floated the idea with your kids to gauge their response?

### Eight Tips to Survive a Gray Divorce

Even if you've weighed all the pros and cons, hired a family law attorney, moved out, and set the process of divorce in motion, coming to terms with such a huge change isn't easy. Unraveling a marriage and a shared life of so many years is always painful and messy. Add to this the fact that you're older and probably don't want to deal with all the paperwork, and you could likely use a little help navigating your divorce.

Here are some tips to get you through without losing your mind and make sure you don't end up with gray divorce regrets:

#### 1. Have Your Legalities in Place

"I was 52 when I found out my husband had feelings for another woman. He eventually left me, and honestly, I was so shocked and dazed, I couldn't think about what I was entitled to in terms of gray divorce alimony. I didn't even know if the house was in both our names or only his, or how to separate property and other assets," said 60-year-old Jill.

Fortunately, the family law attorney she hired made her sit down and face things. "No matter how acrimonious things are, we get the couple to sit down and figure things out," said Tahini. "In a lot of cases, the property is only in the husband's name and he doesn't want to give it

up. If the wife hasn't worked in a while, there's also a sense of entitlement from the husband, as though she doesn't really own anything because he paid for it all."

You might not need to fight for solo or joint custody of the kids any longer, but be aware of your legal rights such as spousal support, alimony, shared social security benefits, etc. Get yourself a lawyer who's in your corner and don't let your grief blind you to everything else.

#### 2. Sort Out Your Finances

Money matters even when a relationship is robust, and it certainly matters when you're dissolving a marriage of so many years. "Sit down and figure out your assets clearly," advises Tahini, "Draw up relevant paperwork and do the division as fairly as possible."

Make a list of assets and investments, and see what's shared and what's solely yours. It might also be a good idea to consult a certified divorce financial analyst to assess how best you can overcome the financial challenges if any. Ensure your health insurance, the kids' college fund, etc. are in place and that you have enough for a place of your own in case you're not getting the house.

Trust us, once you know your finances are sorted out, you'll be better able to heal and look at other things. Don't bury your head in the sand when it comes to money matters, you deserve clarity and all the facts, and possibly some gray divorce alimony. Surviving a gray divorce might not be pretty, but it needs to be practical.

#### 3. Find Your Community

"If you're going through a gray divorce, you're probably at an age where your parents are gone or too old to offer much support. If you have siblings, that's a support system, but they too will have their own lives. A strong, close-knit circle of friends, therefore, becomes vital," said Tahini.

A strong, loving support system is important to stay sane during a divorce. You're undergoing enormous life changes and you'll need people around you. Hopefully, you've built up a wonderful network of people who know you and will always have your back. Reach out to them and let them be there for you. Surviving a divorce at any age, isn't easy. You need friends, so don't shut people out.

If you feel that the people closest to you can't relate to what you're going through, consider joining an divorce-after-50 support group in your area or online.

Jill tells us, "Picking up the pieces of my life after a divorce I didn't see coming wasn't easy. Out of desperation, I started

(continued on page 19)

**QUAIL CORNER**

# Does Insurance Pay for Senior Communities?

*Q&A with Kimberly Jensen*

*I am looking into moving to a Senior Independent/Assisted Living community. Does insurance pay for it?*

Independent living and assisted living communities in Tulare County are private pay. If you were wise enough to get a long-term care insurance policy that includes residential care facilities, it will help you pay the assisted living fees.

Long-term care insurance policies are purchased separately from health insurance and have hefty premiums, but they are life savers when you start using them to cover expenses.

Once it is activated, check to make sure that you no longer pay the premium. If you have a long-term care policy, look at it and see how much it will pay per day towards your assisted living fees. This will give you a better idea as to how much you can spend when the time comes.

Many seniors want to stay in their homes for as long as possible, but with that comes isolation and possible falls and injuries. I always recommend that seniors who insist on living in their homes have a person they call twice a day to check in with

them to say that they are alright.

Many independent and assisted living facilities will allow friends to share apartments, which means they split the cost of senior living, making it easier on the finances. Make sure you get along well with your roommate because if one of the two of you are no longer in the apartment, the remaining party will have to pay the full price.

Independent living and assisted living are private pay and do not accept Medicare or Medi-Cal. Each community has different price ranges, so I suggest you visit all of them in Tulare County. This will give you a better idea of what is included in each community and will enable you to get the look and feel of each one.

Once you have chosen the senior community that fits your needs the best, make sure to share that information with your family, just in case something happens and they need to move you in on their own.

I always say to do your homework before a crisis occurs. It is much more difficult to transition into assisted living if you are not feeling well. Your family will appreciate that you did the homework before visiting the



communities. That means they do not have to decide on their own which one they think you might like.

*I am looking ahead as to what Christmas gifts to buy for seniors. Do you have any ideas?*

What a wonderfully thoughtful question. When considering gifts for seniors, think of comfort, fun and treats. Anything that is soft and fuzzy is always appreciated. Socks, sweaters, lap blankets, hats and gloves are always great gifts for seniors.

Items in the "fun category" can include puzzles, word finding and crossword puzzle books, and western or romance novels. If your senior is visually impaired, you can always get them audio books to listen to. A picture frame filled with family pictures is always a hit and a constant reminder as to

who loves them and is thinking about them.

Treats are also a hit. Salty and/or sweet goodies are like a party in their mouth. If they have issues with their teeth, I suggest chocolate that is soft and avoid anything with nuts or that may be difficult to chew. Cookies, pies or cupcakes are always appreciated. If they are diabetic, there are a lot of options on Amazon for you to choose from.

The greatest gift you can give a senior is your time. Time to visit, time to go out to lunch, time to vacation or just time to write a handwritten note saying that you are thinking about them. We get so busy in our own lives; we take for granted that they will always be here with us. Take the time and spend it with them. You will not regret it later, when they are no longer here to enjoy your company.

*Kimberly Jensen has been working with Quail Park as a Senior Resource Advocate for over ten years and has helped hundreds of families find solutions to their senior problems. If you have a question, you can send it to her at KimberlyJ@QP-Cypress.com or call (559) 737-7443.*

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## Social Security Increase...

*(continued from page 1)*  
account.

Information about Medicare changes for 2024 will be available at [www.medicare.gov](http://www.medicare.gov). For Social Security beneficiaries enrolled in Medicare, their new 2024 benefit amount will be available in December through the mailed COLA notice and My Social Security's Message Center.

The Social Security Act provides for how the COLA is calculated. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers as determined by the Department of Labor's Bureau of Labor Statistics.

To read more, visit [www.ssa.gov/cola](http://www.ssa.gov/cola).

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January/February 2024 issue  
is Friday, December 15th**



# Artists Create Age-Positive Birthday Cards as Part of Changing the Narrative's Anti-Ageism Campaign

Frustrated by the racks of birthday card options that mock older adults as weak, deaf, forgetful and crabby, the anti-ageism group Changing the Narrative is making birthday card shopping empowering and uplifting, producing "age-positive" cards that celebrate aging and honor the recipients.

A contest attracting submissions from professional greeting card designers from around the country resulted in 10 winning birthday cards – all designed by women, several by women of color – to be part of a collection of age-positive cards.

The artists are from cities across the country, including San Diego, Seattle, St. Paul, and Providence.

The original contest that accepted applications only from Colorado-based general artists was wildly successful, with the birthday cards selling quickly to buyers around the country. As a result, and due to popular demand, Changing the Narrative decided to expand the contest nationally.

"We chose the artists based on their creative talents and their enthusiasm to join the movement to end ageism," said Janine Vanderburg, director of Changing the Narrative. "We invited experienced, professional, and successful greeting card designers to participate in the contest. The wonderfully diverse designs share one thing: a message that age is something to celebrate."

"Getting older is a blessing and a gift," said Aarica Smith of Atlanta, Georgia. "Not everyone gets to experience another trip around the sun. The birthday card should reflect and celebrate the unique beauty of the person."

"I'm all about creating products that are uplifting, colorful and fun – age shouldn't be excluded from that," said Lauren-Ashley Barnes of Dallas. "I was excited to design something that is all-around inclusive."

"Helping to 'Change the Narrative' and literally rewrite ageist greeting cards aligns perfectly with our mission to empower and celebrate in an inclusive, non-judgemental, positive manner," said Hilary Meehan of Mirthos Paper in Southport, North Carolina. "The cards encourage everyone to embrace the messy, beautiful, magic parts of what makes each of us unique but also exquisitely similar – at every age, at any time."

Changing the Narrative challenges the notion perpetuated in many traditional birthday cards that we should feel bad about aging and



that getting older is all about decline, deterioration and depression. In an effort to be humorous, some of the cards portray older adults as bench-sitting curmudgeons, boozy women who can't remember what they just said, flatulent grandparents, or lecherous old men, all reflecting and reinforcing the negative stereotypes about getting older.

But ageism isn't funny; it's harmful. A recent survey found that 93% of older adults in the U.S. experience ageism, and research by Dr. Becca Levy of the Yale School of Public Health shows that having negative beliefs about aging affects our physical and mental health, increases the likelihood of developing dementia, and decreases our life span.

Sarah Schwartz, editor-in-chief of *Stationery Trends Magazine* said, "'Over the hill' cards have been the norm and that concept wasn't challenged until recently. The conversation is changing. But cultural changes take a while. The momentum is building. Cards are micro-conversations. With one card and one person, you can evolve your perspective."

For Vanderburg, that's the point.

"Our goal at Changing the Narrative is to not only raise awareness and understanding of ageism but also to make a real-world difference," she said. "We want to change how people think, talk and act about aging and ageism; we want to change the messages we hear in our workplaces,

in our doctors' offices, and in our everyday lives; and we want to change the stories we tell about ourselves as we age. Sharing "happy birthday" messages that celebrate aging instead of mocking older people is an important step in changing the stories that our culture feeds us about getting older."

For more information on how to support these winning artists through these birthday cards and to learn

more about ageism and what you can do to address it, visit [changingthenarrativeco.org](https://changingthenarrativeco.org).

Changing the Narrative is a U.S.-based campaign changing the way people think, talk and act about aging and ageism through evidence-based strategies, strategic communications and innovative public campaigns.

Changing the Narrative's end game? To end ageism, together.

## What to Worry About...

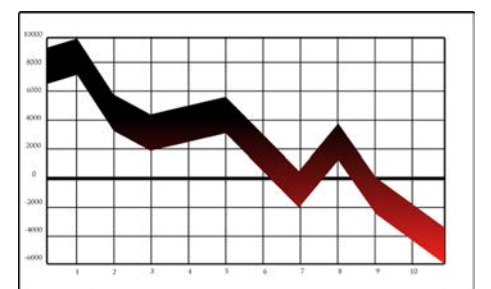
(continued from page 7)

be precisely right for you or me. Still, they do provide broad guidance. In my engineering career, I would always subject an analysis like this to a "sanity check" for reasonableness. This study passes that test for me.

In my many discussions with current and future retirees, I find longevity risk is frequently underestimated. Waiting to claim Social Security, and thereby getting a larger benefit, is a smart way to address the risk of a long retirement.

But the people I talk to seem to have a greater fear of dying early and "leaving money on the table." If we delay benefits and then die early in retirement, we may shortchange ourselves when it comes to our Social Security benefit. This is the reasoning I frequently hear from folks who claim reduced benefits at age 62.

But that risk is nothing compared to the chance of outliving our money. I've lived that



A stock market decline could threaten retirement savings.

scenario with my parents. I also have friends who've had to help their parents financially in retirement. I'd much rather have income that's guaranteed for life – and thereby reduce the risk of outliving my assets.

Richard Connor is a semi-retired aerospace engineer with a keen interest in finance. He enjoys a wide variety of other interests, including chasing grandkids, space, sports, travel, winemaking and reading. Follow Rick on Twitter @RConnor609 and check out his other articles at <https://humbledollar.com/?s=Richard+Connor>.

# AI Voice Scams...

(continued from page 11)

tive voices were more challenging to copy. For example, the voice of a person who speaks with an unusual pace, rhythm or style requires more effort to clone accurately, and is less likely to be targeted as a result.

The overriding feeling among the research team, though, was that artificial intelligence has already changed the game for cybercriminals. The barrier to entry has never been lower, which means it has never been easier to commit cybercrime.

### How to Protect Yourself

- Set a verbal "codeword" with kids, family members or trusted close friends that only they could know. Make a plan to always ask for it if they call, text or email to ask for help, particularly if they're older or more vulnerable.

- Always question the source. If it's a call, text or email from an unknown sender, or

even if it's from a number you recognize, stop, pause and think. Does that really sound like them? Would they ask this of you? Hang up and call the person directly or try to verify the information before responding and certainly before sending money.

- Think before you click and share. Who is in your social media network? Do you really know and trust them? Be thoughtful about the friends and connections you have online. The wider your connections and the more you share, the more risk you may be opening yourself up to having your identity cloned.

- Identity monitoring services can help make sure your personally identifiable information is not accessible or notify you if your private information makes its way to the Dark Web. Take control of your personal data to avoid a cybercriminal being able to pose as you.



## What to Do if You See Changes in Loved Ones During the Holidays

As we approach the holiday season, people are hitting the road or taking to the skies to visit family.

Maybe it's just been a few months, or maybe it's been since this time last year that you, a sibling or another relative last saw an aging loved one.

But it's common at this time of year for family members to notice drastic changes in a parent, family member or other loved one since the last time they'd been together.

If you live with or near a loved one and see them regularly, then maybe you notice things here or there, but a decline can be difficult to grasp over time. But if someone is traveling into town for the first time in several months, that fresh set of eyes can provide necessary context to the health and struggles of aging relatives.

Some warning signs that can be noticeable after a long time between visits can include:

- Decreased mobility;
- More difficulty completing tasks;
- Perceptible weight gain or weight loss;
- Increased forgetfulness or confusion;
- Their home is messier than usual; and
- Their personal hygiene is diminishing.

If you or a relative are seeing noticeable changes in a loved one during a holiday visit, here

are a few tips:

- Walk through their home and discreetly look for signs of neglect or safety hazards. Offer to help with minor home repair items and yardwork and discuss any large projects that may be needed.

- Similarly, take note of fall risks around the home. Tuck cords and wires against walls or fasten them to baseboards. Clear clutter away from walkways in the home, and consider non-slip mats for showers and baths.

- Take note of any dramatic changes to a loved one's weight or physical condition. Check the cupboards to see if they have healthy food on hand and seem to be cooking.

- Don't panic about forgetfulness - anyone can misplace keys. But take note if they're struggling to remember the names of loved ones or details you know should be top of mind, or don't recall shared memories from years past.

- Have a private conversation with them away from others - ask if they find they're having difficulty with any tasks. Listen before dictating your concerns.

*This article is courtesy of Prestige Assisted Living at Visalia. To learn more about their wellness programming or community, or to book a tour, visit [prestigecare.com/Visalia](http://prestigecare.com/Visalia) or call (559) 735-0828.*

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# Gray Divorce...

(continued from page 15)

looking for divorce support groups near me, and this close-knit community of people who've all had very similar experiences became my strength to carry on."

## 4. Be Honest with the Kids

Having your children in your corner or at least onboard with the idea of your divorce can make it easier for you to move forward. "Your kids might be all grown up and know all about divorce. And yes, maybe their mental health won't be affected as much. But even if your marriage has been dead for many years, you still have to talk to the kids. After all, it's still easier to convince a child that a marriage is over than to have that conversation with an 18-year-old," said Tahini.

Follow the rule of never bad-mouthing your partner to your kids, but be honest with them. Tell them things aren't working out and that you need to find a different path for yourselves. Have the conversation together with your partner if possible. With grown-up kids, it's also a little easier to explain that one or both of you will find a new partner at some point.

## 5. After a Gray Divorce, Go Back to Work

It could be for financial reasons to get into a routine, or just to keep you busy. If you've retired or been out of the workforce a long time, dipping your toes back in could be a big help and could help mitigate any gray divorce regrets. Even if your social security and retirement benefits are enough for you to get by, having a job can give your newfound life some structure and purpose.

"I used to be a full-time English teacher before we had kids, and then I quit. By the time I got divorced, I was 55 but I still loved telling stories and books were my passion. I started working part-time at my local library. I organized readings and small literary events and formed a book club. It was incredibly fulfilling and really gave me a sense of purpose," said Suzanne.

You needn't dive back into 40-hour weeks. In fact, you could even volunteer at a shelter if finances aren't an issue. And hey, if you're not worried about money, now you can work at what you love. Life after divorce needs to be vital and interesting, this could be one way to do it.

## 6. Learn to be Alone

You've been a spouse and a parent for so many years, and now it's just you. Your friends

and support system are there, but it is important that you learn to be on your own as well. You probably haven't spent time with yourself in a while and it will get scary and lonely at times.

It's tough to see yourself as separate from the roles of spouse, parent, family member, etc., roles that you've occupied for so long. But as this new chapter of your life unfolds, spending time alone and learning to be comfortable with it is imperative. Go for walks, travel solo, take yourself out on dates even. This is a time to get to know yourself all over again. And guess what, you'll have a lot of fun doing it!

## 7. Seek Help

Professional help is always a good idea when major life changes are underway. Gray divorce definitely falls in this category, and there's nothing better than an impartial ear to hear you out. Divorce counseling can help you work through any insecurities, confusion or loneliness you may be grappling with.

"I don't think men of my generation are too comfortable with therapy," said 58-year-old Raul, ruefully. "But my daughter made me go see a therapist after my divorce, and I have to say, it's really nice to have a safe space where I didn't have to smile or act brave. Plus, I got to figure out what divorce meant for me at age 58, and what could come next."

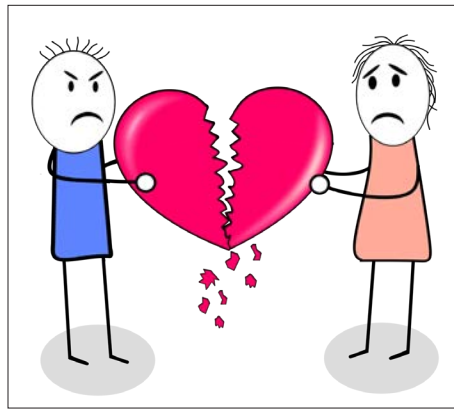
There's no hiding in therapy, and that's truly the best thing you can do for yourself right now. Even if the end of your marriage was a long time coming, even if you feel like it's a burden off your back, it's a good idea to seek help and talk things over with a professional.

## 8. Focus on Moving On

"I still find that it's easier for a man to move on after a gray divorce," said Tahini, "He might get a younger woman or be a sugar daddy, but it's tougher for a single 50-something woman to find love and trust again."

It's true that divorce continues to come with a stigma for women, especially if it comes at a certain age, the rising divorce rate notwithstanding. But women, never lose heart! If you're open to new love, there's every chance it will come your way. But bear in mind that moving on isn't only about finding a new relationship.

Maybe you'll find solace in solitude, a new project or an old comfortable group of friends. Maybe moving on, for you, looks like a quiet Sunday afternoon where you read and nap with no worries or thoughts of



your ex. Or maybe it looks like dying your hair purple and traveling to a new country. Maybe moving on is just you becoming you.

Gray divorce refers to the phenomenon of a changing trend where people believe it's possible to start over at any age and any stage of life. Where it's all right to say, "This isn't working," even if you've been together 20 years. From that perspective, it's almost hopeful rather than depressing. So, don't let regrets and what-ifs consume you, embrace the choice you've made for yourself, and focus on building a better life for yourself.

## FAQs

1. Why is gray divorce so common?

Are you still wondering, why are older couples divorcing? Well, gray divorce has become more common over the last few years, since people now believe it's financially and emotionally

possible to start over after the age of 50. Some even believe it's a better choice to wait till the kids are grown and then file for divorce.

2. Can one avoid gray divorce?

Like any separation, gray divorce can be avoided with good communication and putting in the effort to keep the relationship fresh and alive. However, if love and compatibility have died out entirely, there's no point in continuing a marriage that makes you unhappy. Surviving a divorce isn't the easiest thing but it beats a miserable marriage in most cases.

3. What are the alternatives to gray divorce?

You could opt for a trial separation instead of pulling the plug entirely. Maybe give it three months and see how it goes. You could also opt for marriage counseling to try and resolve your issues, or try an open marriage where your needs are met outside the marriage, but the marriage remains in name.

Tahini Bhushan is an author and lawyer. If you are looking for help, need to talk with an experienced counselor or want more information about navigating the complexities of human relationships, visit [www.bonobology.com](http://www.bonobology.com).



## Make a difference in another person's life by joining the Foster Grandparent/Senior Companion Volunteer Program

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## COVID-19, Flu and Valley Fever Cases Expected to Increase

Tulare County has been seeing an increase in COVID-19 activity in late summer/early fall, according to Dr. Sharon Minnick, senior epidemiologist, Tulare County Public Health.

"As of late September, the variants that seem to be increasing the most are EG.5 (Eris) and XBB.1.16 (Arcturus), but these have both been found in California all summer," she said. "Historically, large surges have been associated with the sudden rise of a brand new variant, which is very hard to predict."

During the 2022-2023 flu season (October 2022 to September 2023), there were 14 deaths associated with influenza, two deaths associated with Respiratory Syncytial Virus (RSV), and 85 deaths associated with COVID-19 in Tulare County. The proportions of deaths that occurred in those 65 years and over were: 86% for influenza, 100% for RSV, and 84.7% for COVID-19.

### Vaccines

Vaccines are available and recommended for those at risk of these respiratory viruses.

Flu vaccines are recommended for everyone six months of age and older. There are high-dose flu vaccines specifically for people ages 65 and older to provide better protection.

There is a new RSV vaccine to help protect adults ages 60 years and older from severe RSV illness.

An updated COVID-19 vaccine currently available is recommended for everyone ages five years and older. This updated vaccine is to provide better protection against the newer

COVID-19 strains, similar to how the flu vaccine is updated every year.

"Antiviral treatments are available for influenza and COVID-19 and can be quite effective at preventing severe disease when started early in the course of illness," said Dr. Minnick. "People at high risk for severe disease, including those ages 65 and older, should ask their health care provider about antiviral treatments if testing positive for flu or COVID-19."

Currently, California residents can receive free telehealth visits to discuss antiviral treatment for COVID-19 and receive prescriptions if appropriate by visiting <https://sesame-care.com/covidca> or by calling 1-833-686-5051.

The combination of vaccines and antiviral treatments can help to prevent severe illness and reduce the burden on our hospitals and emergency departments during the respiratory virus season. Families can help protect their oldest and youngest members from serious illness by getting vaccinated.

### Valley Fever

Currently, the number of Valley fever cases reported this year is tracking similar to last year 229 cases between January and September. However, since reporting for cases takes time for people to get tested, diagnosed and reported, the number for this year is expected to increase.

"We don't know yet how many that will be, but usually cases are highest during the driest months of the year - from August until the rains start later in the fall," Minnick said.

## New MRI Scanning System Advances Healthcare in Tulare

Adventist Health is improving healthcare in Tulare with an advanced MRI and medical imaging space. The equipment began serving patients in late August.

The ribbon-cutting was held on September 6 at Adventist Health Tulare, 869 N. Cherry St.

MRI, or magnetic resonance imaging, uses strong magnetic fields and radio waves to create an image of the body, and the new Tulare MRI leverages artificial intelligence to enhance patient comfort and image quality. Healthcare providers order MRI scans to help diagnose cancer, cardiovascular disease and musculoskeletal disorders, or to examine soft tissues of the brain or spine. The Tulare MRI also offers advanced breast scans for patients who are at higher risk of cancer.

The new MRI, which re-



Adventist Health's new MRI

places an aged system at Adventist Health Tulare, is part of a more than \$4 million dollar investment in 2023 to enhance medical technology and services in Tulare County.

For more information about Adventist Health services and providers in the Central Valley, visit [www.adventisthealth.org/central-valley](http://www.adventisthealth.org/central-valley).

## Avoiding Online Holiday Scams

Every year, thousands of people become victims of holiday scams. Scammers can rob you of hard-earned money, personal information and, at the very least, a festive mood.

According to the Internet Crime Complaint Center, non-payment or non-delivery scams cost people more than \$337 million. Credit card fraud accounted for another \$173 million in losses.

Also this time of year, beware of auction fraud, where a product is misrepresented on an auction site, and gift card fraud, when a seller asks you to pay with a pre-paid card.

### If You've Been Scammed

- Call your credit card company or your bank. Dispute any suspicious charges.
- Contact local law enforcement.
- Report the scam to the FBI's Internet Crime Complaint Center (IC3) at [ic3.gov](http://ic3.gov).

### Tips to Avoid Holiday Scams

- Don't click any suspicious links or attachments in emails, on websites or on social media. Phishing scams and similar crimes get you to click on links and give up personal information like your name, password and bank account number. You may even unknowingly download malware to your device.
- Be especially wary if a company asks you to update your password or account information. Look up the company's phone number on your own and call the company.

### Who Are You Dealing With?

- Check each website's URL to make sure it's legitimate and secure. A site you're buying from should have https in the web address. If it doesn't, don't enter information on that site.
- If you're purchasing from a company for the first time, do your research and check reviews.

- Verify the legitimacy of a buyer or seller before moving forward with a purchase. If you're using an online marketplace or auction website, check their feedback rating. Be wary of buyers and sellers with mostly unfavorable feedback ratings or no ratings at all.

- Be wary of sellers who post an auction or advertisement as if they reside in the U.S., then respond to questions by stating they are out of the country on business, family emergency or similar reasons.

- Avoid buyers who request their purchase be shipped using a certain method to avoid customs or taxes inside another country.

### Be Careful How You Pay

- Never wire money directly to a seller.
- Avoid paying for items with pre-paid gift cards. In these scams, a seller will ask you to send them a gift card number and PIN. Instead of using that gift card for your payment, the scammer will steal the funds, and you'll never receive the item.

- Use a credit card when shopping online and check your statement regularly. If you see a suspicious transaction, contact your credit card company to dispute the charge.

### Monitor Shipping

- Always get tracking numbers for items you buy online, so you can make sure they have been shipped and can follow the delivery process.

- Be suspicious of any credit card purchases where the address of the cardholder does not match the shipping address when you are selling. Always receive the cardholder's authorization before shipping any products.

And remember: If it seems too good to be true, it probably is.



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# Fort Visalia—Marked Forever

On April 18, 1852, a small wagon train of settlers left Red Rock, Iowa heading west. They traveled for several months, arrived in California, and in the fall they camped on a fertile forested piece of land that would become the town of Visalia. Led by three brothers – Osee, Warren, and Reuben Matthews, the group was looking for a home, preferably one that could turn into a new town. The Matthews family had experience with grist or grain mills, and these millers were anxious to establish one using the heavy millstone that they had carried with them on their journey.

Their campsite, later determined to be in the block bounded by Oak, School Garden and Bridge streets, had everything needed for a new town – trees for shade and lumber, good soil for raising crops, fish and game for food, tall grass for grazing livestock, and plenty of water to drink and even run a waterwheel for a mill. But they had one big concern. The local native people were reportedly hostile, so as a precaution, the group cut down oak trees and used the logs to build a fortress for protection. The resulting log structure was about 60' square with walls about 12' high. In the evening, the settlers stayed inside and during the day, they would go outside to farm.

Eventually, the group abandoned the fortress, which later became known as Fort Visalia, and built homes and buildings around the site. One of the men who greeted the settlers was a man named Nathaniel Vise who had been camping nearby. Prior to the arrival of the lowans, this hunter had laid claim to a large parcel of land on which the fortress was built. Vise was invited to live in the fort. He accepted and the courtesy apparently touched Vise and he relinquished his right to the land and the new town was named Visalia in his honor.

In 1915, Edgar Reynolds, one of the first arrivals and a builder of the fort, returned to Visalia and identified the block on which the fort was built. In 1981, the Tulare County Historical Society and Mt. Whit-

ney Council of the Boy Scouts of America placed a historical marker on the block – marking the beginning of Visalia. When Self-Help Enterprises (SHE), a community development organization, bought the one square block parcel, they envisioned a housing project with studio, one and two-bedroom units, with some designated for the homeless.

SHE recognized the historical importance of the new land acquisition so they named the new development "The Lofts of Fort Visalia," and asked Visalia Heritage, Inc., a non-profit local history organization, to serve as historical consultants for the project. SHE also asked the Arts Consortium to take part in the project. Both Visalia Heritage and the Arts Consortium were allocated space on the site.

Today, The Lofts is in its final stage of construction. Tom Collishaw, president and CEO of Self-Help, is excited about the project saying, "The Lofts at Fort Visalia is the realization of a dream that SHE envisioned for this underutilized site for over a decade. It combines history, the arts and desperately needed housing in a vital space that adds to the economic vitality and culture of downtown Visalia."

Located at 340 E. Oak Ave., The Lofts at Fort Visalia will have a grand opening on Thursday, December 7, and Self-Help Enterprises has invited the public to attend. An open house will begin at 4 p.m. with a brief dedication at 5:15 p.m., followed by hosted tours of the various amenities on site as well as the housing units.

You are encouraged to come to this special event and see the living units and the community art gallery named in honor of Peter N. Carey, former Visalia mayor and former Self-Help Enterprises CEO. Other amenities at the site include murals on the building, a tribute monument commemorating the site of Fort Visalia, and the lobby, designated the Fort Visalia Heritage Room, which will display historical Visalia photographs and a model depicting the original fort.

Dusting Off History  
with Terry Ommen





There are no photos of Fort Visalia, but shown here is Alice G. Rouleau's representation of how the fort might have looked.



This October photo shows The Lofts at Fort Visalia in the final stage of construction on the northeast corner of Garden and Oak streets.

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Speakers at the "Master Plan for Aging" presentation included Kings County Supervisor Joe Neves, Tulare County Supervisor Pete Vander Pool and Jackie Siukola Tomkins, Ph.D., Senior Strategist for the California Master Plan for Aging.

# Master Plan for Aging...

(continued from page 1)  
idolized in Japan."

Kings County Supervisor Joe Neves addressed the need to provide more services to seniors, including transportation.

Miltiades, a consultant to the committee, explained in very simple terms how the survey was conducted.

"We just went out and talked to people to see what concerns they had," she said.

Actually, the process was much more complex. An analysis of which people to interview relied on demographic data from In Home Supportive Services (IHSS), the U.S. Census, the Alzheimer's Association, and the Kings and Tulare County Area on Aging.

The committee reviewed lists of calls to 211, CSET and the Kings County Commission on Aging.

Questions came from the call lists and AARPs Age Friendly Community Survey. Fifty-four interviews were conducted and there were two focus groups.

### Caregiving and Memory Loss

Caregiving includes either receiving help from family or friends, as well as receiving help from paid caregivers and/or IHSS.

Kemp Van Ee discussed caregiver needs, saying that caregivers need "support in three main areas: support and training, how to connect with services, and needing a break."

Family members who act as caregivers are often unable to pay someone to care for their loved one even briefly.

"Getting a respite (from

caregiving) was a huge thing in our survey," he said, adding that dealing with dementia is also a major concern. "Cognitive decline is a growing problem in Tulare and Kings Counties."

Nineteen respondents had someone in their family who was being cared for due to cognitive decline. Five people said they had memory issues.

To deal with caregiving concerns, the suggested solutions are:

- 1) Increase knowledge and awareness of existing services;
- 2) Increase the capacity of existing services and organizations through partnerships and resource sharing;
- 3) Increase support at home;
- 4) Advocate for resources to expand respite and caregiving services, including services from IHSS;
- 5) Home modifications (ramps, grab bars, etc.).

### Housing Insecurity

Housing insecurity focused on the needs of community-dwelling older adults, as well as adults residing in skilled facilities or assisted living communities.

"The ability to stay in housing is often times prohibitive," said John Mauro, deputy director of the Tulare County Health and Human Services Agency, who made the presentation on this topic.

Those surveyed expressed three main concerns:

- 1) Lack of affordable housing of all types;
- 2) Lengthy waitlists and application process; and
- 3) The need to link care and

housing.

Respondents said communities should be walkable and accessible with transportation, stores, and health and social services. Homes should be accessible with ramps and bathroom remodels.

The committee recommended housing that is set aside for older adults and adults with disabilities, and housing that is flexible to intergenerational situations.

Cities should create zoning codes to encourage development of 55-and-older communities, and an Assisted Living Waiver Program should be established to cover the costs of assisted living.

### Food Insecurity

Bobbi Wartson, executive director of the Kings County Commission on Aging, then addressed the concerns seniors have about food.

This part of the presentation focused on the needs of community-dwelling older adults. Of the people interviewed, 60% expressed some concerns about food insecurity, which for some was due to health concerns that limited their ability to go out, prepare meals, or to eat well.

Some were limited by the lack of transportation, while others had difficulty affording groceries.

The committee listed organizations, city departments, food banks and churches that can assist those with food concerns.

The committee's goal is to raise awareness of existing services, and provide

transportation and support to older adults who have health concerns.

### Transportation

"Transportation is dear to me," said Dinuba City Council Member Linda Launer, explaining that while living on the east side of Los Angeles, she had to take a long walk to the first of three busses she took to get to school on the west side.

Survey respondents discussed their transportation challenges when the subject was supposed to be caregiving, and food insecurity. They also expressed concerns about transportation in general.

The committee recommended expanding transportation options, public transportation routes and hours, and increasing public transportation availability in rural areas, providing specialized transportation for those using wheelchairs.

### Outreach

"We want to raise awareness about agencies and their services," said Raquel Gomez, division director for community initiatives with CSET.

The committee's recommendation to address this concern is to increase awareness of and access to services by providing more community education and outreach. The committee recommends creating materials in Spanish, coordinating existing service providers, and connecting service provider efforts across counties.

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# 'Jules' Crashlands in a Small-Town Seniors' Backyard

In the new movie "Jules," Milton (played by Academy Award-winner Sir Ben Kingsley) is a small-town senior with a fading memory who leads a quiet life of routine in western Pennsylvania, until late one night when a loud boom wakes him from sleep. The next morning, he finds that an extraterrestrial spacecraft has crash landed in his backyard, destroying his birdbath and stranding its alien pilot.

Milton invites the alien (Jade Quon) into his home, and the two – each one isolated in their own way – begin to develop a rapport. Soon Milton's neighbors, Sandy (Harriet Sansom Harris) and Joyce (Jane Curtin), discover the visitor whom they've nicknamed "Jules," and together the trio conspire to keep Jules' presence a secret from the town and from the government that is furiously searching for the mysterious craft.

They've seen the movies

and they know exactly what happens to beings from outer space. The unlikely visitor's arrival in their midst gives purpose and a later-in-life connection to these new friends in this funny, wildly inventive and unusual sci-fi tale.

## The Cast

"I initially saw Jules as a 'King Lear' story," said Kingsley, "but then it was the element of surprise that hooked me to the script."

Director Marc Turtletaub recalled a moment early in filming when he met Kingsley in his trailer.

"He said, 'Marc, I just want you to know, you can let go of Milton now. I've got it.' He was telling me that he understood Milton, and to let him bring the character to the table unmediated."

"The most important gesture a director can make is to offer the actor the role," said



Jane Curtin, Harriet Sansom Harris, Sir Ben Kingsley and Jade Quon in "Jules." (Photo courtesy of Bleecker Street)

Kingsley. "It's an extraordinary act. To hand over this project – one that the director may have been working on for years – over to the actors, is an act of enormous trust, and it's very inspiring for the actor."

Harris plays Sandy, a resident of their small town. In contrast to Milton, Sandy is overtly seeking connection, as a possible mentor to a younger person (a wish that proves treacherous), and as a potential friend to Milton.

Upon receiving the script Harris said, "I thought, 'Oh my gosh, this is a great part. What would be more fun than to get to work with Sir Ben?' And it was. He's so inspired – divinely inspired, I think."

"The isolation that exists for the characters in this movie was really brought home to me, and I started to look at the movie differently," she said. "I started to look at how much you really need people and how hard it is at certain points in your life to make friends and to get excited by an idea that exists between a group of friends. I think it did mean more to us than it might have otherwise. Jules has cer-

tain layers of depth that we probably could have gotten to, but I don't know that we would have thought it was as necessary."

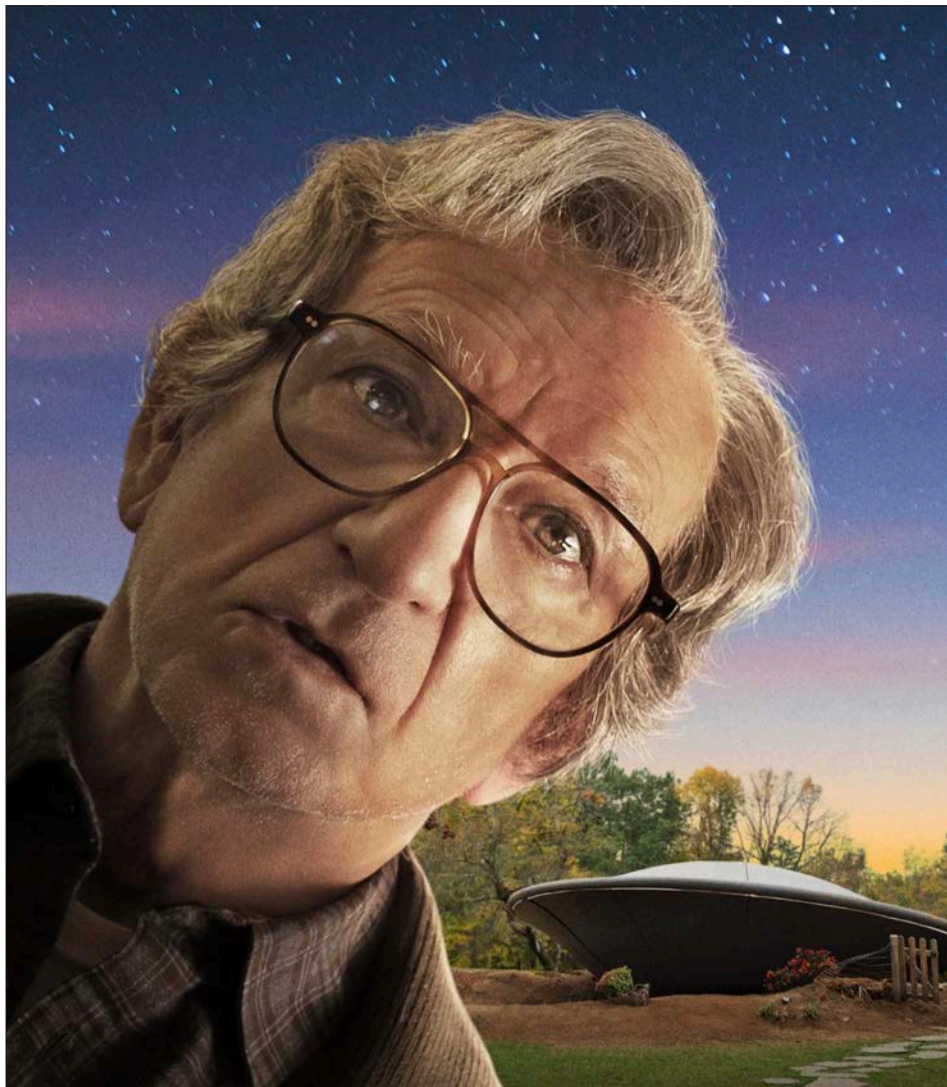
"I just adore Harriet and had a great time working with her," said Curtin who plays Joyce, the third of Jules' earthling companions. Joyce is brusque, annoyed and the character most experienced in life outside their small town.

"She lives alone and the reason that she can get by is that she won a slip-and-fall case against the town," Curtin laughed. "Nobody likes her. She may think everybody likes her, but nobody really does."

"Jane Curtin is a gifted comic actress and has had a wonderful career in comedy," said Kingsley, "but she was so incredibly brave for being so vulnerable in this role."

Zoë Winters, who plays Milton's daughter Denise, described sharing scenes with Kingsley as "unbelievable. What an incredible, incredible iconic actor."

"Jules" is currently viewable on Prime Video, Apple TV and Redbox.



Sir Ben Kingsley in "Jules." (Photo courtesy of Bleecker Street.)

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# SCAM ALERT



BE AWARE OF COMMON SCAMS & PROTECT YOURSELF



## TECH SUPPORT SCAM

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



## GRANDKIDS SCAM

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

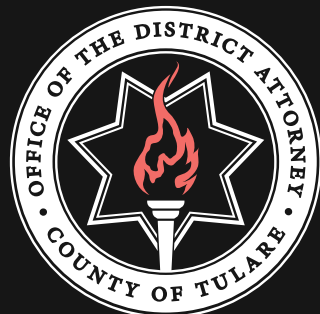


## GOVERNMENT IMPERSONATOR SCAM

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

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