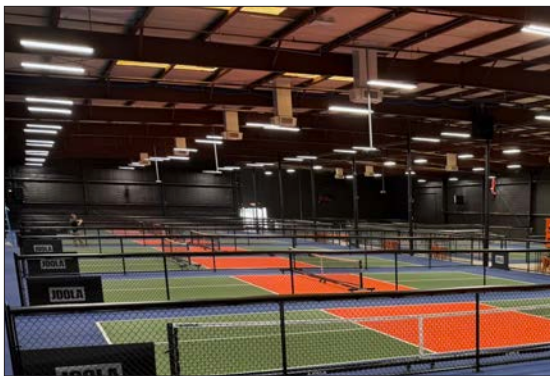
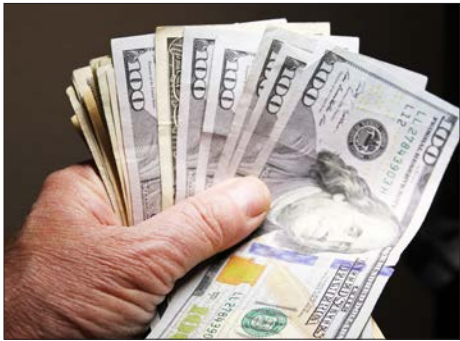




IN THIS ISSUE: Shingles vaccine's impact on dementia, indoor pickleball in Visalia, calendula, Stewart family obelisk, multilingualism benefits

The Good Life

News, Health & Leisure for South Valley Adults 50+ • Volume XIII, Number 2 • September/October 2026



Tulare County Sheriff Warns about New Scam Targeting Elderly

On August 13 at about 1:30 p.m., Tulare County Sheriff's Office deputies received a call about an elderly victim who had given a large amount of cash and physical property to someone posing as a member of the Apple Fraud Department and the Federal Trade Commission.

TCSO detectives took over the investigation and learned the suspects were still trying to get more cash from the victim.

On August 20, detectives were able to set up a meeting with the suspect, 25-year-old Navdeep Singh, and he was taken into custody.

Tulare County Sheriff Michael Boudreaux reminds the public that these scams often prey on the elderly. They typically start by informing the victims they are unknowingly part of some financial crime or scheme. They then give the victim a way out or offer a sense of security by turning money over for safekeeping until the crime has been resolved.

Victims have been known to give away cash, gift cards and even gold bars. This usually happens at a public place or over the phone, and the scammer typically keeps the victim on the phone and creates a sense of urgency.

TCSO urges the public to make their elderly family and friends who may not use social media aware of these scams. The sheriff's office also understands these cases are somewhat embarrassing for the victim. However, by making a report, you can prevent someone else from becoming a victim.

If you have any information regarding this case, you are asked to call the TCSO General Investigations Bureau at (559) 802-9400 and ask to speak with Detective Rosiles, Detective Melendez or Sergeant Rose.

Alzheimer's Walk Returns to Valley Strong Ballpark

The Alzheimer's Association's California Central Coast Chapter is inviting Tulare and Kings Counties to join the fight to end Alzheimer's by participating in the Walk to End Alzheimer's on September 26 at Valley Strong Ballpark, 300 N. Giddings St., Visalia.

The event includes an inspiring opening ceremony, a Promise Garden flower ceremony, and a walk around the Valley Strong Ballpark field.

Registration opens at 9 a.m., and the opening ceremony is at 10 a.m., with the walk to follow.

Spectators will be able to watch the event from the Adventist Health Pavillion and Equity Group Saloon at the ballpark.

"We want Visalia to turn purple on September 26th," said Krista Papageorge Fields, senior development director of the Alzheimer's Association's California Central Coast Chapter.

"Whether you're walking in memory of someone you love, supporting a family member or friend, or simply want to help fight Alzheimer's, there is a place for you at the walk," she said. "Come out, bring your friends and family, and let's show Tulare and Kings Counties that we are ready to fight this disease together."

"Every dollar raised through



Participants in the 2023 Walk to End Alzheimer's circled the ballpark.

the walk helps move our mission forward – from providing free education and support to families affected by Alzheimer's to funding critical research aimed at better treatments, prevention, and ultimately a cure. When you walk with us, you're helping create a future without this devastating disease.

"This is our community's opportunity to come together and say, 'We are not going to sit back and let Alzheimer's win,'" Fields said. "Join us September 26th at Valley Strong Ballpark and help us raise awareness, raise funds and raise hope for a future without Alzheimer's."

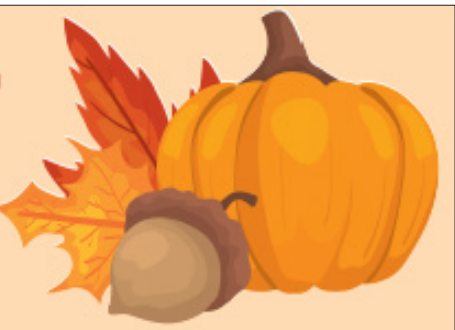
"We're excited to host the Alzheimer's Association California Central Coast Chapter, covering Tulare and Kings County, in their mission to raise awareness and funding for some of

our most vulnerable community members," said Kodie Stanley, Visalia Rawhide hosted events manager. "We're happy to contribute to the wellbeing of our fans and community."

Held annually in more than 600 communities nationwide, the Alzheimer's Association Walk to End Alzheimer's is the world's largest event to raise awareness and funds for Alzheimer's care, support and research.

More than seven million Americans are living with Alzheimer's disease in the United States. Additionally, nearly 12 million family members and friends provide care to people living with Alzheimer's and other dementias.

To register or to receive the latest updates on this year's Walk to End Alzheimer's, visit alz.org/TulareKingsWalk.



Senior Day at Burris Park Set for September 18

On Friday, September 18, the Kings County Commission on Aging will host this year's Senior Picnic at Burris Park, 6500 Clinton Ave., Kingsburg.

The event, which will feature food, prizes, vendors, "Elvis" and a car show, will run from 9 a.m. to 1:30 p.m.

The event is free, but there is a \$3 suggested donation. For more information, call (559) 852-2828.

Visalia Senior Center to Host Luau Open House

Visalia Senior Center Fall Open House will have a Hawaiian theme this year.

The event, scheduled for Friday, October 23, from 10 a.m. to 1 p.m. at 310 N. Locust St., Visalia, will feature information tables, programs and a lunch. Attendance is free.

The Fall Open House is expected to include more than 40 local vendors, each hand-selected as an agency, program or business that offers vital resources for mature adults.

"The Fall Senior Center Open House brings together local community providers, resources, and services all in one place," said Holly Ellis, recreation supervisor for the City of Visalia Parks & Recreation Department.

"It's a great opportunity for



seniors and their families to connect with helpful organizations, learn about available programs and resources, and meet others in the community," she said.

Guests are encouraged to dress the part with Hawaiian shirts, leis and tropical attire.

"The more you embrace the theme, the more chances you'll have to win prizes," Ellis said.

Lunch will be prepared on site by caterers. Lunch tickets (\$6) must be purchased by noon on October 22 at the Senior Center.



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FHCN President/CEO Hydash Receives 'Changemaker Award'

Family HealthCare Network President and CEO Kerry Hydash has been selected as a recipient of the prestigious 2026 David B. Vliet Changemaker Award by Advocates for Community Health (ACH), recognizing her exceptional leadership, vision and pioneering commitment to expanding access to high quality healthcare for underserved communities.

"Kerry's leadership has always been driven by one simple belief: every person deserves access to quality healthcare, regardless of their circumstances," said Amanda Pears Kelly, CEO of Advocates for Community Health. "Kerry has challenged conventional thinking, expanded what healthcare can look like in communities, and helped shape policies that strengthen health centers nationwide."

Under Hydash's leadership, FHCN has grown into one of California's leading community health organizations, serving more than 255,000 patients each year through nearly 1.3 million patient visits across more than 50 locations throughout Fresno, Kern, Kings and Tulare counties, becoming the second largest Federally Qualified Health Center in the nation.

Beyond delivering comprehensive medical, dental, behavioral health, optometry, chiropractic, pharmacy and specialty services, FHCN has become recognized for addressing the social factors that influence health through innovative community programs that improve access to nutritious food, promote childhood literacy, expand preventive care and remove barriers that prevent families from receiving

FHCN President/CEO Kerry Hydash the care they need.

As the founding board president of Advocates for Community Health, Hydash played a pivotal role in establishing the organization's vision and strategic direction, advancing policies that expand healthcare access, strengthen the nation's healthcare workforce and shape the future of healthcare.

"It is a tremendous honor to receive this recognition," said Hydash. "This award reflects the dedication of the nearly 2,000 employees of Family HealthCare Network who choose every day to serve our communities with compassion and excellence. It also belongs to the patients and families who trust us with their care and inspire us to continually innovate and expand access to healthcare throughout California's Central Valley."

FHCN began in 1976 as a small health center in Porterville and has grown into an integrated healthcare network dedicated to building healthier communities by expanding access to compassionate, high quality care throughout the Central Valley.

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FDA Approves Moderna Flu Vaccine for Adults 50+

On August 5, Moderna, Inc. announced that the U.S. Food and Drug Administration (FDA) has approved mFLUSIVA, a new vaccine against seasonal influenza, for use by all adults 50 years and older.

This approval follows unanimous recommendations from the FDA's Vaccines and Related Biological Products Advisory Committee supporting mFLUSIVA for adults 50 years of age and older.

"The FDA approval of mFLUSIVA, our fourth approved product in the United States and the first mRNA-based flu vaccine, demonstrates the continued strength and versatility of our mRNA platform," said Stéphane Bancel, CEO of Moderna. "Flu remains a significant public

health challenge, and mFLUSIVA provides an important new option for America's seniors.

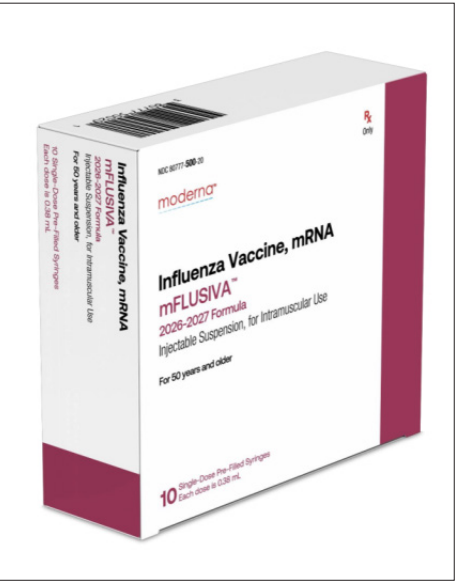
"This approval also reflects the ongoing potential of our mRNA platform to help address important public health challenges through continued scientific innovation," she said. "We are grateful to the clinical trial participants, investigators, regulators and Moderna teams whose contributions made this milestone possible."

The FDA's approval of mFLUSIVA in adults 50 through 64 years of age is based on results from a randomized, observer-blind, active-controlled, Phase 3 clinical trial, which enrolled 40,805 adults aged 50 years and older across 11 countries.

Use in adults 65 years of age and older was granted accelerated approval based on results from a randomized, observer-blind, active-controlled clinical trial, which enrolled 2,992 adults 65 years of age and older in the United States.

Moderna expects to have mFLUSIVA available in the U.S. for the 2026-2027 respiratory virus season.

mRNA-1010 has been accepted for regulatory review in the European Union, Canada and Australia. Regulatory submissions in additional countries are planned during 2026.



Most of the work on the new Dill Dinkers Pickleball Club in Visalia was completed by August.

Dill Dinkers Expected to Open in Visalia in September

The owners of the first Dill Dinkers Pickleball Club in the South Valley are hopeful that their indoor pickleball center at 700 S. Bridge St., Visalia, will open by the end of September.

"On our end, we are ready to open by late August," said Bill Revilla, who with his wife, Georgia, are co-owners of the new facility. "However, the city has to still provide us a temporary certificate of occupancy."

The temporary certificate from the city will determine when Dill Dinkers opens its doors.

"In the meantime, we're very busy preparing and making sure all of our Dill Dinkers-related construction is done," Revilla said. "Our fences are up. All the

chain links, they're all up. And right now, as we speak (in early August), our audio-visual video crew are installing our cameras, our TVs, and our smart devices."

"We're in the process of hiring ambassadors (front desk employees)," he said. "We actually published through Instagram and Facebook, an ad for retirees who would like to work in the club, and we got inundated with a lot of retirees showing up and calling and sending their resumes."

For up-to-the-moment information about the Dill Dinkers Pickleball Club in Visalia, including its opening date, call (559) 382-3465 or visit [locations.dilldinkers.com/locations/](https://locations.dilldinkers.com/) and click on Visalia on the map.

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Study Suggests Shingles Vaccine May Lower Dementia Risk

By Juan Siliezar, Associate Director of Media Relations and Leadership Communications, School of Public Health

A study led by Brown University researchers found that older adults who received the shingles vaccine currently used in the U.S. were less likely to be diagnosed with dementia within four years.

Older adults who received a shingles vaccine after a stay in a skilled nursing facility had a 24% lower risk of being diagnosed with dementia over a four-year period than those who were not vaccinated, according to a new study.

The findings are based on an analysis of health records and Medicare data from more than 500,000 adults age 66 and older who were admitted to skilled nursing facilities for short or long-term care. Researchers compared those who received at least one dose of the recombinant shingles vaccine, known as RZV or Shingrix, with those who did not. The vaccine was introduced in 2017 and is the only shingles vaccine currently on the market.

"A lot of previous studies with similar results focused on an older vaccine," said study author Kaley Hayes, an assistant professor at Brown University's School of Public Health. "This

study looks at the newest vaccine only in an older, vulnerable adult population who were not up to date with shingles vaccination and are at a very clear clinical point in care: entering a skilled nursing facility."

The findings align with several earlier studies that focused on a prior shingles vaccine and also linked shingles vaccination to a lower risk of dementia.

"It fits into this large puzzle that's just starting to come together that the vaccines are effective at preventing shingles and also appear to have neuroprotective benefits as well," said Hayes, who is also the associate director of pharmacoepidemiology for Brown's Center for Gerontology and Healthcare Research.

Hayes led the study published in *Annals of Internal Medicine* alongside colleagues from Brown, the University of Delaware, the Providence Veterans Affairs Medical Center and other institutions.

To analyze the data, the team used a method known as a target trial emulation, which is designed to mimic the conditions of a randomized clinical trial when conducting one is not practical. The study included Medicare claims and electronic health record information from patients admitted to more than 5,500 skilled nursing facilities



ties across the country between 2017 and 2022. Only 8,843 of 509,926 participants received the vaccine.

To be included in the study, patients could not have a prior diagnosis of dementia and had to be eligible to receive the shingles vaccine. After a four-year follow-up, the team found that people who received at least one of the two doses of Shingrix had a substantially lower risk of being diagnosed with dementia than those who did not receive the vaccine.

According to the data, only 18.8% of vaccinated adults developed dementia within four years, compared with 24.6% of those who were not vaccinated.

"This translates to about one in 17 dementia cases potentially being prevented,"

Hayes said.

The primary caveat of the study is the researchers cannot say for certain that the vaccine was the reason that vaccinated adults developed dementia at a lower rate. People who got vaccinated, for instance, tended to be slightly younger and healthier than those who did not, which may have also lowered their dementia risk. The research team adjusted for those differences and found that those factors did not fully account for the association. More research, including clinical trials, will ultimately be needed to determine whether the vaccine directly reduces the risk of dementia.

The researchers say the results point toward a generally accessible tool that can help both protect the body and mind.

"Our cognition is so tied to our overall health and what happens to us physically," Hayes said. "It's really amazing to see that something that's supposed to prevent a physical ailment can also help keep our brain healthy, too."

In the study, the authors acknowledged funding from GlaxoSmithKline, which makes the shingles vaccine Shingrix, noting that the company had no control over the study design, analysis or decision to publish the results.

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\$3.5 Billion Lost to Imposter Scams in 2025

New data from the Federal Trade Commission reveal that people reported losing a staggering \$3.5 billion to imposter scams in 2025, with reported losses increasing nearly three times since 2020.

FTC data also show that people reported imposter scams more than any other fraud category in 2025 – nearly one in three fraud reports were about imposter scams. These scams lured consumers through text, phone, email, social media, search engine results and other means.

Some of the costliest impersonation scams start with a fake security alert, often from a bank. People are convinced to move

money to “protect” it, with their losses often limited only by their available funds.

Last year, people reported losing nearly \$1 billion to business impersonators with the highest reported losses to bank impersonators – and about \$920 million to government impersonators, up from \$866 million and \$789 million respectively in 2024.

The FTC has seen a striking increase in reported fraud losses to all types of fraud – about \$16 billion was reported lost in 2025, the highest on record and an increase of about 25% compared to the 2024 figure.

“Consumers derive enormous benefits from competitive

markets built on truthful information. But fraud undermines that foundation, impeding the market process and preventing markets from operating efficiently,” said Christopher Muffridge, director of the Bureau of Consumer Protection. “The FTC will use every tool available to combat one of the most pernicious forms of fraud – government and business impersonation – and to protect the integrity of the digital economy.”

The data underscore the importance of the FTC’s work with the Elder Justice Coordinating Council (EJCC), which is working to help raise awareness of imposter scams and other scams impacting older adults as well as

other consumers.

This year, the FTC, along with the Department of Justice, Department of Health and Human Services and members of the EJCC, is leading the Never Ever campaign, a public-private coordinated consumer education effort to raise awareness of government and business imposter scams.

In addition to the federal agency members of the EJCC, the campaign also includes private sector representatives such as the American Bankers Association, USTelecom, Google and Microsoft.

To help the public spot imposter scams, EJCC members launched the Never Ever campaign, which is aimed at promoting messaging on the key actions that government and businesses will Never Ever take.

The Never Ever campaign ran from June 15 to June 26, in conjunction with World Elder Abuse Awareness Day. This first-of-its-kind public-private partnership included participants from a wide range of organizations and was aimed at directing consumers to a website that included information and resources to help them avoid imposter scams and what to do if they spot one.

Enforcement Actions

To help combat impersonation scams, the FTC in 2024 finalized the Impersonation Rule. The rule gives the agency stronger tools to combat and deter scammers who impersonate government agencies and businesses, enabling the FTC to file federal court cases seeking to get money back to injured consumers and civil penalties against rule violators. Since then, the FTC has vigorously enforced the rule and brought a dozen enforcement actions that have resulted in halting imposter schemes and obtained over \$70 million in redress for consumers.

In 2025, the FTC brought law enforcement actions under the Impersonation Rule against: American Tax Service (IRS imposter scheme); MediaAlpha (government imposter scheme to sell health insurance); Click Profit (business imposter money making scam); Blackstone Legal (phantom debt business imposter scheme) and Accelerated Debt Settlement (government and business imposter scheme that targeted older adults for debt relief).

More recently, the FTC filed a complaint against Innovative Partners in April 2026, alleging the operators impersonated the government and large insurance carriers to deceive consumers seeking health insurance into buying supposedly comprehensive PPO plans that do not offer the coverage they seek.

Consumers who are target-

(continued on page 8)

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West Nile Virus at Five-Year High

The California Department of Public Health (CDPH) is seeing the highest levels of West Nile virus (WNV) activity in five years. CDPH has reported 30 human cases of WNV in California, including three fatalities, one in Kings County.

As of August 21, there were five cases reported in Kings County and four in Tulare County.

"West Nile virus can be fatal, particularly for the elderly and immunocompromised," said CDPH Director and State Health Officer Dr. Erica Pan. "August and September are peak periods of West Nile virus transmission in the state, so we urge everyone to take precautions to protect themselves against mosquito bites."

Signs of WNV activity have been detected in 32 California counties through surveillance of mosquitos, dead birds, sentinel chickens and horses. The percent of dead birds and mosquito samples testing positive are also above the five-year average.

To date, over 24% of dead birds identified through surveillance have tested positive, compared to the five-year average of 13%. Currently, eight out of 1,000 mosquitoes are testing positive for WNV, compared to the five-year average of five out of 1000.

Some people have a higher chance of getting sick, develop-

ing neurological complications, or even dying from WNV. Risk factors include being 60 years of age or older; having diabetes, hypertension, or chronic kidney disease; or being on medication that suppresses your immune system.

What Californians Can Do

CDPH recommends that individuals protect against mosquito bites and WNV by practicing the "Three Ds":

- DEET – Apply an EPA-registered insect repellent, containing an active ingredient such as DEET, picaridin, oil of lemon eucalyptus or IR3535, according to label instructions.
- Dawn and Dusk – Mosquitoes that transmit West Nile Virus usually bite in the early morning and evening, so it is important to wear loose-fitting long-sleeved shirts and pants and repellent if outside during these times.
- Drain – Mosquitoes lay their eggs on standing water. Eliminate all sources of standing water on your property by emptying flowerpots, old car tires, buckets and other containers.

People who take medications that weaken their immune system should talk with their doctor about their risk for serious illness from WNV and take extra care to follow recommended safety steps.

For more information visit www.cdph.ca.gov

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Dill Dinkers will open in Visalia in late summer 2026.

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Research Says Multilingualism Helps Keep You Young

Can learning other languages help stay young for longer? In addition to its cultural and social value, speaking multiple languages can also protect brain health and physical health, slowing down biological processes of aging and strengthening resilience throughout life.

This is precisely the conclusion of an international study published in the prestigious journal *Nature Aging*. Among the main authors of this research is Lucia Amoruso, associate professor at Ikerbasque and researcher at the Basque Center on Cognition, Brain and Language (BCBL).

The expert group analyzed data from 86,149 participants from 27 different European countries, and proved that the bioconductional aging of multilinguals was slower compared to monolinguals.

According to the authors, speaking several languages shows that it can slow down the biological processes of aging and protect against age-related deterioration.

"Our work offers solid evidence that multilingualism can be a protective factor for healthy aging," said Lucia Amoruso.

AI Models

Researchers used artificial intelligence models trained by thousands of health and behavioral profiles to estimate the bi-



ological age of participants and calculate the gap in behavioral age (BBAG), that is, the difference between the predicted age and chronological age.

"We have collected risk factors for participants (hypertension, diabetes, sleep problems or sensory loss) and protective factors (education, cognition, functional capacity or physical activity), in order to then extract the BBAG value. If the value is negative, it indicates that someone has a slow and healthy ag-

ing; however, if it is positive, aging is faster," explained another author of the study, Dr. Agustín Ibañez, scientific director of the BrainLat Institute on Brain Health in Latin America.

The results reveal that people in countries where more than one language is spoken have half the probability of suffering signs of rapid aging. On the other hand, those who speak only one language have a double risk of aging earlier.

These consequences continue to be significant, even after adaptation according to linguistic, social, physical and socio-political factors. The protective effect of multilingualism is strong in indirect studies – reflecting the differences current-

ly existing in aging – as well as in longitudinal analyses – which show that multilingualism predicts a lower risk of rapid aging over time.

"Learning and using languages activate essential brain networks related to attention, memory and executive control, as well as those related to social interaction; these mechanisms can strengthen resilience throughout life," added Dr. Hernan Hernandez, researcher at BrainLat and co-author of the article.

Furthermore, the authors emphasize that this protective effect can be cumulative: the more language spoken, the greater the protection against cognitive impairment associated with aging.

"According to the findings, multilingualism is an accessible and economical tool to promote healthy aging of the population, which can be combined with other factors such as creativity and education," concluded the BCBL expert.

This large-scale epidemiological study available in the journal *Nature Aging* is an important advance in general brain health strategies with cognitive, social and cultural factors. The authors advocate for incorporating language learning into public health and education policies, with the aim of improving cognitive resilience and reducing the social burden of aging.

The Basque Center on Cognition, Brain and Language is an international interdisciplinary research center.

Imposter Scams...

(continued from page 6)

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Black Audiences Seek More Authentic Portrayals of Black Women 50+

Black adults are among the entertainment industry's most engaged audiences, attending movies, consuming TV and streaming at higher rates than the general population, according to new research from AARP.

In the study released August 10, "Bridging the Gap: The Path to More Authentic Portrayals of Black Adults in Movies and TV," nearly all respondents said seeing Black women 50+ represented on screen was important to them, yet only a quarter believe today's portrayals of Black women are accurate.

The findings highlight an opportunity for the entertainment industry to better reflect the experiences, aspirations and contributions of Black audiences, a consumer group with an estimated \$2 trillion in buying power, according to the media research company Nielsen.

"Black audiences are telling us clearly what they want to see, and there's a real opportunity for studios and creators to meet this moment," said AARP CEO Dr. Myechia Minter-Jordan. "Our research findings point to an audience that is deeply engaged and ready for stories that reflect the full range of their lived experiences. Expanding the range of stories depicted on screen can create stronger connections with viewers while helping the industry reach a broader spectrum of moviegoers."

The research shows Black audiences want to see more authentic portrayals of Black women on screen. The vast majority of Black adults (95%) said it is important to see Black women 50+ represented and more than half (54%) said seeing Black women 50+ portrayed on screen made them feel more positive about their own aging.

Additional findings from the

study include:

- 96% say it's important to show multiple generations together on screen, a sentiment shared broadly across age groups. Among them, about three in five say it's because it reflects real-life relationships and family dynamics (63%) and it helps break down stereotypes about age (57%).
- However, about three

in five (57%) Black adults feel underrepresented in storylines involving family dynamics and friendship and social connection.

- 68% of Black women said they want to see more stories focused on love and romance.

AARP's study is based on a national survey of 1,801 Black adults age 18 and over, conducted June 1-15. More information is at [AARP.org/blacklegacy](https://aarp.org/blacklegacy).

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More than One in Five Valley Seniors Live Alone

By Tim Sheehan, Central Valley Journalism Collaborative
This story was originally published by The Intersection.

The number of senior citizens who live alone in the San Joaquin Valley has grown by more than 30% since 2012, adding to a population at increased risk to both physical and mental health. That amounts to more than one in five Valley residents over the age of 65 living with no spouse, family or significant other.

According to data from the U.S. Census Bureau, almost 122,000 men and women age 65 and older live alone across Fresno, Kern, Kings, Madera, Merced, San Joaquin, Stanislaus and Tulare counties.

In a region where there are already proportionally fewer geriatricians – physicians with specialized training in caring for older people – than California as a whole, research indicates senior citizens living on their own face higher health risks as they encounter more chronic health problems, become more fragile with age, and may confront issues such as cognitive or memory problems.

“For seniors living alone, this can make them especially vulnerable to accidents and hazards in or around the home,” wrote Mark Nathanson, MD, a geriatric psychiatrist and clinical professor at Columbia University in New York, in a 2024 article. “Additionally, the fear of not being able to do things independently can take a toll on a senior’s mental health and self-esteem.”

Those points were underscored by Dr. Alex Sherriffs, a physician who specializes in geriatric medicine with the UCSF Fresno medical education program, and by Amanda Nugent Divine, CEO of Kings View Behavioral Health in Fresno.

“Aging alone absolutely increases poor health outcomes,” Sherriffs said in an interview with the Central Valley Journalism Collaborative. “There’s like a 30% increase in cardiovascular disease by virtue of living alone, a 50% increase in dementia, and a 32% increase in stroke.”

Nugent Divine, who holds master’s and doctorate degrees in psychology, emphasized the mental health concerns for solo agers.

“Aging alone is dangerous. It’s bad for the brain,” she said in an interview with CVJC. “The aging process itself is so rigorous, it can be so hard on people that it definitely can tax underlying mental health issues” including depression, anxiety and loneliness.

Sherriffs said seniors living alone in the Valley is becoming more common. As regional demographics and values change, families are becoming smaller.



Adult children often move away from their hometown to launch their own lives and families, and there are more older people living alone because they’re widowed or divorced.

“But it doesn’t mean we should be lonely,” he added.

Among the Valley’s solo-aging population, women outnumber men by more than 35,000. In several counties, including Fresno, San Joaquin and Stanislaus counties, the margin of women to men who live alone is about two to one.

“This is, first and foremost, an older women’s issue, because women outlive men and because they’re less likely to remarry after being widowed or divorcing,” reported *KFF Health News*, an independent, nonprofit health information and research organization, in a 2024 article. “Twenty-seven percent of women ages 65 to 74 live alone, compared with 21% of men. After age 75, an astonishing 43% of women live alone, compared with only 24% for men.”

Additionally, *KFF Health News* reported in 2024 that almost 40% of seniors living alone have issues with vision or hearing deficiencies, cognitive problems or other disabilities that challenge their capacity to live independently and care for themselves.

For someone facing such challenges on their own, there’s no one else in the household available to help, or to call for help, in the wake of an accident, injury or illness. Think of those often lampooned but deadly serious television commercials from past decades: “I’ve fallen and I can’t get up.”

Falls and Other Physical Dangers

“Falls can absolutely be deadly” for seniors, said Sherriffs. “Less than half of people who break a hip are alive in a

year.”

Frailty and a lack of mobility can combine to make a person a shut-in, leading to a diminished quality of life, Sherriffs added, and an elder who is living on his or her own must navigate without help to get around the house, around the clutter of furniture or around rugs that create a tripping hazard that can lead to more falls.

The U.S. Centers for Disease Control reported earlier this year that falls are a leading cause of injury for adults ages 65 and older, and are among the leading causes of both fatal and nonfatal injuries among senior citizens.

In the San Joaquin Valley, the CDC’s mortality database reveals that accidental falls were listed as a contributing factor to more than 2,200 deaths among people ages 65 and older across the eight-county region from 2018 through 2025.

Other accidental household mishaps, including drowning and poisoning from medications, were also significant factors in senior deaths in the region.

The physical danger to seniors goes beyond falling and other injuries.

“We’re living longer, Sherriffs said. “That gives us the opportunity to live with more chronic disease.”

As people age, they often are dealing with more health conditions and find themselves managing multiple prescriptions for medications. Most drugs call for a certain dose at certain times, and keeping them straight can be tricky.

“The ability for us to take the medication correctly, if we have two medicines, it falls by half,” Sherriffs said, and is more complicated with each additional medication. “Now add in if the doctor says, ‘I want you to take this one on an empty stomach and this one on a full stomach,’ which may be the best way to take those medications, it gets impractical really fast.”

Seniors’ ability to feed themselves is also a significant concern. In the San Joaquin Valley, nutritional deficiencies are among the leading causes of death for people ages 65 and older, according to federal mortality data.

“Nutrition is huge because it comes back to frailty, it comes back to falls,” Sherriffs said. “We know nutrition is important in terms of cardiovascular health, our risk of diabetes, and more.”

Emotional and Mental Health

In addition to the physical risks of living alone as one ages, there is also a significant potential for depression and isolation, particularly for seniors who are widowed or divorced, have no children or family nearby or no longer have the ability or desire to drive.

Census Bureau estimates indicate that in 2024, more than 22% of the Valley’s senior citizens were widowed, while more than 16% were divorced or separated. About 6% had never married.

“When someone loses a spouse or goes through divorce, it is important that they, from

(continued on page 22)



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CALENDAR

Through September 12 – Con Fervor

The Tulare Historical Museum, 444 W. Tulare Ave., Tulare, will host this celebration of Mexican/Latino culture in its Gallery Room and Depot Room. For more information, call (559) 686-2074.

September 2, 9, 16, 23, 30 – 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, September 3 – "DNA Demystified: A Beginner's Guide to Cracking Your Genetic Code"

The Sequoia Genealogical Society and Jamie Lee McManus Mayhew will present a 6 p.m. program about DNA testing, one of the most powerful tools available to genealogists. Refreshments will follow. This free event will be held at the Tulare Public Library, 475 M St. in Tulare. For more info, call (559) 685-4518.

September 3, 10, 17, 24 – Thursday Night Dances

These dances, featuring music by Trick Shot, are held 7-10 p.m. at the Porterville Veterans Memorial Building, 1900 W. Olive Ave., Porterville. Tickets are \$5.

For more information, call (559) 791-7695.

September 3-26 – Family Community Art Exhibition

Arts Visalia will host this annual art extravaganza, which includes an opening reception and awards presentation on September 4 from 5-7:30 p.m. Arts Visalia is at 214 E. Oak Ave., Visalia. For more information, visit www.artsvisalia.org or call (559) 739-0905.

Friday, September 4 – 29th Annual Chile Verde Golf Tournament

Tulare-Kings Hispanic Chamber of Commerce is hosting this event at Valley Oaks Golf Course, 1800 S. Plaza Dr., Visalia. For more information, call (559) 734-6020.

September 4-5 – Visalia Gleaning Seniors Yard Sale

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

Friday, September 4 – F1rst Friday

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

[artsconsortium.org/calendar](http://www.artsconsortium.org/calendar).

Friday, September 4, 11, 18, 25 – Friday Night Dances

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

Saturday, September 5 – First Annual Multicultural Festival

The Tulare Historical Museum, 444 W. Tulare Ave., Tulare, will host this free event, featuring cultural performances, artisan vendors and ethnic food, from 11 a.m. to 4 p.m. For more information, call (559) 686-2074.

September 6, 13, 20, 27 – Senior Pride Bingo Sundays

This 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, September 9 – Valley Renal Support Group

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

Thursday, September 10 – Bingo Night

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

Saturday, September 12 – 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 "Healthy Aging." For more information, call (559) 624-2758.

September 12-13 – Visalia 22nd Annual Home Expo

This two-day home and patio event returns to the Visalia Convention Center. For more information, visit www.visalia-homeshow.com. (See page 23.)

Tuesday, September 15 – Grief Support Group

American Quality Life Hospice will present this 5:30 p.m. monthly session at Salser & Dillard Life Event Center, 135 E. Caldwell Ave., Visalia. For information, call (559) 409-2665.

Tuesday, September 15 – Tulare Caregiver/Dementia Support Group

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

Tuesday, September 15 –Visalia Caregiver/Dementia Support Group

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

(continued on page 13)

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Five Times Renting in Retirement Makes More Sense than Owning



Money Expert Clark Howard

Homeownership is usually treated as the finish line. You pay off the mortgage, you stay put and your housing costs drop to taxes, insurance and upkeep. For many retirees, that's still the right plan.

But a growing number of older Americans are choosing to rent instead. Between 2013 and 2023, the number of renters aged 65 and older grew by 2.4 million, a nearly 30% increase and the largest jump of any age group, according to a Point2-Homes analysis of census data. More than 10.4 million older adults now rent their homes.

Some of those renters had no choice. But many are homeowners who sold on purpose. Here are the situations where renting in retirement makes real financial sense, and the situations where it doesn't.

1. You're Relocating

This is the clearest case, and money expert Clark Howard has a firm rule about it is you should always rent first for six months, a year or even two years if you're thinking about relocating for retirement.

Clark says, "If it turns out that you don't like it, at least you're not all-in owning a home that you've now got to get rid of."

A place that's wonderful to visit in March can feel very different in August. The neighbors, the traffic, the health care options, the distance from your kids: none of that shows up in a listing. Renting buys you time to find out whether the move actually fits your life before you commit hundreds of thousands of dollars to it.

If you sell your old home to fund the move, renting also lets you park the proceeds somewhere safe while you decide, instead of rushing into a purchase in an unfamiliar market.

2. You Want to Live in More than One Place

If your retirement plans include spending winters in Florida and summers up north, or slow-traveling for months at a time, owning can work against

you. An empty house still generates insurance bills, maintenance needs and worry.

Renting gives you flexibility that ownership can't match. You can sign a shorter lease, go month-to-month or simply not renew when your plans change. For snowbirds, renting on at least one end of the migration often costs less than carrying two properties, and it eliminates the 2 a.m. phone call about a burst pipe in a house 1,000 miles away.

3. Your Home is Costing More than You Think

"Renting is throwing money away" is the most common objection to this whole idea. But owning a home free and clear doesn't mean living there is free.

A 2025 analysis from Zillow and Thumbtack found that insurance, maintenance and property taxes cost the average homeowner \$15,979 per year, about \$1,325 a month on top of any mortgage payment.

Homeowners insurance premiums alone have surged 48% in five years. Bankrate ran a broader version of the same math, adding utilities and Internet, and put the annual cost of owning a single-family home at more than \$21,000.

The squeeze is hitting retirees hard. Harvard's Joint Center for Housing Studies found that 7.9 million homeowners ages 65 and older were cost-burdened as of 2023, meaning housing ate more than 30% of their income. That's more than one in four older homeowners.

If your property taxes and insurance keep climbing while your income doesn't, selling can convert an expensive asset into income-producing savings. Thanks to the capital gains exclusion, a married couple can shield up to \$500,000 in profit on the sale of a primary residence from taxes (\$250,000 for singles), as long as they owned and lived in the home for at least two of the last five years.

When invested conservatively, the proceeds from a

home sale can cover many rent checks.

Before you decide, run your own numbers. Add up what your home actually costs you each year in taxes, insurance, utilities, maintenance and repairs, then compare that to the annual rent on a place you'd be happy living in. The gap is often smaller than people expect, and sometimes it runs the other way.

4. You're Done with Maintenance

There's a physical side to this decision that spreadsheets miss. Homes demand labor: gutters, lawns, ladders, filters, roofs, storm prep. At some point, that work stops being satisfying and starts being a burden or a safety risk.

You can pay someone to do all of it, but that's exactly the point. Once you're outsourcing the maintenance anyway, you're paying homeowner prices for a renter's lifestyle. When the water heater dies in a rental, it's a phone call, not a \$1,800 check.

5. You Expect Another Move within a Few Years

Buying only pays off if you stay long enough for appreciation to overcome the transaction costs, which typically run 8% to 10% of the home's value once you count commissions, closing costs and moving expenses on both ends.

If there's a decent chance you'll relocate again within five years, whether to be near grandchildren, to downsize further or to move into a retirement community with more support, renting keeps you nimble. You avoid paying those transaction costs twice in a short window, and you're never stuck waiting for a house to sell before you can make your next move.

When Renting in Retirement Is a Mistake

Renting is not automatically the smarter play. A few situations where staying an owner usually wins.

- You have a paid-off home with modest carrying costs. If your taxes and insurance are reasonable and the house still fits your life, your effective housing cost is likely lower than any rent you'd find. That stability is worth a lot on a fixed income.
- You'd struggle with rent increases. A landlord can raise your rent every year, and in most states there's no cap. Owners with a paid-off home or a fixed-rate mortgage are insulated from housing inflation in a way renters never are.

- You want control over your housing. A landlord can decide to sell, decline to renew your lease or let the property decline. Moving is disruptive and expensive at any age, and more so later in life. If being forced to move on someone

else's timeline would be a hardship, ownership protects you from it.

- Your home is a core part of your estate plan. A home passed to heirs gets a step-up in cost basis, which can wipe out decades of taxable appreciation. If leaving the house to your kids matters to you, selling it gives that up.

Will a Landlord Rent to You without a Paycheck?

One practical worry keeps many retirees from considering this at all. If your income is Social Security and investment withdrawals rather than a salary, will landlords turn you away?

Clark says no. "They're not going to hassle you at all, because they know that that Social Security check comes every month, whereas a paycheck can stop at any time for any reason."

Beyond steady income, the thing landlords care about most is your credit. Keep it in good shape, be ready to document your sources of income, and you'll be a stronger applicant than most people with jobs.

Final Thoughts

For many people, owning a home in retirement is still the goal – and if you have a paid-off home that fits your budget and your lifestyle, it can be a source of emotional and financial security.

But retirement is also a season of life where flexibility matters.

Before you make a decision, don't rely on assumptions like "renting is throwing money away" or "owning is always better." Run the numbers based on your actual situation, including taxes, insurance, maintenance, repairs and the opportunity cost of the money tied up in your home.

Clark.com's Rent vs. Buy Calculator can help you compare the costs and see which option makes the most sense for you.

The right answer may be staying in the home you love. It may be downsizing. Or it may be renting somewhere new while you enjoy a simpler, more flexible retirement.

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

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Kaweah Health Director of Post-Acute Nursing Kari Moreno at one of the new beds in the long-term subacute care facility expansion.

Kaweah Health Expands Care Facility

Kaweah Health expanded its long-term subacute care facility in Visalia, increasing the ability of families to keep their loved ones in need of constant medical assistance close by.

The expansion brought back skilled nursing patient beds and rooms closed in December 2022 in the aftermath of the pandemic. There were 32 long-term subacute patients in the facility but eight additional beds were licensed for subacute care on July 1, with plans to add another 14 beds within a year.

With those additions, Kaweah Health will be able to care for 54 long-term subacute patients.

"Having to turn away 22 skilled nursing patients was one of the hardest decisions we had to make to get back on our feet financially after the pandemic," said Jag Batth, Kaweah Health

chief operating officer. "To be able to expand this specialized care to 22 individuals means so much to us and their families."

Long-term subacute patients often need permanent medical assistance devices such as a ventilator and/or an artificial feeding device, requiring around-the-clock care.

It can be difficult to find a subacute facility that offers long-term care, which is why Kaweah Health prioritized reopening this portion of its Court Street facility with licensed subacute beds. Families frequently find their only option is a care facility more than an hour away.

"We don't want families to face the hardship of long commutes to see each other," Batth said.

Kaweah Health's Subacute Care Facility is located at 1633 S. Court St. in Visalia.



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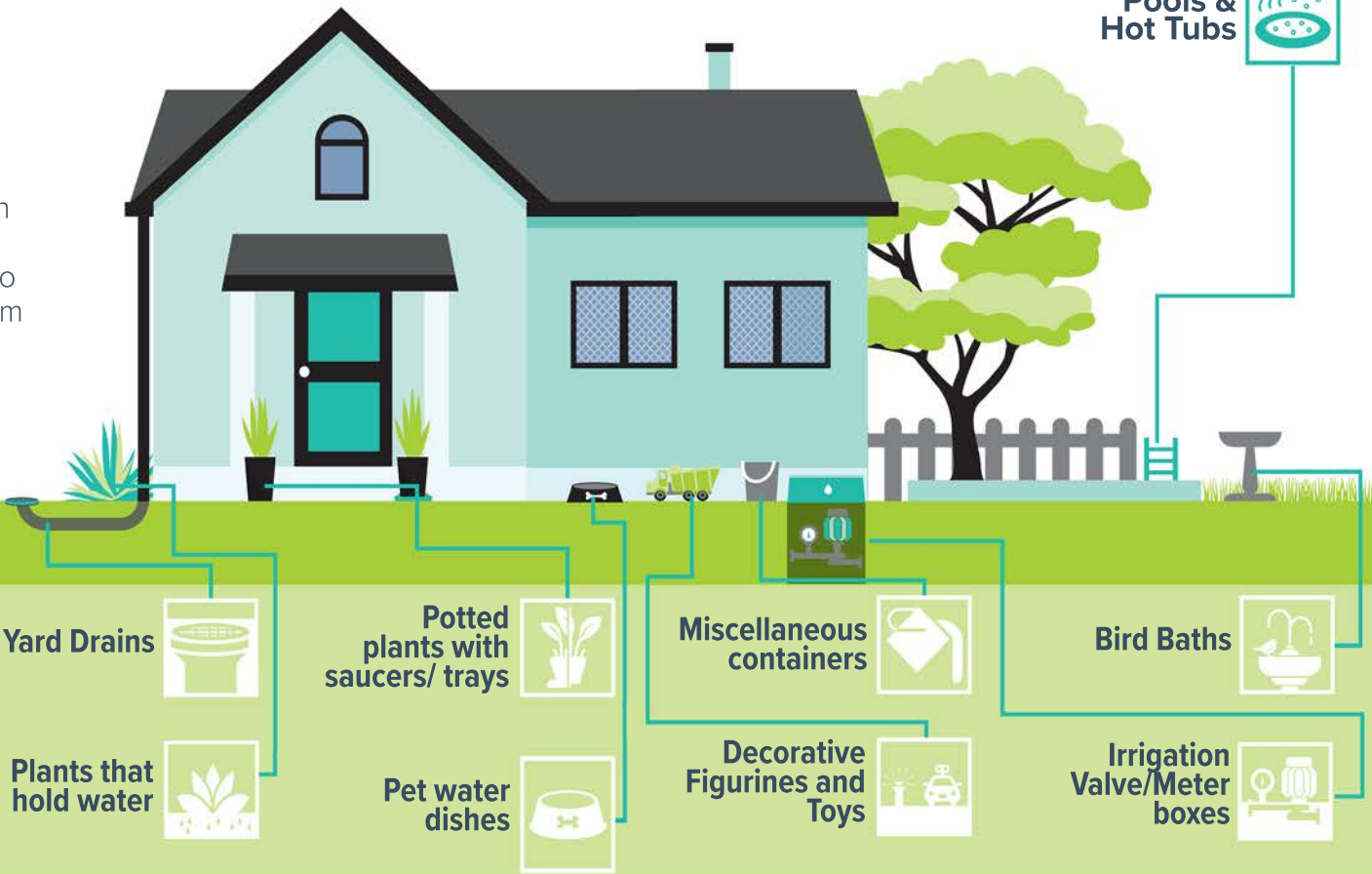
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QUAIL CORNER

How Can I Get Quality Sleep?

Q&A with Kimberly Jensen

Question: I have been challenged sleeping throughout the night for any longer than five hours. My friend said that it is bad for your health to not get enough sleep. What could happen to me?

This is a great question, and I am certain that many people are in the same position as you are. Life can get very busy and sleep is rarely on the top of our “Most Important Things to Do List.”

Our hectic schedule of running errands, attending doctors’ appointments, visiting family/friends or getting lost in screen time on our computer and phone seem to push sleep right down the ladder of importance. Finding time for sleep can be a real struggle. There is so much to do!

When it comes to focusing on healthy living, we tend to focus on eating nutritious food, staying hydrated and exercising regularly. Somehow, we miss one of the most essential components of a healthy lifestyle, which is proper sleep.

Proper sleep can be life changing. If you feel overwhelmed, tired and stressed, better sleep will help you feel more focused, energized and able to cope with the stressors

in your life.

If you are walking or exercising regularly, your muscles need time to recover. Sleep is the perfect time for them to go into full recovery mode. This is the period when tissues heal and cells are regenerated.

Without adequate sleep, your muscle repair system is compromised. Your muscles will feel sore and fatigued and the wonderful exercise you did the day before will not give you the full benefits of your efforts.

By making sleep a priority, you will find that you will awaken refreshed and have more energy throughout the day. Your muscles will get the rest that they need to heal and grow stronger.

The most important muscle in your body is your heart. It is the most relied upon muscle and works whether you are awake or asleep. Quality sleep is essential to help support your heart. Proper sleep will minimize your risk of heart disease and stroke while lowering your blood pressure.

According to the National Institutes of Health, inadequate rest causes your cardiovascular system to work harder and will increase the stress on your heart. If you manage your weight and cholesterol levels while main-



taining seven to eight hours of sleep, you will lessen the increase of hypertension, heart disease, heart attack or stroke.

Let’s talk about brain health and how that is affected. Proper sleep plays a huge role in improving your attention and memory. The National Institutes of Health report that slow-wave sleep is when your brain detoxification heavily relies on deep, non-rapid eye movement sleep.

During this deep stage, your brain cells physically shrink by about 60%, allowing cerebrospinal fluid to rush through the gaps like a dishwasher, flushing out toxic protein byproducts like beta-amyloid (which is linked to Alzheimer’s disease). An average adult needs to accumulate roughly 1.5 to 2 hours of deep sleep per night to fully facilitate this cellular cleanup.

Not every hour you sleep is considered deep sleep. Deep sleep cycles happen more frequently during the first half of the night. When you go to bed late at night, you are basically skipping out on a full night’s rest which cuts short this vital cleaning process.

A good night’s sleep is crucial for reinforcing memories and cognitive ability. A well-rested brain will help you to be more attentive and able to solve problems better.

Proper sleep also helps to strengthen your immune system. The immune system is your body’s front line defense against illness and infections.

When you are sleeping, your body produces proteins called cytokines that are essential in the reduction of inflammation and infections. Without these cytokines, your body’s defenses weaken and you are more apt to catch the flu, pneumonia and other infections that will sideline your plans for a while. If you are noticing that you catch every bug that is going around, you can credit that to the lack of proper sleep.

A good night’s sleep also helps you emotionally. Lack of quality sleep leads to irritability, lack of patience, mood swings and feeling emotionally drained. It increases anxiety and creates depression over time. The in-

crease of stress hormones raises which can create mental health issues and ultimately makes it harder for you to sleep well. It is a vicious cycle.

There are many things that you can do to get a better night sleep, many of which have been practiced for hundreds of years. The Ofuro (Hot Bath Ritual) which is my favorite, is a Japanese sleeping technique that involves taking a warm bath before bedtime.

Best results are to get out of the bath at least an hour before you are ready to sleep. The hot water raises your core temperature and when you get out of the bath and cool down, it mimics your body’s natural circadian dip. This triggers natural drowsiness and gets you ready for deep sleep.

Another technique you can try is to keep your bedroom on the cool side and use black-out curtains on your windows. Limit the amount of screen time that you use on your computer and read a book instead of watching TV. Many of us have our televisions on all night for background noise but that is prohibiting our brains from getting the deep sleep that is necessary for a good night’s sleep.

Try to keep busy throughout the day and not nap. Keep your sleeping pattern to only nighttime. Keep a strict bedtime routine and you will find that you will be able to sleep longer and more deeply.

Avoid caffeine and alcohol before you go to bed as it will stimulate you and not relax your brain. Erase all the chores and plans that keep looping in your head and let them be a project for tomorrow. Take deep breaths and focus on relaxing muscles from your toes up to your jaw. There are lots of ways to prepare for a good night’s sleep online. You just need to find the one that works for you.

Sufficient and consistent sleep has the ability of extending your life. It benefits your muscles, heart, brain, immune system and your mental health. Making sure to get a good night’s sleep is just as important as exercise, proper nutrition and staying hydrated. It is a part of your health routine that supports your body’s natural healing process and will be beneficial in more ways than one.

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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HEPA Air Purifiers May Boost Brain Power in Adults over 40

By *Nicholas Pellegrino, Research Associate in Public Health Sciences, University of Connecticut; Doug Brugge, Professor of Public Health Science and Community Medicine, University of Connecticut; and Misha Eliasziw, Associate Professor of Biostatistics, Public Health and Community Medicine, Tufts University*

Using an in-home HEPA purifier for one month spurs a small but significant improvement in brain function in adults age 40 and older. That's the result of a new study we co-authored in the journal *Scientific Reports*.

HEPA purifiers – HEPA stands for high efficiency particulate air – remove particulate matter from the air. Exposure to particulate matter has been connected to respiratory and cardiovascular illnesses as well as neurological diseases such as Alzheimer's and Parkinson's.

Environmental health researchers increasingly recommend that people use HEPA air purifiers in their homes to lower their exposure to particulate matter, but few studies have examined whether using them boosts mental function.

We analyzed data from a study of 119 people ages 30 to 74 living in Somerville, Massachusetts. Somerville sits along Interstate 93 and Route 28, two major

highways, resulting in relatively high levels of traffic-related air pollution. This makes it an especially good location for testing the health effects of air purifiers.

We randomly assigned participants to one of two groups. One used a HEPA air purifier for one month and then a sham air purifier – which looked and acted like the real thing but did not contain the air-cleaning filter – for one month, with a monthlong break in between. The second group used the real and sham purifiers in reverse order.

After each month, participants took a test that measured different aspects of their mental capacity. The test probed people's visual memory and motor speed skills by measuring how quickly they could draw lines between sequential numbers, and it tested executive function and mental flexibility by asking them to draw lines between alternating sequential numbers and letters.

We found that participants 40 years and older – about 42% of our sample – on average completed the section testing for mental flexibility and executive function 12% faster after using the HEPA purifier than after using the sham purifier. That was true even when we accounted for factors like differences in the amount of time participants spent indoors, with either filter, as well as how stressful they found the test.

This improvement may seem small, but it is similar to the cognitive benefits that people experience from increasing their daily exercise. While you may not experience a sudden increase in clarity from a 12% boost, preventing cognitive decline is vital for long-term well-being. Even small decreases in cognitive functioning may be associated with a higher risk of death.

Studies increasingly show that air pollution can be detrimental to brain health.

Why It Matters

Air pollution can negatively affect mental function after just a few hours of exposure. Studies show that air purifiers are effective at reducing particulates, but it's unclear whether these reductions can prevent cognitive harm from ongoing pollution sources like traffic. Research has been especially lacking in people living near major sources of air pollution, such as highways.

People living near highways or major roadways are exposed to more air pollution and also experience higher rates of air pollution-related diseases. These risks aren't encountered by all Americans equally: people of color and low-income people are more likely to live near highways or areas with heavy traffic.

Our study shows that HEPA air purifiers may offer meaningful health benefits under these cir-

cumstances.

What Still Isn't Known

Research shows that air pollution begins to affect cognitive function especially strongly around age 40. These effects may become increasingly prominent as people age.

HEPA air purifiers may therefore be especially beneficial for older adults. Our study did not explore this possibility, as fewer than 10 of our 119 participants were over the age of 60.

Also, our participants only used a HEPA air purifier for one month. It's possible that longer durations of air purification may sustain or even increase the improvement in cognitive function we observed in our study.

Finally, it is unclear exactly how air purifiers improve cognition. Some studies suggest that exposure to particulate matter reduces the amount of the brain's white matter, which helps brain cells conduct electrical signals and maintains connections between brain regions. The brain regions most harmed by air pollution are the ones that control mental flexibility and executive function, the same domains in which we saw improvements in our study.

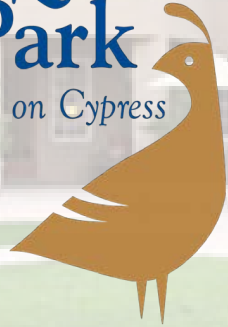
We plan to study whether reducing particulate matter by using air purifiers is indeed protecting the brain's white matter, and whether it could reverse some cognitive decline.

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CALENDAR

(continued from page 13)

Saturday, October 3 – 4th Annual Oktoberfest

Exeter Chamber of Commerce will host this event at the Exeter Veterans Memorial Building from 2-6 p.m. Tickets are \$50 and available at the chamber, the Exeter Golf Course, and online at eventbrite.com.

October 4, 11, 18, 25 – Senior Pride Bingo Sundays

This 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.

October 5-10 – Exeter Fall Festival

The Exeter Chamber of Commerce will host several days of events. For a complete schedule, visit www.exeterchamber.com. Open "Events" and click "Fall Festival."

October 7, 14, 21, 28 – 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.

Friday, October 9 – Exeter History Walk

This one-mile loop through Exeter features a cellphone application to share the history of various points along the walk. For more info, call (559) 592-5900 or visit www.cach-exeter.org.

ious points along the walk. For more info, call (559) 592-5900 or visit www.cach-exeter.org.

Saturday, October 10 – 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 "Breast Cancer Awareness." For more information, call (559) 624-2758.

Tuesday, October 13 – The 32nd Taste of Downtown

Downtown Visalians will host this annual event where people stroll through downtown while tasting local bites, sips and specialties from popular eateries and shops. For tickets or more info, call (559) 732-7737 or visit www.downtownvisalia.com/events.

Wednesday, October 14 – Valley Renal Support Group

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

Thursday, October 15 – Tulare Senior Resource Fair

The Tulare Senior Community Center, 201 N. F St., Tulare, will host this event, featuring booths offering information about veterans services, Medicare, social services, health and wellness, and caregiver support, from 10 a.m. to 1 p.m. For more info, call (559) 685-2330.

Thursday, October 15 – Bingo Night

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

Friday, October 16 – Prize B-I-N-G-O

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

Saturday, October 17 – Walk with a Doc

This informational walk and talk, sponsored by Altura Centers for Health, will be held at Shelter #4 in Del Lago Park, 1700 N. Laspiña St. in Tulare from 8-9:30 a.m. The topic this month is "Dental Care." For more information, call (559) 686-9097.

Saturday, October 17 – 12th Annual Trunk or Treat Car Show

Westgate Gardens Care Center, 4525 W. Tulare Ave., Visalia, will host this event from 10 a.m. to 1 p.m. (See ad on page 13.)

Saturday, October 17 – Visalia Taste the Arts

The annual free arts festival featuring arts, crafts, books and music by local artists, writers and musicians will be held along Garden Street in downtown Visalia from 10 a.m. to 5 p.m. For more information about Taste The Arts, visit <https://arts-consortium.org/events/tta> or call (559) 772-0001.

Saturday, October 17 – Community Bingo

Grand Oaks Senior Living, 999 North M St., Tulare, will host this free-to-play event. Concession opens at 12:45 p.m. and bingo starts at 1:30 p.m. For more information, call (559) 467-6208.

Monday, October 19 – Exeter Caregiver/Dementia Support Group

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

Tuesday, October 20 – Tulare Caregiver/Dementia Support Group

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

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

Tuesday, October 20 – 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.

Tuesday, October 20 – Grief Support Group

American Quality Life Hospice will present this 5:30 p.m. monthly session at Salser & Dillard Life Event Center, 135 E. Caldwell Ave., Visalia. For information, call (559) 409-2665.

Friday, October 23 – Visalia Senior Center Fall Open House

The Visalia Senior Center, 310 N. Locust St., Visalia, will host this annual event. (See article on page 1.)

Friday, October 23 – 9th Annual Golf Tournament

The Creative Center Foundation will host this event at Valley Oaks Golf Course in Visalia. For more information, call (559) 759-9045.

Thursday, October 29 – Hands in the Community 17th Annual Celebration Dinner

This event will be held at the Visalia Convention Center from 6-9 p.m. For more info, call (559) 625-3822 ext. 100, or visit www.hnconline.org/events.

Friday, October 30 - Halloween Luncheon

This event will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, at 11 a.m. "Dress up in your favorite costume!" The cost for Visalia residents 55+ is \$7. Tickets must be purchased in advance. For more information, call (559) 713-4365.

Thursday, November 5 – "American State Papers: A Resource for Early American Research"

The Sequoia Genealogical Society and Pamela Bell-Dallas will present a 6 p.m. program about papers that contain legislative and executive documents from the early years of the United States government, covering the period from 1789 to 1838. Refreshments will follow. This free event will be held at the Tulare Public Library, 475 M St. in Tulare. For more info, call (559) 685-4518.

November 6-7 – Visalia Gleaning Seniors Yard Sale

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



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International Elder Fraud Gang Members Plead Guilty

Four Dominican nationals have pleaded guilty, and another has been sentenced, for their roles in connection with a transnational “call center” operation in the Dominican Republic that tricked hundreds of elderly victims in the United States into believing that their grandchildren or other close family members were in trouble and needed money.

In total, the investigation identified more than 400 victims with an average age of 84, including at least 50 in Massachusetts, resulting in more than \$5 million in losses.

Oscar Manuel Castanos Garcia, 34; Joel Jose Cruz Rodriguez, AKA “Paflo,” 34; Edward Jose Puello Garcia, 45; and Joel Francisco Mathilda Leon, 27, have each pleaded guilty to one count of conspiracy to commit mail fraud and wire fraud and one count of money laundering conspiracy. The defendants were indicted by a federal grand jury in May 2024. They were arrested in August 2025 in the Dominican Republic at the request of the United States, extradited, and detained pending trial.

A fifth defendant, Luis German Santos Burgos, 33, was sentenced on June 25, 2026, by U.S. District Judge Leo T. Sorokin to 48 months in prison and three years of supervised release for his role in the elder fraud operation.

A sixth defendant, Gerardo Heriberto Nuñez Nuñez, 41, has agreed to plead guilty to one count of money laundering conspiracy for his role in laundering scam proceeds from the United States to the Dominican Republic.

According to the charging documents, the defendants, led by Castanos Garcia, ran a sophisticated “call center” operation in the Dominican Republic that tricked hundreds of elderly victims in the United States into believing that their grandchildren and other close family members were in trouble and needed money. Once the defendants obtained the money, they laundered their illicit proceeds back to the Dominican Republic.

Castanos Garcia oversaw call centers in the Dominican Republic, where he employed co-conspirators who spoke English and carried out what are commonly known as “grandparent scams.” These scams would begin with an “Opener” employee, who would call victims and pretend to be a grandchild who was in an accident. Then, a “Closer” would allegedly follow up with another call, pretending to be the grandchild’s attorney, asking for a sum of money to pay for the grandchild’s attorney’s fees.

Castanos Garcia ran these call center locations with the



Tavarez Jimenez holds stacks of cash that he allegedly sent to Oscar Manuel Costanos Garcia, reporting that he had just delivered \$189,250 to a money transmitter in New York to be sent to the Dominican Republic.

help of several managers, including Cruz Rodriguez and Puello Garcia, who supervised, instructed and paid the employees.

Callers for Castanos Garcia’s call centers would instruct elderly victims to provide cash to “runners” in the United States, including Joel Francisco Mathilda Leon. Most often, the callers would instruct victims to give the packages with cash to rideshare drivers who were ordered to the

victim’s house by a runner. Runners would then have the unsuspecting rideshare drivers deliver the packages to the runners at nearby locations. In some cases, the callers would direct the victims to ship packages of cash to specified addresses via mail or commercial carriers.

Often times, the call center would call victims again and ask for additional funds for their grandchildren, sometimes two or three additional times. For

example, callers would claim that there had been a “mix up” or that a “pregnant women’s baby was lost in the crash.”

At times, co-conspirators would order unwitting rideshare drivers to drive the elderly victims to the bank to withdraw additional funds.

Castanos Garcia directed the runners to deposit the victims’ money into bank accounts or deliver it to co-conspirators. The operators of the scheme relied on money launderers in the United States and the Dominican Republic, including Nuñez Nuñez, to transmit proceeds from victims in the United States to Castanos Garcia and others in the Dominican Republic.

As alleged in the indictment, Nuñez Nuñez provided call center operators with access to bank accounts in the names of purported businesses, into which runners deposited scam proceeds. He also arranged for the runners to hand-deliver cash from victims to individuals in New York and elsewhere. Nuñez Nuñez then provided cash to the call center operators in the Dominican Republic.

Santos Burgos ran another grandparent scam call center in the Dominican Republic and coordinated with Castanos Garcia to send U.S.-based runners to pick up scam proceeds for their respective operations.

The charge of conspiracy to commit mail fraud and wire fraud provides for a sentence of up to 20 years in prison, three years of supervised release and a fine of up to \$250,000, or twice the loss to the victim. The charge of money laundering conspiracy provides for up to 20 years in prison, three years of supervised release and a fine of up to \$500,000 or twice the amount of laundered funds, whichever is greater. Sentences are imposed by a federal district court judge based upon the U.S. Sentencing Guidelines and statutes which govern the determination of a sentence in a criminal case.

United States Attorney Leah B. Foley and Ted E. Docks, special agent in charge of the Federal Bureau of Investigation, Boston Division made the announcement. Valuable assistance was provided by the Justice Department’s Office of International Affairs and law enforcement partners in the Dominican Republic. Assistant U.S. Attorney David M. Holcomb of the Criminal Division is prosecuting the case.

The details contained in the charging documents are allegations. The remaining defendants are presumed innocent unless and until proven guilty beyond a reasonable doubt in a court of law.

This article is from a press release issued by the U.S. Attorney’s Office, District of Massachusetts, on July 15.



A copy of the script used by the elder fraud ring.

Garden Tips for September and October

By Peyton Ellas
Tulare-Kings County Master Gardener

Perhaps you have noticed the days are getting shorter? A sure sign that summer is winding down and fall is around the corner. I think of the garden year not from January-December, but from autumn to autumn, since so much of our garden creation and re-creation happens in the fall. September is mostly preparation, unless the weather stays cool, and early October is when the action really begins.

Planting

The vegetable garden transitions from warm to cool season, so there will be some of each in the beds this month. I'm cleaning out my old tired, buggy squash and melon plants and will let the beds rest a few weeks, before planting seedlings of broccoli, cabbage and cauliflower.

You can also plant seeds of carrot, lettuce, parsley, green onions, peas, radish, chard and other greens, turnips, seed potatoes and flowers like calendula, alyssum, snapdragon and poppies. You can also start planting trees and perennials, or wait another month.

In our area, October is the



Calendula

best month for planting. As always, try to plant in the cool mornings and avoid planting if high temperatures are forecast. This is a great time to plant your ornamental perennials for next spring and summer. The warm fall days will give them time to get established, while winter will get their roots developed for a long, hot summer. Think of drought-tolerant plants such as salvias, butterfly bush, ceanothus, daylily, coreopsis or sunflower.

Maintaining

Pay attention to anything you plant this month. In the vegetable garden, aphids and white fly may still be active, and earwigs will be emerging from summer siesta. Continue with ant baits in edible and ornamental beds. Trees and perennials you plant will need to be monitored closely if the weather remains hot all month.

Fall is a great time to clean up the ornamental beds. Trim and prune shrubs, evergreen trees and flowers. Trim and divide bulbs, corms and tubers and replant by Thanksgiving. Dispose of any remaining fruit and nuts on trees or on the ground. Aerate cool season lawns. Keep plants free of dust to discourage spider mites.



Snapdragon



Turnip

a seasonal garden, including some plants that are dormant in summer. Is that a new idea to you? Growing to understand and work with our particular climate is part of our role as gardeners of a true California garden. It's a lot easier than fighting against weather, lack of water and wildlife.

Have a productive and fruitful Autumn!

Questions?

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

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

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

Facebook: www.facebook.com/mgtularekings14/; Instagram at: @mgtularekings

You can apply pre-emergent herbicide for cool-season weeds starting this month or wait and hope for rain to water it in for you. Watch for blue grass, brome and other non-native weedy grasses to emerge and use a hoe or hand pull to reduce their numbers.

Compost can be top-dressed in all beds, and go ahead and add mulch beginning this month. Check soil moisture with a monitor or your finger to adjust watering as the weather changes. Heat waves may occur, so be ready to pre-irrigate as needed to keep plants stress-free.

Conserving

While you're trimming and slashing your way through the garden, keep an eye out for wildlife you want to conserve. Lizards, spiders, toads and moths are still active and all of them have a place in the well-managed garden. Keep the bird baths full (but watch for mosquito larvae). Trim flowers off tropical non-native milkweeds, or better yet, replace with a species that is native to your area.

Consider replacing a few more high-water-use ornamental plants with those that thrive on less water. Consider creating



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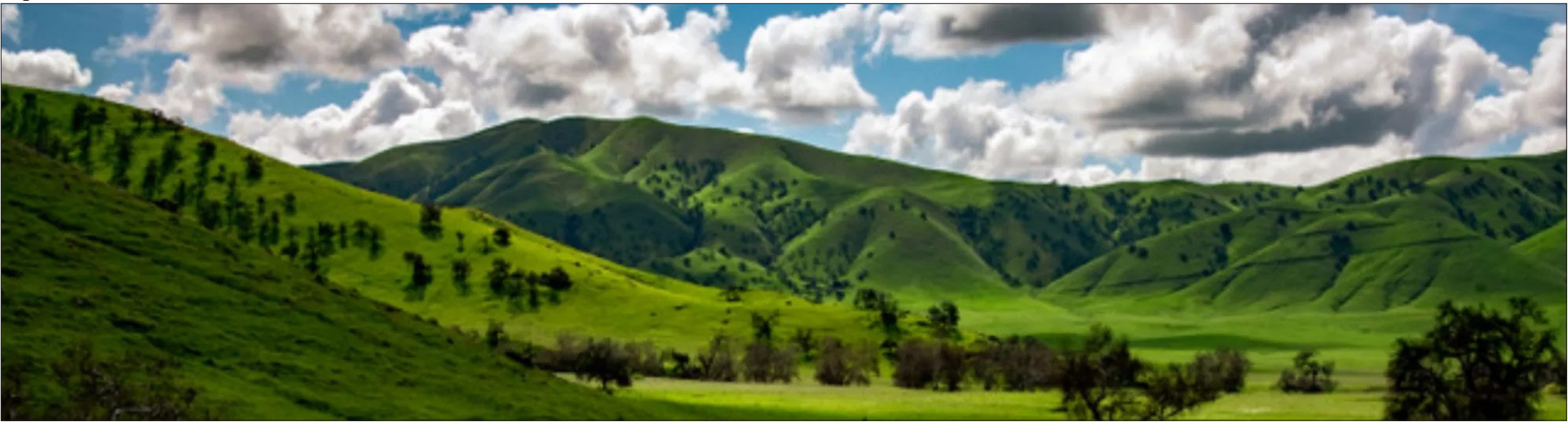


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Yokohl Valley (Photo by Becky Nava)

Yokohl Valley Becomes a Place of Terror and Death

A few miles east of Visalia, just beyond Exeter’s Rocky Hill, lies Yokohl Valley. Tucked into the Sierra Nevada foothills, this picturesque special place is framed by rolling hills, small ravines and the seasonally meandering Yokohl Creek. It’s an idyllic escape from an often busy and hectic life.

But historically, on rare occasions, this quiet haven offered a surprise. And at least one time, the calm there was shattered by the roar of rushing water and cries of people being washed away – an event that left an entire family drowned and a community in mourning.

Despite the tragic ending, the story is an interesting one. On Sunday morning, June 1, 1884, a Yokohl man named Joel Osborn rode into Visalia with a horrific story to tell. The Stewart Family – all five of them – had been swept away by a summer flash flood and killed. Osborn came to purchase five burial coffins and to summon the Tulare County coroner.

When the *Visalia Weekly Delta* got word of the event, it dispatched a reporter to the scene to get a firsthand account. Arriving at the lower end of the valley near Gill’s Ranch, the correspondent found several local farmers standing vigil beside five sheet-draped dead bodies. As he lifted each cloth, it revealed a heart-breaking sight. The victims were bruised, scraped and battered, and their clothing had been torn away by the fury of the torrent.

Among the dead was Peter Stewart, 45, the family patriarch; Mary, his wife, about 23-years old; their 25-month old son, Frank; and their four-month old infant boy. Beside them lay 76-year old, Ellen Stewart, Peter’s elderly mother, who had been visiting from Missouri and was preparing to return home.

The Stewarts lived in a simple 40-by-16 foot wood framed cabin tucked deep inside a narrow gorge. Flanked by high, boulder-strewn hills, the home site sat directly in the path of natural runoff. Neighbors had previous-



Stewart family obelisk at the Deep Creek Cemetery (Photo by Dallas Pattee)

ly cautioned the Stewarts against building in the ravine, but the warnings went unheeded.

Yokohl Valley had been parched by drought, but the spring of 1884 brought heavier than normal rains and high hopes for a bumper crop. On the afternoon of Saturday, May 31st, the skies darkened, the wind whipped across the ridges, and loud thunder rattled through the little valley. Then, the skies opened up with a cloud burst.

Seeking protection, the family huddled inside their cabin as the deluge came down. Water rapidly filled their gorge, quickly rising over the cabin’s foundation. The family was trapped inside. As massive rocks, boulders, and debris tumbled down, they slammed against the cabin walls.

Under the immense pressure from the surging water, the cabin broke down. Structurally, the building gave way with boards, cabin contents, and the five family members tumbling down the gorge. Neighbors could only

Dusting Off History with Terry Ommen



watch helplessly, as they were no match for the rushing water. Only later could they help in recovering the bodies.

Coroner Lovelace convened an official inquest and the deaths were ruled the result of a natural disaster. County officials provided for a proper burial, and all five members of the Stewart family were laid to rest together in a common grave at Oak Cemetery (now called Deep Creek) near Farmersville.

The funeral drew many from across the valley. As one local reporter in attendance observed, “It was one of the most solemn burials ever seen in this county, and when the five coffins were placed side by side in the large grave, there were few dry eyes among the women present.”

The obelisk marker can be seen today at the Deep Creek Cemetery. It serves as a permanent reminder of the tragedy that occurred 142 years ago.



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More than One in Five Valley Seniors Live Alone...

(continued from page 11

the beginning, have somebody that cares about them, that can pay attention,” Kings View’s Nugent Divine said. “We can say to them, ‘Hey, let me know if it gets bad and I don’t recognize it.’ Because when we’re in the throes of depression, our sensibilities are distorted.”

Nugent Divine said that people are wired to be in relationships, and human connections are particularly important as we age.

“We need a partner in aging, and whether that’s a romantic spouse or not is irrelevant,” she said. “It’s really more about, do we have a close relationship with our kids, or do we have a buddy or friend that we can age with, an ‘aging buddy.’”

“I don’t think it matters if it’s in the same household,” Nugent Divine added. “It’s just that when we’re in the same household, we notice, like, if there’s food in the fridge. But you can have an aging buddy who is not in the same household, but you see them every day.”

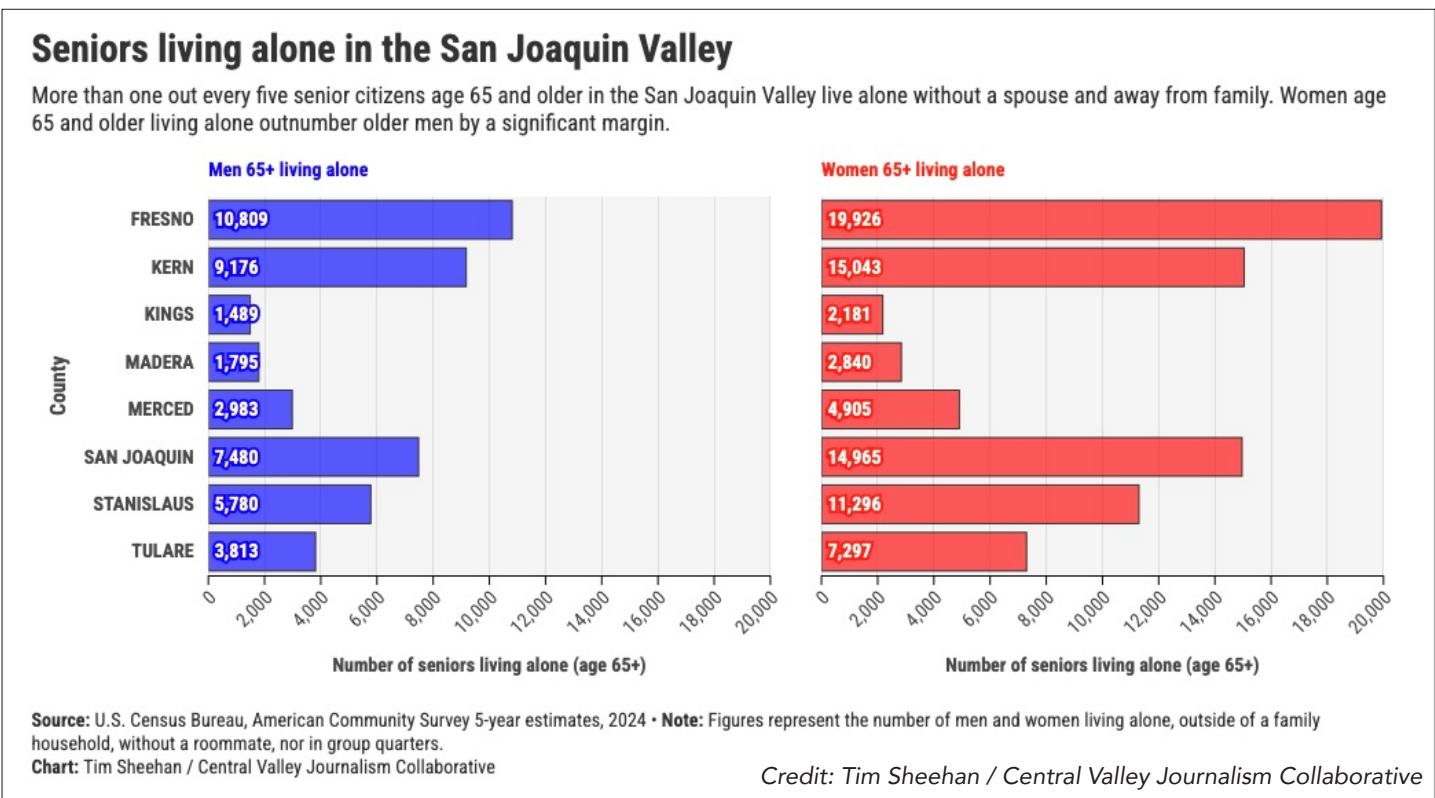
Such a network of people – whether family, neighbors or close friends – is something that both Sheriffs and Nugent Divine said is important for seniors who are aging alone. Living alone, they said, does not necessarily mean being lonely.

“You know, many people who are living alone, they like it, they like the independence,” Sheriffs said. “They appreciate that they can do it in their time: wake up when they want, do this now, do that later. That’s fine.”

“It’s when being alone becomes lonely that it’s bad for our health, it’s bad for cardiovascular health,” he added. “It puts us at risk for dementia when... being alone becomes lonely.”

Nugent Divine offered similar thoughts.

“You could be not lonely, living at home alone, yes,” she said. “Go out and meet friends for coffee, you know, once a week, twice a week. Those are the people who know you, they know who you are, they see you, and that may be enough for



you. It’s a different amount for each person.”

Community Resources and Connections

Where one lives can affect the availability of resources and services that aging adults can access when they’re living on their own, and complicate their ability to create the types of personal networks or relationships that prevent being alone from becoming lonely.

“I cringe when somebody in their 60s or 70s is talking about building their dream home in the foothills because this is an interaction of a time of life where we’re likely to need more assistance, more social service, more access to health care, and we’re moving to a place that’s farther away from that,” Sheriffs said.

Facilities such as community senior centers are also an important resource for seniors who have the ability to get to them and who may not have the money to live in a long-term care facility or to pay for professional in-home care.

“I think [senior centers are] incredibly, incredibly important, because most people can’t afford options that are available to very few,” Nugent Divine said. “Most people are going to be isolated if they don’t have a community center... I think that’s part of what the county and the

community has a responsibility, to provide those options.”

In the city of Fresno, for example, there are numerous community centers that include programs and activities for senior citizens among their many offerings. But the region’s largest city – also the fifth most populous city in the state – does not yet have a dedicated senior center.

In mid-2022, the city purchased property along Blackstone Avenue, one of Fresno’s main commercial corridors, for the development of a state-of-the-art senior center at the site of a former grocery supermarket. At that time, optimistic cost estimates were about \$25 million, with an equally optimistic opening date in 2025.

As with many public projects, Fresno’s route to a senior center had had some bumps. A construction contract was awarded last summer for about \$41 million. Grading of the site is now underway, and the opening date is now anticipated for the summer of 2027.

But to Sheriffs’ point, while many smaller cities have community centers or even dedicated senior activity centers, smaller, far-flung unincorporated communities in the region may have few, if any, resources to support those who are aging alone.

“If you don’t have a network, if you’re truly solo, well, you need to think about ways to build a network, because that’s much more satisfying and successful,” Sheriffs said. “We need a buddy system... You can make an arrangement that they’ll call once a day and check in, and if you don’t answer the phone, then they’ll call the appropriate number that you gave

them, which might be a family member somewhere, might be the police or whatever.”

Companionship from Pets

Not every connection needs to be a human one. For many seniors who live alone, a pet can become a valuable companion to help stave off loneliness – provided they can properly care for it.

“I think pets can be life saving,” Nugent Divine said. “I know some people feel like, ‘Oh my gosh, it’s just an animal, it’s just a dog,’ but oh my gosh, they really can fill that void in a lot of ways.”

A dog or cat, “is just an unconditional source of affection and care, and companionship,” she added. “I think pets are wonderful.”

“Wonderful” is the same word Sheriffs used to describe the benefits of pets for seniors who live on their own.

“That’s an important social interaction,” he said. “I can’t say enough good about it.”

Still, he added, pets cannot completely replace the need for human interactions.

“The pet’s not going to pick up the phone and call 9-1-1 if you fall down and there’s nobody around,” he said.

Resources for Seniors

Counties up and down the San Joaquin Valley have agencies that provide information, resources and services for senior citizens, from nutrition and Meals on Wheels programs, to financial and insurance counseling, health counseling and more.

In Kings and Tulare counties, seniors can call Kings/Tulare Area Agency on Aging at (800) 321-2462, or visit ktaaa.org.

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Social Security Projection Falls to 3.6%

The Senior Citizens League (TSCL) predicts that Social Security's 2027 Cost of Living Adjustment (COLA) will be 3.6%, which is 0.8 percentage points higher than this year's COLA of 2.8%. If TSCL's projected 2027 COLA is correct, average benefits would rise by \$69.75, from \$1,937.53 to \$2,007.28.

The Social Security Administration will announce the official 2027 COLA on October 14. The government calculates the COLA by taking the average yearly change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) for July, August and September.

If TSCL's projection holds, the 2027 COLA will be the highest in four years. The COLA was 2.8% in 2026, 2.5% in 2025, and 3.2% in 2024. It was 8.7% in 2023, as post-COVID inflation reached its peak.

Inflation has remained high throughout the 2020s. From 2010 to 2019, the COLA (and inflation, as measured by the

CPI-W) averaged approximately 1.4%. From 2020 to 2025, it averaged 3.7%.

"One of the biggest challenges this year has been the sharp swings in inflation," said TSCL Executive Director Shannon Benton. "It started at 2.2% in January, climbed to 4.4% in May, then fell to 3.5% in June. Fortunately, our model is designed not to overreact to these swings, keeping our COLA projections relatively steady.

"Seniors don't experience inflation as a percentage on a chart," she said. "They experience it at the grocery store, at the pharmacy, in their insurance premiums and when they pay the rent. That's why the size of the COLA matters, but so does how accurately it reflects their real-world expenses.

"Frankly, it's infuriating that seniors must wait for a COLA to catch up with prices that have already driven up their grocery bills, housing costs, healthcare expenses and insurance premiums," Benton added.



The Visalia Home Expo offers booths – and special prices – for seniors.

Visalia Home Expo Celebrates 25th Year

On September 12 and 13, the Visalia Home Expo returns to the Visalia Convention Center, marking its 25th year by saluting the local family businesses, crafters and artists, and community organizations that have contributed and supported its past shows.

"It seems like just yesterday, that Alan and I decided to start a new Fall Home Show," said Show Manager Steve Tarter. "After that, the show grew and grew, and we began hosting a variety of family activities like the Kid's Cook-Off, the First Responders Chili Cook-Off, the Street of Dreams showcases and more."

As usual, show visitors will find affordable decorating and home improvement options provided by family-owned local contractors and experts. There will also be smart home products, lighting options and security services. And the experts at the Visalia Home Depot will be on hand to help with DIY projects and home repairs.

To add more accessibility or safety to your home, Michelle and Bob at the Elements Design Center booth can help design

your bathroom and kitchen for accessibility with roll-in/curb-free showers, wheelchair-accessible cabinetry and countertops, lower placement of shower plumbing and electrical fixtures, as well as slip-resistant flooring.

The volunteers from CSET will be there to promote positive aging to help seniors remain healthy, active and independent with a variety of programs designed to help seniors achieve stable housing and homeownership. In addition to a first-time home ownership program, they have information about a continuum of care program, family housing and employment support.

Seniors will also find a variety of local resources from community organizations including Visalia Gleaning Seniors, Porterville Quilter's Club, the Visalia Veterans Mural Restoration Committee, Visalia Masonic Lodge and Habitat for Humanity.

Online, senior tickets are \$3, and may be used on both days. At the door, senior tickets are \$4.

For more information, visit www.VisaliaHomeShows.com.



Jesse Slome created a YouTube site for seniors looking for travel bargains.

YouTube Channel for Senior Travelers

Jesse Slome, director of the American Association for Long-Term Care Insurance (AALTCI), has announced the launch of a brand-new YouTube channel specifically designed for senior travelers. The channel aims to empower retirees and older adults to explore the world without breaking the bank.

"Like many of our association members, now that I am older, I feel very fortunate and able to travel the world," said Slome. "However, I know that budget is a major concern for many seniors on fixed incomes. The new YouTube channel will allow me to share everything I have learned firsthand about finding incredible, budget-friendly ways to travel affordably."

Slome is no stranger to global exploration. The association director has visited more than 60 countries over the past decade, successfully checking off all seven continents from his travel bucket list. He advocates that luxury experiences do not require a luxury budget if you understand how the travel industry operates.

"Traveling doesn't have to

be expensive if you know how to find genuine bargains and unique opportunities," Slome said. "For example, I recently traveled to Antarctica – a dream destination for many – and managed to save some \$10,000 on the booking just by using smart, strategic planning."

World-Class Journeys at Pocket-Friendly Prices

The newly launched YouTube channel, named "The Thrifty Senior Traveler," features high-quality video walkthroughs from Slome's own global trips. It also highlights practical savings strategies specifically tailored to the unique needs of older travelers.

"World-class journeys at pocket-friendly prices is our primary focus," Slome explained. "We will dedicate our content to senior travelers seeking real bargains. Viewers can expect honest reviews of key international trips, step-by-step booking tutorials, and proven ways to travel the world without spending a fortune."

To watch the podcasts, visit youtube.com and search for "The Thrifty Senior Traveler."

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